东莞农村商业银行
DRC Bank



2025

Sustainability Report (Environmental, Social and Governance Report)

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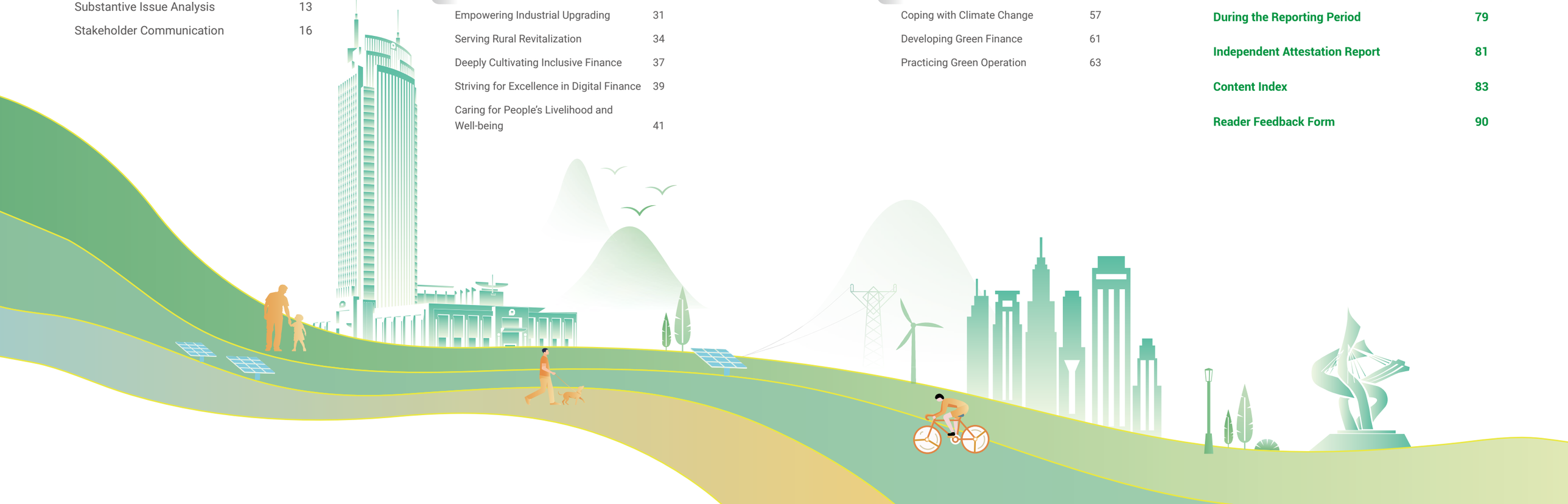
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Report Preparation Instructions

Reporting Scope

Organizational scope: The report takes Dongguan Rural Commercial Bank Co., Ltd. as a whole, covering the head office, branches, subsidiaries, etc. For the convenience of expression, "Dongguan Rural Commercial Bank", "the Bank", "the Company" or "parent bank" are used in the report to refer to Dongguan Rural Commercial Bank Co., Ltd; "the Group" or "we" refer to the Bank and its subsidiaries. The above scope is consistent with the Bank's 2025 Annual Report.
Time frame: January 1, 2025 to December 31, 2025, with some content going beyond these dates to ensure coherence and comparability of the report.
Reporting frequency: This report is disclosed annually. To align with national policy development trends, this report has been renamed into "Sustainability Report (Environmental, Social and Governance Report)", while main content, data acquisition, and calculation methods of this report have no significant changes comparing to that employed in previous releases of "Social Responsibility Report (Environmental, Social and Governance Report)".

Reporting Standards

This report is prepared in accordance with Appendix C2 Environmental, Social and Governance (ESG) Reporting Guidelines of the Rules Governing the Listing of Securities on the Stock Exchange (Listing Rules). At the same time, references are also made to the GRI Sustainability Reporting Standards issued by the Global Reporting Initiative (GRI), and requirements in the Opinions on Strengthening the Social Responsibility of Banking Financial Institutions issued by the National Financial Regulatory Administration, and the Guidelines on Corporate Social Responsibility of Banking Financial Institutions issued by the China Banking Association.

Data and Information Sources

Financial data in this report is primarily derived from the Bank's "2025 Annual Report"; other data is mainly from the Bank's internal documents and relevant statistical data.
The data in this report may be inconsistent with the data in the 2025 Annual Report due to the factors of statistical scope (such as the scope of consolidated statements and the scope of parent bank statements). In those circumstances, data in the 2025 Annual Report shall prevail.
Unless otherwise specified, all data referenced in this report follow the parent bank's accounting standards and scope, and the currency unit is RMB.
To ensure the continuity of the report, some data should be traced back to that in previous years.

Reporting Principles

This report is prepared in accordance with the principles of materiality, quantification, balance, and consistency.
Materiality: This report has disclosed materiality assessment of sustainability issues conducted in the reporting year, taking into account industry characteristics, stakeholders' expectations and the Bank's own development plans. The disclosure covers the processes, methodologies and outcomes of identifying sustainability issues, as well as the identified stakeholder groups and the corresponding communication approaches and frequencies for each group. For details, please refer to the chapter "Sustainability Governance";
Quantitative: This report discloses the Bank's quantitative key ESG performance, as detailed in the "ESG Performance Overview" section for details.
Balance: The content of this report reflects objective facts and discloses both positive and negative indicators;
Consistency: This report strives to maintain consistency in the indicators used across different reporting periods. If key performance indicators change, explanations are provided for those changes.

Report Assurance

To ensure the authenticity and reliability of this report, it has been submitted to SGS-CSTC Standards Technical Services Co., Ltd. for third-party verification and an independent verification report has been provided. More details can be found under the chapter "Independent Verification Report".

Report Language

This report is available in both Chinese and English versions. In case of any discrepancy between the Chinese and English versions, the Chinese version shall prevail.

Report Publication

The report is published in electronic form and can be viewed or downloaded at the following website:
Hong Kong Stock Exchange website: www.hkexnews.hk
Bank's official website: www.drcbank.com

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Chairman's Address

2025 is a crucial year for the successful conclusion of the "14th Five-Year Plan" and the planning and layout of the "15th Five-Year Plan". Currently, green and low-carbon transformation, the cultivation of new productive forces, the promotion of common prosperity, and the digital upgrading of finance have become the main themes of the times. As a rural commercial bank rooted in and serving the local community, we closely align with Dongguan's urban development strategic goals of "Smart Innovation, Quality Products, Harmony, Beauty and Livability". Upholding the original aspiration of "finance for the people", we earnestly fulfill our environmental, social and governance responsibilities, and help the economy advance toward a new stage of higher-quality, more sustainable and more secure development.

Strengthen the foundation and pursue steady development. We adhere to Party-building guidance, improve the "Three Importance and One Major" decision-making mechanism, and promote the in-depth integration of Party leadership and corporate governance. We continue to optimize the structure and operation mechanism of the Board of Directors, and strengthen its core role in strategic guidance, risk management and control, and ESG initiatives. We further deepen the comprehensive risk management system, enhance the development of digital risk control capabilities, and strive to improve risk identification, assessment, monitoring and resolution capabilities. Meanwhile, we will continue to consolidate the foundation of compliance and internal control, foster the cultural philosophy of "compliance by all, compliance on initiative", strengthen employee conduct management and the fight against corruption and misconduct. We will safeguard ESG practices and long-term value creation with standardized, rigorous and transparent governance.

Empower development, Co-prospere with economy and society. Adhering to serving the real economy as its fundamental purpose, the Bank integrates ESG concepts into its business development. Deepening its commitment to fintech, the Group upgraded its "Technology-based Enterprises Loan" and other specialized products to fully support technology-based enterprises and help cultivate regional new quality productive forces. At the end of 2025, the Group's outstanding loans to technology enterprises reached RMB 60.047 billion, a growth rate of 26.92%. The Group also deepened inclusive finance by launching comprehensive service solutions such as the "Dongguan Enterprise Loan", focusing on addressing the financing difficulties faced by micro and small enterprises during their transformation. By the end of 2025, the outstanding inclusive loans to micro and small enterprises reached RMB 54.166 billion, representing a growth rate of 7.08%. We fully supported rural revitalization under the guidance of the "Hundred-Thousand-Ten Thousand Project", optimizing our agriculture-related service mechanisms, enriching the portfolio of agriculture-related financial products, and improving service quality and efficiency. By the end of 2025, the outstanding agriculture-related loans of the Group amounted to RMB 50.312 billion. We actively advanced digital finance to empower business development, and accelerated the building of a digital smart bank. At the end of 2025, the number of personal mobile banking customers of the Bank reached RMB 5.5161 million, representing a year-on-year increase of 10.61%. The number of corporate mobile banking customers stood at 108,900, up 13.31% from the end of the previous year.

Uphold our original aspiration and honor our commitments. We are committed to putting our customers first. Amid the digital wave, we strengthen the protection of consumers' rights and interests and uphold the bottom line of data security. We actively leverage digital finance and AI technology to continuously optimize service scenarios, improve service efficiency, extend the reach of financial services, and broaden the scope and depth of inclusive finance. We focus on the financial needs of the elderly, further promote elderly care finance, and take measures such as increasing the supply of special financial products, continuously advancing the elderly-friendly transformation of outlets and service processes, and upgrading intelligent elderly-assisting equipment. These efforts make elderly care financial services more caring, accessible and popular among the people.

Strive toward green development to draw a blueprint for sustainability. We closely follow the national "carbon peak and neutrality" strategy and integrate the concept of green development into credit policies and business practices. We upgrade the top-level design of green finance, optimize credit-granting policies, and incorporate climate risk into the whole-process assessment. We have innovatively launched featured products such as the "Green Environmental Protection Loan", increased credit issuance in green sectors, and strived for a steady rise in the balance of green loans. Meanwhile, we practice green operations by promoting energy conservation and emission reduction in outlet construction, daily office work and green finance, reducing our own carbon footprint, and joining hands with partners to build a green financial ecosystem, so as to support the coordinated development of ecology and economy. In 2025, the Group's green credit balance stood at RMB19.358 billion, with a growth rate of 18.01%.

Fulfill responsibilities and grow together. Adhere to the principles of "people-oriented", delivering "fairness and justice" working culture. We ensure that everyone can give full play to their talents by opening up diversified channels for talent development; enhance the sense of belonging and well-being through strengthened employee care; and protect the vital rights and interests of employees by fostering a healthy and safe career development environment. We will continue to promote the building of an equal, inclusive and diverse workplace culture, respect differences, stimulate potential, and give full play to the value of human resources.

A long journey begins with hard work. Looking ahead, we will, with firmer determination and more practical actions, continue to promote the integration and leadership of the ESG philosophy in the Group's strategy, operations and culture. Based on the new development landscape of the Guangdong-Hong Kong-Macao Greater Bay Area, we will closely follow national strategies and regional needs. We will consolidate the foundation for development with higher-standard corporate governance, fulfill social responsibilities with more caring financial services, and protect the ecological home with greater green innovation. We will contribute solid financial strength to building a more prosperous, green and inclusive future.

Lu Guofeng

Chairman

Dongguan Rural Commercial Bank Co., Ltd.



About Us

Company Profile

Dongguan Rural Commercial Bank originated from Dongguan Credit Group established in 1952. The Bank ceased to be administrated by the Agricultural Bank in 1996, established Dongguan Rural Credit Cooperatives Association* upon completion of reform as a unified legal person in 2005, completed the reform as Dongguan Rural Commercial Bank Co., Ltd. in 2009, and successfully listed on the Hong Kong Stock Exchange in 2021 (stock code: 9889.HK).

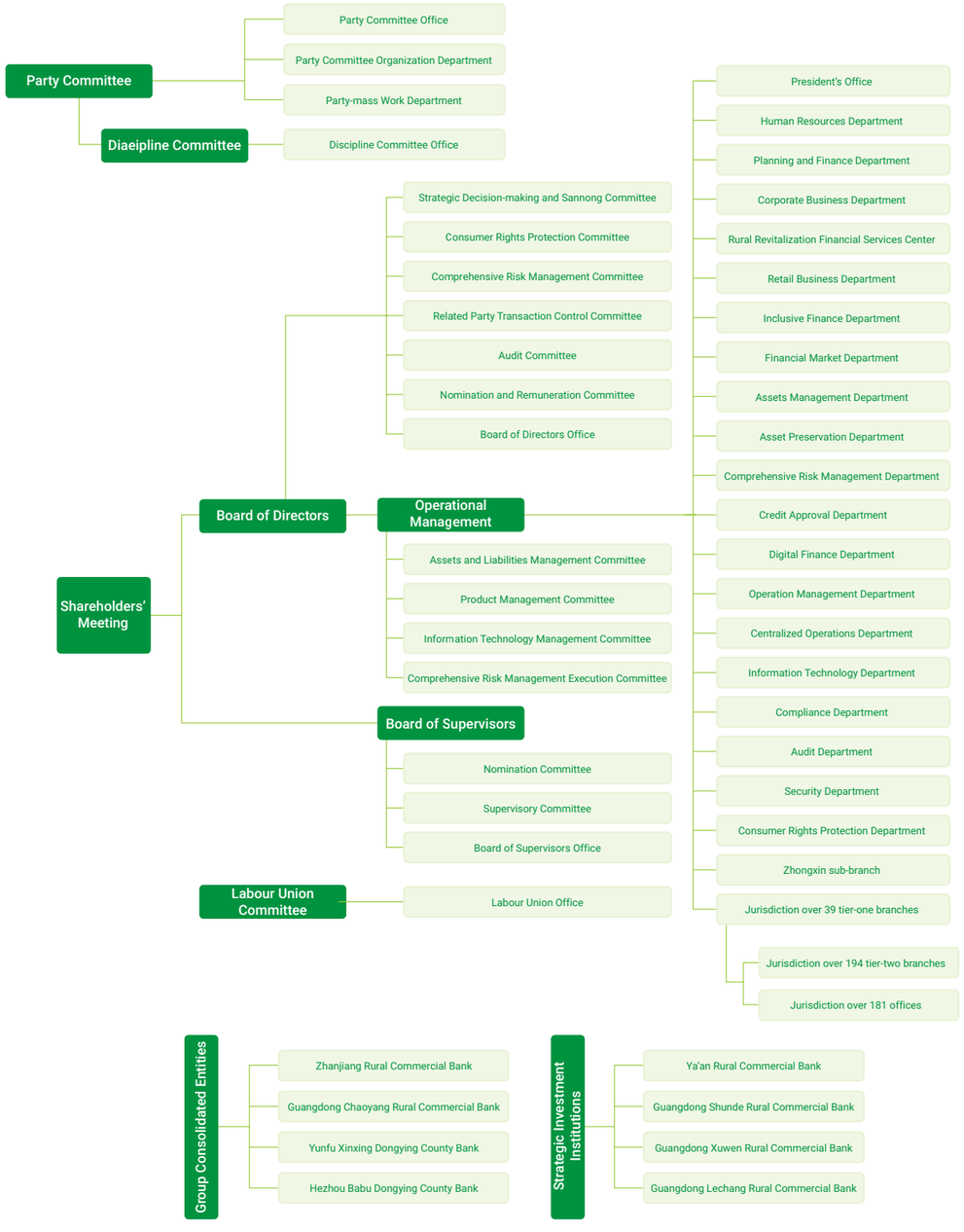
As of the end of 2025, the Bank has established four tier-one branches outside Dongguan including Nansha branch in Guangdong Pilot Free Trade Zone, Hengqin Guangdong-Macao In- Depth Cooperation Zone branch, Huizhou branch and Qingxin sub-branch, managed Zhanjiang Rural Commercial Bank, Guangdong Chaoyang Rural Commercial Bank, Yunfu Xinxing Dongying County Bank and Hezhou Babu Dongying County Bank on a consolidated basis, assisted Dongguan Municipal Government in managing Guangdong Puning Rural Commercial Bank, and invested in Guangdong Shunde Rural Commercial Bank, Guangdong Xuwen Rural Commercial Bank, Guangdong Lechang Rural Commercial Bank and Ya'an Rural Commercial Bank, which has become a regional banking group rooted in Dongguan, serving East Guangdong and West Guangdong.

Group total assets	796.016 billion
Group deposit balance	544.212 billion
Group loan balance	409.031 billion
The global banking industry	218th

As of the end of 2025, the Group's total assets amounted to RMB796.016 billion; the Group's balance of deposits was RMB544.212 billion; and the balance of loans was RMB409.031 billion, achieving operating income of RMB11.697 billion, with a net profit of RMB3.877 billion. Its non-performing loan ratio was 1.79%, the provision coverage ratio was 207.68%, and the capital adequacy ratio and the tier-one capital adequacy ratio were 15.41% and 13.33%, respectively.

According to the statistics of the British magazine "The Banker" in 2025, the Bank ranked 218th in the global banking industry; in the "Top 100 Banks in China of 2025" released by China Banking Association, the Bank ranked 38th and ranked 6th in the National Rural Commercial Bank. The Bank has been awarded the "Dongguan City Benefit Contribution Award" by the Dongguan Municipal Party Committee and Municipal Government for years.

Organizational Structure



Note: The above is the organizational structure chart as of the end of 2025.

Major Honor and Awards

2025		
March	Dongguan City Benefit Contribution Award in 2024	Chinese Communist Party Dongguan Committee, Dongguan Municipal People's Government
	Top 20 Enterprises in Dongguan by Principle Operating Income in 2024	Chinese Communist Party Dongguan Committee, Dongguan Municipal People's Government
	2024 Dongcheng Street Service Industry Enterprise Contribution Award	Dongguan Dongcheng Street Working Committee of the Communist Party of China, Dongcheng Street Office, Dongguan City
April	"Integrity Enterprise" in the 17th Dongguan Integrity Service Brand Top 100 Enterprises Recommendation Campaign	Dongguan Consumer Council, Dongguan Newspaper Media Group
May	Outstanding Groups in Promoting "High-Quality Development Project"	Guangdong Provincial Committee of the CPC, General Office of the People's Government of Guangdong Province
June	"Foreign Currency Money Progress Member" in the 2024 Interbank Foreign Currency Money Market	China Foreign Exchange Trade System
	Promotion Case for Green Finance Reform and Innovation	Financial Society of Guangdong, Guangzhou Green Finance Association
July	30 June 2025 Dongguan Rural Revitalization & Charity Day "Drawing the Blueprint and Driving Revitalization Together"	Office of the CPC Dongguan Municipal Committee Rural Work Leading Group,Dongguan Charity Federation
	Ranked 218th of the Top 1000 World Banks in 2025	The Banker, UK
September	Ranked 418th of the Top 500 Private Enterprises for R&D Investment in 2025	All-China Federation of Industry and Commerce
	Ranked 100th of the Top 100 Private Enterprises in Guangdong in 2025	Guangdong Federation of Industry and Commerce (General Chamber of Commerce)
	Ranked 37th of the Top 50 Private Enterprises in the Guangdong Service Industry in 2025	Guangdong Federation of Industry and Commerce (General Chamber of Commerce)
	Ranked 1,326th of the Forbes Top 2,000 Global Enterprises in 2025	Forbes ,USA
	Ranked 38th on the list of Top 100 Banks in China in 2025	China Banking Association
October	"Outstanding Award" in the Guangdong Provincial Monetary and Credit Business Skills Competition	Guangdong Branch of the People's Bank of China, Trade Union of Guangdong Finance & Trade System
	"Straight Through Processing (STP) Excellence Award" from Citi Bank in 2024	Citibank
	Ranked 200th of the Top 500 Enterprises in Guangdong in 2025	Guangdong Enterprise Federation, Guangdong Entrepreneur Association
	Ranked 98th of the Top 100 Private Enterprises in Guangdong in 2025	Guangdong Enterprise Federation, Guangdong Entrepreneur Association
November	Excellent Work Brand for the "Four Capacities" Development in 2025 China Financial Media Promotion	China Financial Media Co., Ltd., China Banking and Insurance News, China Rural Finance, Yearbook of China's Insurance
	Ranked 3rd of the Top 20 Private Service Enterprises of Dongguan in 2025	Dongguan Municipal People's Government, Dongguan Municipal Industry and Information Technology Bureau, Dongguan Federation of Industry and Commerce (General Chamber of Commerce)
	Ranked 37th of the Top 100 Banks Competitiveness in China in 2025	21st Century Business Herald
December	"Rural Commercial Bank of the Year Award in 2025" in the East Money Conference	East Money
	"Benchmark of Low-Carbon Leadership in Green Finance" at the 2025 Bay Area Financial High-Quality Development Case Exhibition	Guangdong Guangzhou Daily Media Co., Ltd
	"Green Finance Innovation Award" in the 2025 Yangcheng Evening News Financial Rising Star List	Yangcheng Evening News
	Guangdong Banking Industry's "Excellent Case" in Inclusive Finance Innovation Practice	Southern Metropolis Daily, Greater Bay Area Financial Media* (灣財社)
2026		
February	2025 Dongguan Industry Power List "Benchmark in Technology Finance Services"	Dongguan Newspaper Media Group
	Wealth Management Income Pioneer Prize in the 4th Lianhe Zhiping Golden Toad Awards in 2025	Lianxin Zhiping Digital Technology Co., Ltd. * (聯信智評數字科技有限公司)
	Excellent Wealth Management Prize in the 4th Lianhe Zhiping Golden Toad Awards in 2025	Lianxin Zhiping Digital Technology Co., Ltd. * (聯信智評數字科技有限公司)
	Excellent Wealth Management Sales Bank Prize in the 4th Lianhe Zhiping Golden Toad Awards in 2025	Lianxin Zhiping Digital Technology Co., Ltd. * (聯信智評數字科技有限公司)

Key Performance Indicators

Technology Finance

Focusing on fostering new quality productive forces, the Bank has launched a special technology finance program. Precise support is provided through six measures: proactive credit extension to enterprises on the white list, preferential credit policies, simplified application procedures, time-bound review and approval, preferential loan interest rates, and an internal performance appraisal mechanism, so as to empower the development of technology enterprises.

The loans to technology enterprises of the Group amounted to RMB
60.047billion

Green Finance

Adhering to the principles of green orientation, innovation-driven development, overall coordination and risk controllability, the Group has continuously improved its green finance operation and management system as well as its product and service system, and actively promoted the expansion, upgrading and efficiency enhancement of green finance.

The green credit of the Group amounted to RMB ①
19.358billion

Inclusive Finance

Adhering to its core positioning of supporting agriculture and small and micro enterprises, the Group has advanced efforts through ecological collaboration, scenario-based customer acquisition, policy leverage and technological empowerment. It has continuously enhanced the effectiveness of inclusive financial services and promoted the in-depth development of inclusive finance.

The loans to inclusive small and micro enterprises of the Group amounted to RMB
54.166billion

Pension Finance

Upholding the original aspiration of "finance for the people", the Bank takes elderly care finance as a key priority in serving peopl's livelihood and fulfilling social responsibilities. Through multi-dimensional measures including increasing credit support, enriching product supply, optimizing channel services and strengthening financial education, the Bank strives to deliver high-quality elderly care financial services, effectively enhancing the financial sense of gain, happiness and security of the elderly group.

Digital Finance

With value creation as the core, the Group has continuously deepened its digital transformation. Through measures such as optimizing top-level strategic planning, accelerating the development of digital and intelligent capabilities, and strengthening the support of digital talents, it has promoted the deep integration of data elements and digital technologies into operation and management, achieving remarkable results in digital transformation. This empowers business management and development, and enhances customers' digital financial service experience.

① This report is the first release of its kind since the release of the "Green Finance Endorsed Project Catalogue (2025 Edition)". The statistical methods for green credit and the number of green and environmentally friendly enterprises supported, as well as the outstanding loan balances for these enterprises, differ from historical years.

Board Statement

In accordance with the requirements of the Hong Kong Stock Exchange's Environmental, Social and Governance Reporting Code, the Board of Directors of the Bank, as the highest decision-making and responsible body for environmental, social and governance (hereinafter referred to as "ESG") affairs, bears ultimate responsibility for ESG work. We consistently integrate the concept of sustainable development into the entire process of strategic planning, major decisions, and daily operations. We have established a three-tiered ESG governance structure of "Board of Directors coordination, ESG working group implementation, and inter-departmental collaboration," clearly defining the responsibilities and authorities of each level to ensure the efficient advancement of ESG work. The Board of Directors holds regular meetings to review ESG reports, monitor the progress of key issues, respond promptly to stakeholder concerns, and continuously optimize the ESG management system and risk control mechanism.

Based on policy requirements and industry characteristics, and combined with stakeholder survey feedback, the Bank assessed and selected 22 substantive ESG issues, all of which were reviewed and approved by the Board of Directors and incorporated into the key oversight and review scope for daily operations. Through continuous performance tracking and refined target management, the Bank has steadily improved the effectiveness of its sustainable development management. The process by which the Board of Directors assesses, prioritizes and manages material ESG matters is also sets out in the sections "Stakeholder Engagement" and "Materiality Analysis" in this chapter.

Going forward, the Bank will continue to integrate the concept of sustainable development into its development strategies, clarify the objectives of its ESG management plan, further improve its ESG risk and opportunity analysis mechanism, and enhance its ESG governance capacity and practical performance. While promoting its own sustainable development, the Bank will actively participate in social and environmental governance, and contribute to building a fairer, more inclusive and more resilient sustainable ecosystem.

Sustainable Development Management

Strategic Concept

The Bank further integrates the concept of sustainable development into its development strategies and corporate culture. Guided by its sustainable development strategy, it builds a spiritual pedigree of corporate culture, and promotes in-depth and solid development of technology finance, green finance, inclusive finance, elderly care finance and digital finance. As a main force serving the real economy, the Bank creates value for society, shareholders, customers and employees, and achieves mutual prosperity and common development of the Bank with the economy, society and the environment.



Corporate Culture Philosophy

The Bank integrates the concept of sustainable development into the core of its corporate culture, strives to build a richly connotative and clearly oriented spiritual pedigree of corporate culture, and transforms it into action guidelines and value benchmarks that guide the Bank's operation and management practices. It jointly builds a mutually beneficial and win-win development ecosystem with stakeholders.

Spiritual Pedigree of Corporate Culture

Mission	To accompany, trust and grow together
Vision	To become a regional value-oriented rural commercial banking group
Values	Customer-Oriented, integrity and honesty, steady development, and collaborative growth
Business Philosophy	Customer-focused, market-oriented, efficiency-targeted
Three Core Cultures	A striving culture that makes contributions and shoulder responsibility, a prudent and steady compliance culture and a warm and harmonious family culture
Corporate Atmosphere	Centered on happiness and openness; equality, mutual trust, mutual assistance, mutual care, and common progress.

Sustainable Development Strategy

The Bank adheres to Party-building leadership, anchors its strategic goals of sustainable development, and focuses on strengthening eight supporting capabilities: corporate governance, talent and organization, technology empowerment, operation management, risk and compliance, resource allocation, products and services, and supervision system. It builds a scientific, efficient and standardized modern corporate governance and risk management system with distinctive features, improves operational and resource utilization efficiency, enhances product and service capabilities, and comprehensively consolidates the foundation for development.

The Bank takes industrial finance as the starting point to fully deliver on the "five major priorities" of technology finance, green finance, inclusive finance, elderly care finance and digital finance. It promotes the coordinated and integrated development of its four core business segments: corporate banking, retail banking, inclusive finance and asset management. Through systematic strategic planning and concrete actions, the Bank injects innovative impetus into economic development, conveys the warmth of finance to social harmony, and draws a blueprint for sustainability for a better environment.

Governance Structure

The Bank has continued to establish a sustainable development governance structure with clear powers and responsibilities as well as coordinated and efficient operations. It promotes the transformation of sustainable development strategic concepts from top-level decisions into implementable concrete actions. Through strategic communication, resource integration, risk prevention and control, and stakeholder coordination, the Bank has provided solid organizational and institutional support for achieving high-quality development.

Decision-making level

Board of Directors and senior management

·The Board of Directors bears the primary responsibility for ESG work. It regularly considers corporate social responsibility-related risks, and reviews and makes decisions on major environmental, social, and governance matters of the Bank. Senior management cooperates with and assists the Board of Directors in supervising and managing corporate social responsibility-related work.

·Duri ng the reporting period, the Bank's Board of Directors and competent committees reviewed and approved the "Proposal on the Report on the 2024 San Nong (Agriculture, Rural Areas and Farmers) Financial Services of Dongguan Rural Commercial Bank", the "Proposal on the Report on the 2024 Consumer Rights Protection Work of Dongguan Rural Commercial Bank", the "Proposal on the 2024 Social Responsibility Report (Environmental, Social and Governance Report) of Dongguan Rural Commercial Bank", and the "Proposal on the 2024 Green Credit Work Report of Dongguan Rural Commercial Bank", among other related proposals.

Organizational Level

ESG Working Group

·Supervise and evaluate the implementation of the Bank's corporate social responsibility (CSR) work, and urge the implementation of relevant laws, regulations, policies, and guidelines on CSR.

·Communicate with stakeholders and regularly report to the Board of Directors on the management and practical results of CSR.

Implementation Level

Departments

·Implement CSR-related decisions and carry out CSR-related practices.

·Responsible for the daily collection and submission of qualitative and quantitative materials related to CSR.

Materiality Analysis

In accordance with the requirements of the Hong Kong Stock Exchange's Environmental, Social and Governance Reporting Code with reference to internationally and domestically recognized standard systems such as the GRI Sustainability Reporting Standards issued by the Global Reporting Initiative (GRI), the Bank has conducted stakeholder engagement through multiple channels including professional consultancy, peer benchmarking analysis, and online questionnaire surveys, taking into account the characteristics of the banking industry and the Bank's operating practices. For the first time, the Bank has carried out a double materiality analysis covering the impact materiality and financial materiality in relation to its sustainability topics.

·Assessment Steps

01

Understand the background of company activities and business relationships

Combining regulatory requirements and changes in the external environment, the Bank has systematically assessed the effectiveness of its strategic implementation and the status of its business operations, integrated analytical methods such as media reports and peer benchmarking, built a basic framework for double materiality analysis, and simultaneously identified six major categories of stakeholders, including governments and regulatory authorities, shareholders and investors, customers, employees, suppliers and partners, and communities.

02

Establishing an issue agenda

In accordance with regulatory requirements and stakeholder concerns, and considering its own development, the Bank has comprehensively researched and established this year's sustainable development agenda list. The list is categorized into three dimensions: environmental, social, and governance, totaling 22 agenda items, including:

·6 governance topics: Upholding Party-building leadership, improving corporate governance, strengthening risk management and control, conducting operations with integrity and compliance, business ethics, and responsible procurement.

·13 social topics: Empowering industrial upgrading, supporting rural revitalization, deeply developing inclusive finance, advancing digital finance, caring for people's livelihood and well-being, ensuring data security and customer privacy protection, safeguarding customer rights and interests, improving financial accessibility, popularizing financial knowledge, adhering to finance for good, protecting employee rights and interests, focusing on employee development, and caring for employee life.

·3 environmental topics: Addressing climate change, developing green finance, and practicing green operations.

03

Priority assessment and confirmation

Considering both the impact materiality and financial materiality, and combining the characteristics of the banking industry and the Bank's actual development, the Bank has determined the priority of each topic through stakeholder surveys, peer benchmarking, internal discussions and other methods. Among them, there are 12 double materiality topics.

04

Assessment results reporting

The material topics and their priority ranking confirmed through the assessment will be formally reported to the Board of Directors, which will review and confirm the results of the annual materiality assessment.

·Assessment Methodology:

① Impact Materiality Assessment:

Impact materiality information refers to sustainability-related information that can meet the information needs of affected stakeholders and support the assessment of the Bank's operational externalities. The main assessment process includes defining impact materiality assessment factors and scoring ranges, conducting stakeholder surveys, setting thresholds for determining impact materiality, and formulating impact materiality assessment conclusions. The survey mainly targets the six identified key stakeholder groups, namely: governments and regulators, shareholders and investors, customers, employees, suppliers and partners, and communities.

The score range for impact materiality corresponds to an assigned score of 0-5 points, where 0 points means none, 1 point means minimal, 2 points means small, 3 points means moderate, 4 points means significant, and 5 points means major. A threshold of 4 points is set, and topics with a score higher than 4 points are regarded as impact materiality topics.

② Financial Materiality Assessment:

Financial materiality information refers to the core information provided to meet the information needs of the main users of general-purpose financial reports. The assessment of financial materiality requires identifying the risks and opportunities that affect or may affect the Bank's business operations, financial position, operating results, and cash flows, and then evaluating whether they have a significant financial impact. The main process of the assessment includes clarifying the factors for financial materiality assessment, conducting surveys of stakeholders, setting thresholds for determining financial materiality, and forming conclusions on financial materiality assessment. The survey objects include the Bank's internal business departments, shareholders, investors, and other stakeholders.

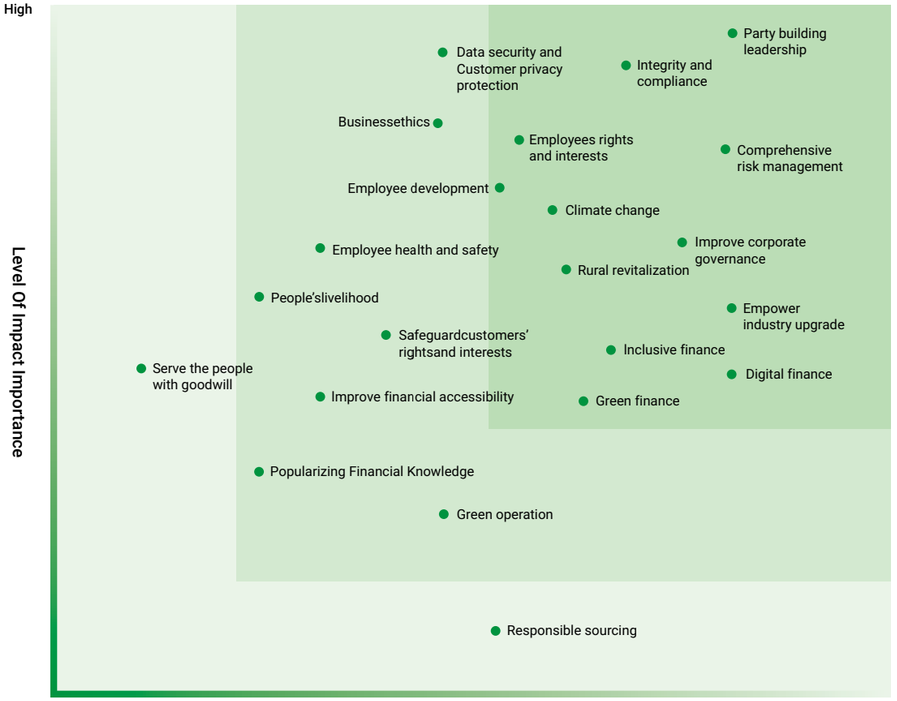
The score range for financial materiality is assigned a value of 0-5 points, where 0 points means none, 1 point means minimal, 2 points means small, 3 points means moderate, 4 points means significant, and 5 points means major. A threshold of 4 points is set, and topics with a score higher than 4 points are regarded as financially material issues.

The Bank integrates the analysis results of impact materiality and financial materiality to form the 2025 annual double materiality analysis results of material issues. For topics with impact materiality, financial materiality, and dual materiality, the Bank will disclose specific management measures and action plans in the corresponding chapters of this report.

Analysis Results of the Dual Importance of Material Issues for 2025

Issues		Impact Materiality	Financial Materiality
Environment	Addressing climate change	√	√
	Developing green finance	√	√
	Practicing green operations	√	×
Society	Empowering industrial upgrading	√	√
	Serving rural revitalization	√	√
	Deepening inclusive finance	√	√
	Consolidating and improving digital finance services	√	√
	Caring for People's well-being	√	×
	Upholding the principle of finance for good	√	×
	Data security and customer privacy protection	√	×
	Protecting customer rights	√	×
	Improving financial accessibility	√	×
	Popularizing financial literacy	√	×
	Protecting employee rights	√	√
	Focusing on employee development	√	√
	Protecting employee health and safety	√	×
Governance	Upholding party building leadership	√	√
	Improving corporate governance	√	√
	Strengthening risk control	√	√
	Honest and compliant operation	√	√
	Business ethics	√	×
	Responsible procurement	×	√

·Agenda Matrix



Note: To enhance the consistency of the content in this report, certain material topics have been slightly adjusted this year. Specifically, the former "Supporting Micro and Small Enterprises" has been revised to "Deepening Inclusive Finance"; "Strengthening Information Security" has been revised to "Data Security and Customer Privacy Protection" ; "Accelerating the Smart Engine" has been revised to "Doing a Good Job in Digital Finance"; "Participating in Public Welfare and Charity" and "Doing a Good Job in Poverty Alleviation and Assistance" have been merged into "Upholding Finance for People's Livelihood"; "Spreading Financial Culture" has been incorporated into "Popularizing Financial Knowledge"; "Upgrading Customer Services" has been incorporated into "Safeguarding Customer Rights and Interests" ; and two new topics, "Upholding Party-building Leadership" and "Addressing Climate Change" , have been added.

Stakeholder Communication

The Bank always attaches great importance to communication with internal and external stakeholders. Through diversified channels such as daily exchanges, periodic meetings, satisfaction surveys, and regular information disclosure, it conducts regular or irregular communication to proactively understand and listen to stakeholders' expectations, demands, and suggestions, and takes timely measures to respond, striving to build a trusting and harmonious relationship with stakeholders and achieve mutual benefit and win-win results.

Stakeholders	Expectations	Communication Channels and Frequency
Government and Regulatory Authorities	Serving National Strategies Compliant and Sound Operations Strengthening Corporate Governance Deepening Inclusive Finance Developing Green Finance Addressing Climate Change Contributing to "Carbon Peak and Neutrality" Goals	·Regular Activities: Conduct special meetings and regular meetings for discussions and research, and release the annual ESG Report. ·Irregular Activities: Organize online and offline learning activities to interpret and implement the policy requirements of the state and regulatory authorities.
Shareholders and Investors	Protecting the Rights and Interests of Shareholders and Investors Strengthening Corporate Governance Strengthening Risk Management Continuous and Sound Operations	·Regular Activities: Conduct shareholder and investor communication meetings, issue regular reports, release the annual ESG Report, and update information disclosure in a timely manner. ·Irregular Activities: Set up various investor communication channels such as an investor hotline and email.
Clients	Improve Products and Services Information and Privacy Protection Popularizing Financial Literacy Protecting Customer Rights	·Regular Activities: Conduct customer satisfaction surveys and handle customer needs and complaints. ·Irregular Activities: Conduct communication through various channels such as telephone hotlines, official websites, WeChat official accounts, and mobile banking apps, and carry out financial knowledge education activities.
Employees	Protecting Employee Rights Reasonable Salary and Benefits System Conduct Professional Training Promote Career Development Improve the Work Environment Enrich Employee Life Increase Employee Care	·Regular Activities: Hold staff representative congresses and conduct employee satisfaction surveys. ·Irregular Activities: Carry out employee cultural experience and health activities, employee training, and employee care activities.
Suppliers	Fair Cooperation Compliance and Legality Win-Win Cooperation	·Irregular Activities: Carry out tendering and bidding activities, daily communication and business exchanges
Community	Promote community development Participate in social welfare and charitable activities	·Irregular Activities: Conduct community welfare, volunteer activities, and special poverty alleviation activities



01 Strengthening Governance to Consolidate the Foundation of Compliance

- Adhering to the Guidance of Party Building
- Improving Corporate Governance
- Strengthening Risk Control
- Integrity and Compliance Management

Adhering to the Guidance of Party Building

The Bank adheres to Party building leadership, and continuously deepens the integration of community-level Party building with financial services. It promotes the regular and long-term development of thematic education, strengthens ideological and political guidance and theoretical arming, builds consensus on the high-quality development of the Bank, fosters a culture of integrity in finance, and strives to foster a sound political ecosystem and business environment that is clean, upright, and conducive to entrepreneurship. Based on its own development positioning and the reality of regional development, the Bank actively explores a localized ESG implementation path that suits local characteristics and financial practices, so as to provide a solid guarantee for advancing ESG governance, fulfilling social responsibilities and achieving sustainable development.

Strengthen Party Building Integration

The Bank further strengthens the integration of Party building, thoroughly promotes the mechanism of joint construction of community-level Party organizations, and deploys its organizational advantages and resources to inject strong impetus into key tasks such as boosting rural revitalization, improving people's well-being, and advancing green development.

Case

Organizing Party Building Activities for Branches and Subsidiaries



The Party Branch of Xiegang Sub-branch visited the community and delivered service and supports



The Party Branch of Shipai Sub-branch carried out activity themed “Under Joint Force, Caring for Left-behind Children's Dreams”.



The 1st and 2nd Party Branches of Potou Sub-branch of Zhanjiang Rural Commercial Bank Carry Out Themed Party Day and Volunteer Activities on “Party Building Co-construction Gathers Synergy, United Efforts to Prevent Mosquito-borne Diseases”



The Party Branch of Shalong Sub-branch and Its Pairing Co-construction Units Carried Out a Red Theme Movie Viewing Activity

Case

Organizing Party Building Activities for Branches and Subsidiaries



Hezhou Babu Dongying County Bank Party Branch, in conjunction with Pinggui District Shatian Town Chamber of Commerce Party Branch and others, Carry Out the “Working Together to Protect Growth and Build National Friendship” on Children's Day



Yunfu Xinxing Dongying County Bank Party Branch Conducts Party Building Activities Themed “Tracing Revolutionary Footprints and Understanding the Original Aspiration and Mission”

Deepening Party Member Education

In line with the requirements for development in the new era, the Bank takes themed Party days as a carrier to formulate and implement thematic education activities for Party members. It promotes the transformation of systematic theoretical study into integration and application, strengthens theoretical arming, tempers Party spirit, and continuously enhances the cohesion and combat effectiveness of Party organizations, so as to inject financial impetus into the sustainable development of society.

Case

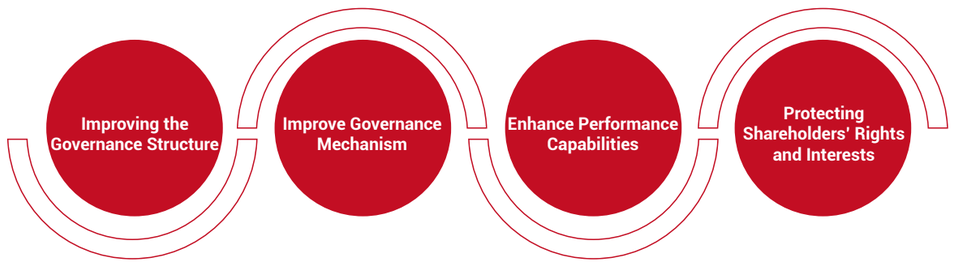
Conducting “Party Lessons on the Move” Activities



In November 2025, the Party Branch of Machong Sub-branch and the Party Committee of its co-construction village group organized a visit to Huayang Lake Party Building Park. During the visit, two sessions of “Party Class on the Move” were held. The Secretary of the Party Branch of Machong Sub-branch delivered a Party Class entitled Carrying Forward the Long March Spirit and Jointly Building the Chinese Dream, exploring the contemporary value of the Long March Spirit and guiding all Party members to follow their own Long March in the new era and on the new journey.

Improving Corporate Governance

During the reporting period, the Bank continued to improve its modern corporate governance structure with the Shareholders' Meeting, Board of Directors, Board of Supervisors and senior management as the core. It strictly implemented the check-and-balance and coordination mechanism of the "Three Meetings and One Level", continuously improved its rules of procedure, decision-making procedures and internal control management systems, and strengthened strategic guidance, risk management and control, and compliant operation. By standardizing governance operations, improving decision-making efficiency and effectiveness, and strengthening management responsibilities, the Bank has continuously enhanced the professionalism, stability and transparency of its operation and management. With high-standard corporate governance, the Bank empowers its high-quality development and lays a solid foundation for its sustainable development.



Improving the Governance Structure

During the reporting period, in strict compliance with national laws, regulations, regulatory requirements and relevant document guidelines, the Bank upholds the leadership of the Communist Party of China and has established a "Three Meetings and One Level" corporate governance structure composed of the Shareholders' Meeting, Board of Directors, Board of Supervisors and senior management. Various specialized committees established under the Board of Directors, Board of Supervisors and senior management assist in the operation. All parties have clear powers and responsibilities, are well-coordinated, and exercise effective checks and balances, providing solid organizational support for the high-quality development of the Bank.

Improve Governance Mechanism

The Bank has continuously improved its corporate governance system, revised and improved the corporate governance systems with the "Articles of Association of Dongguan Rural Commercial Bank" (hereinafter referred to as the "Articles of Association") as the core, providing an institutional basis for achieving scientific and efficient governance.

Enhance Performance Capabilities

The Bank attaches great importance to the independence and professionalism of corporate governance, and has scientifically built a diversified management team familiar with economics, finance, management, law, and accounting. Through regular meetings and deliberation of proposals, the Bank accurately judges industry trends and achieves forward-looking and scientific decision-making for business development. During the reporting period, among the 14 directors of the Bank's Board of Directors, 4 executive directors have long been engaged in the banking industry and have rich professional experience; 4 non-executive directors have served as chairmen or general managers of enterprises and have rich experience in business management; and 6 independent non-executive directors have professional skills in legal, accounting, or financial fields.

During the reporting period, the Bank firmly adheres to the goal of "supervising and safeguarding business development," and has established a supervisory and management team familiar with the relevant laws and regulations governing the operation of listed companies and commercial banks, possessing professional experience and qualifications in law, economics, finance, accounting, and other professional fields. Through various means such as attending meetings, reviewing reports, conducting inspections, and carrying out research, the team effectively strengthens supervision of the Bank's business management, continuously improving the effectiveness and standardization of corporate governance. During the reporting period, among the 12 supervisors of the Bank's Supervisory Board, 4 employee supervisors all have extensive experience in banking management and are quite familiar with bank operations and management; 4 shareholder supervisors all hold important positions such as chairman or general manager of their respective companies and have extensive experience in business management; and 4 external supervisors all possess professional skills in law, accounting, or finance.

The Bank highly values the diversification of its management team. The senior management team features a diverse structure with multi-dimensional and complementary professional backgrounds, professional experiences, and governance perspectives, highlighting their respective strengths. During the reporting period, among the 6 senior executives of the Bank, 3 have work experience in regulatory authorities, and 3 have been deeply engaged in the frontline of banking business, with both profound financial theoretical foundation and rich practical experience. The members of the senior management team generally have diverse backgrounds in economics, business management, law, risk management and other fields. By holding regular meetings and conducting in-depth discussions on important proposals, the senior management team can keenly grasp the macroeconomic trends and changes in the industry cycle, maintain a forward-looking vision and strategic determination in business decision-making, and effectively promote the stable development and transformation and upgrading of the Bank.

Shareholders' Meeting	Number of Meetings 1 meeting	Proposals Deliberated 8 proposals
Board of Directors	Number of Meetings 10 meeting	Proposals Deliberated 107 proposals
Board of Supervisors	Number of Meetings 10 meeting	Proposals Deliberated 63 proposals

Protecting Shareholders' Rights and Interests

The Bank fully protects the legitimate rights and interests of investors and shareholders by taking multiple measures such as continuously improving the shareholder rights protection mechanism, optimizing communication channels, and strengthening information disclosure.

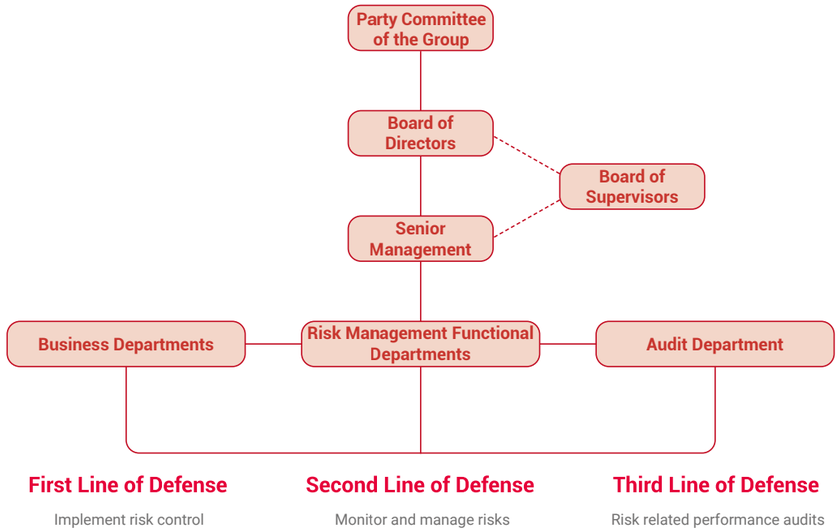
Pursuant to the provisions of the Articles of Association, the Bank shall regularly hold the shareholders' general meeting in accordance with the law and regulations. Prior to the convening of the shareholders' general meeting, pre-registration for shareholder participation is carried out to effectively protect shareholders' rights to information, participation, decision-making, and supervision. Furthermore, the Bank extensively collects feedback and questions from shareholders before the meeting. A email box for collecting feedback and questions was established, and responses were provided at the meeting based on actual conditions to fully address market concerns.

Strengthening Risk Control

The Bank adheres to the principles of comprehensive and prudent risk management, continuously improves its risk management and control structure, and improves the risk management system covering the entire life cycle. It effectively prevents and resolves various risks including credit risk, market risk, and information technology risk, so as to ensure the sound operation of the Bank.

Optimize Management Framework

The Bank consistently gives play to the guiding role of Party building, further clarifies the division of responsibilities for comprehensive risk management among the "Two Councils and One Level", implements the management model of unified coordination of comprehensive risks and leadership by classified risk categories, continuously strengthens the three lines of defense in risk management, and improves the organizational system and working mechanisms for risk prevention and control. Adhering to the principle of "vertical management", the Bank increases support for affiliated institutions and steadily enhances the overall risk management and control capacity of the Group.



Note: The above is the risk management framework as of the end of 2025

Improve the Risk Control System

With the goal of building a governance system for a modern financial group, the Bank continuously deepens the construction of a comprehensive risk management system, adheres to the bottom line of compliant operation, implements risk matching strategies, and is committed to achieving the coordinated adaptation of risk governance level and business management, so as to continuously improve the level of global risk prevention and control and refined management.

Strengthen Prevention and Control Strategies

The Bank closely follows the changes in internal and external business environment, focuses on key areas, continuously improves the dynamic adjustment mechanism of comprehensive risk management strategy, continuously enhances the ability of risk identification, assessment, and monitoring throughout the entire process, and strives to effectively respond to various risk challenges.

Strategic Risk	Establish a continuous monitoring and evaluation mechanism for strategic risks, and scientifically and systematically prevent the significant impacts of strategic risk events on the Bank's financial aspects such as profitability and capital adequacy, as well as on the external environment and society.
Credit Risk	Continuously improving institutional mechanisms, optimizing credit policies and credit risk management related system construction, conducting risk assessments in key areas, accelerating the collection and disposal of non-performing assets, and integrating risk control into business operations.Continuously improving institutional mechanisms, optimizing credit policies and credit risk management related system construction, conducting risk assessments in key areas, accelerating the collection and disposal of non-performing assets, and integrating risk control into business operations.
Market Risk	Timely revise and improve market risk management policies and procedures; Establish a comprehensive and rigorous stress testing program and market risk reporting system, and incorporate market risk management into performance evaluation.
Liquidity Risk	Efforts will be made to optimize the asset liability structure, strengthen the planning of liquidity risk indicators, conduct liquidity stress tests and emergency drills, and effectively respond to the impact of various internal and external factors on capital demand.
Operational Risk	Establish a sound operational risk control system, improve operational risk monitoring and reporting systems, enhance outsourcing management mechanisms, strengthen operational risk line management responsibilities, and enhance accountability efforts.
Reputation Risk	Continuously improve the Group's reputation risk management mechanism, build an intelligent public opinion monitoring and early warning mechanism integrating "technical prevention + human prevention", establish pre-emptive evaluation and strengthen joint disposal, and optimize normalized learning, training and drills.
Information Technology Risk	Improve management systems and mechanisms, optimize monitoring for systems, applications, networks, and infrastructure, achieve electronic management of the entire lifecycle process of the system, and ensure overall security and controllability of the information system operating environment.
Legal Compliance Risk	Establish a sound legal advisory system, optimize the institutional framework, strengthen compliance review management, deepen the construction of a culture of compliance and integrity, and comprehensively build a defense line against compliance risks.

In addition, the Bank has continuously improved and implemented the "Detailed Rules for Environmental, Social and Governance Risk Management of Credit Business of Dongguan Rural Commercial Bank",(hereinafter referred to as "Detailed Rules for Environmental, Social and Governance Risk Management of Credit Business") fully covering all types of credit business with ESG risk management and taking it as an important basis for credit decision-making. According to the potential ESG risk level of customers, the Bank classifies them into environment-sensitive type (Category A), moderate type (Category B) and friendly type (Category C), and implements differentiated management throughout the entire credit business process to build a solid barrier for credit risk prevention and control.

Enhance Risk Awareness

The Bank attaches great importance to the construction of risk prevention capabilities. It actively organizes interpretations and training on financial asset risk classification and various systems and measures for personnel in risk-related and all business lines. At the same time, it carries out various forms of risk publicity activities for the general public, guiding employees and the public to establish awareness of financial risk prevention.

Case

Carry out a series of credit knowledge publicity activities

The Bank has carried out a series of publicity activities on credit investigation knowledge for the general public. Focusing on key contents such as the popularization of credit investigation and credit knowledge, the prevention of credit repair scams, and the protection of credit investigation rights and interests, it has successively organized four special activities, namely "Lighting Up Guangdong Credit Investigation Map", 6·14 Credit Record Care Day, "Credit Investigation Services for the National Games, Credit Lights Up the Bay Area" and the CBD business district urban theme light show. It strengthens the public's awareness of self-protection of their credit investigation rights and interests and the concept of integrity, helping to create a healthy, harmonious, honest and orderly financial environment.



Promotion Activity-6.14 Credit Record Care Day



Special promotional activity on "Credit Reporting Services, Full Operation Credit Lighting up the Bay Area"

Integrity and Compliance Management

The Bank strictly complies with national laws, regulations, and regulatory requirements, continuously improves our compliance management system and internal rules and regulations, strengthens supervision and inspection, and problem rectification mechanisms to ensure that all business activities are carried out legally and compliantly. Regularly carry out compliance culture promotion, comprehensively enhance the compliance awareness of all employees, and establish a corporate image of integrity, transparency, and reliability.

Internal Control Management

The Bank continues to improve its compliance management system. Through measures such as establishing sound institutional norms, conducting compliance promotion and training, strengthening full process supervision and accountability mechanisms, we have strengthened employee compliance management, consolidated job responsibilities, and built a solid defense line for business development compliance.

During the reporting period, the internal control system of the Bank was overall robust. In response to individual execution deviations discovered in daily operations, the Bank has implemented measures such as strengthening business training, strict supervision and inspection, improving error scoring and accountability mechanisms, etc., to achieve closed-loop rectification of problems and continuously promote the rigid constraints and long-term implementation of internal control systems.

Anti-Corruption

The Bank attaches great importance to the construction of the anti-corruption system, strictly abides by relevant laws and regulations, adheres to the coordination of the Party committee's main responsibility and the disciplinary inspection commission's supervisory responsibility, improves the mechanism for constraining and supervising the exercise of power, and prevents violations of discipline and law such as corruption, bribery, and interest transfer. Deeply integrate the culture of integrity with financial business, continuously strengthen anti-corruption publicity and education in accordance to risk characteristics of positions, and guide the majority of cadres and employees to establish correct professional and value systems, strengthen self-discipline and integrity awareness through regular special meetings on party conduct and anti-corruption work, anti-corruption talks for new employees, and special anti-corruption training for management and employees.



Special Meeting on Party Conduct and Anti-Corruption

In order to further enhance the ability of integrity supervision and management, the Bank has officially launched an online "discipline inspection platform", focusing on the two core functions of petition reporting and work suggestions, effectively smoothing the channels of appeal petition and supervision reporting, and strengthening the effectiveness of integrity supervision. The Bank strictly keeps confidential the personal information of whistleblowers to ensure that they are protected from retaliation.

Case

Conduct lecture tour on compliance case prevention and integrity

From November to December 2025, the Bank held a series of special lectures on compliance, case prevention and integrity. The activities were carried out in a model of "combination of online and offline, full coverage in batches and phases", with a total of 20 on-site lectures held. Closely aligned with regulatory requirements, this activity took typical cases as the starting point to carry out warning education, conducted in-depth analysis of vivid cases inside and outside the Bank, strengthened the deterrent effect and appeal of warning education, guided all employees to deeply understand the importance of compliance, and took it as the code of conduct and moral norm for their own performance of duties.



Conducted integrity education courses for new employees and newly promoted cadres

The Bank conducts tiered and categorized anti-corruption education courses and "onboard" compliance and integrity lessons for new employees and newly promoted cadres, deeply integrating integrity culture with financial business, taking risk characteristics of positions into account, strengthening the integrity awareness of cadres and employees, and helping employees to fasten the "first button" of integrity in their work.

Anti-Money Laundering

Taking the implementation of the newly revised Anti-Money Laundering Law of the People's Republic of China as an important opportunity, the Bank earnestly follows the risk-based anti-money laundering principle and strictly implements all regulatory requirements. Through multi-pronged measures including improving the anti-money laundering organizational structure, refining the institutional system, ensuring effective implementation, and strengthening staff training, the Bank has built a sound risk prevention mechanism against money laundering, effectively prevented money laundering crimes, and established a solid compliance foundation for its high-quality development.

Organizational Structure

A leading group on anti-money laundering has been established to guide the Bank's anti-money laundering work and coordinate cross-departmental anti-money laundering affairs; all departments cooperate and enhance communication and information sharing.

Institutional System

We conduct forward-looking research on regulatory policies and have established a three-tier institutional system with the Group's Money Laundering Risk Management Measures as the Tier-1 core system, the performance of core anti-money laundering obligations such as customer due diligence as Tier-2 systems, and anti-money laundering supporting operating procedures and detailed implementation rules for each business line as Tier-3 systems, which fully covers regulatory requirements.

Implementation

Implement various anti-money laundering measures by upgrading the anti-money laundering monitoring platform, strengthening customer due diligence, deepening the monitoring of large suspicious transactions, thoroughly investigating suspicious transaction clues, and implementing anti-money laundering list monitoring.

Publicity and Training

Establish a tiered and regular anti-money laundering training mechanism and carry out multi-dimensional and wide-coverage public awareness campaigns. During the reporting period, a total of 9 training sessions were conducted, with a total of 22,000 participants; a total of 293 special outdoor activities were held, distributing approximately 55,000 copies of promotional materials, reaching approximately 120,000 people.

Case

Anti-Money Laundering Campaign on Subway Station



In September 2025, the Bank organized an anti-money laundering campaign on subway station. Promotional booths were set up at the entrances and exits around the Dongguan City Central Subway Stations. Through interactive games such as the "Anti-Money Laundering Knowledge Roulette" and "Check-in Challenge", as well as distributing promotional leaflets, the Bank popularized anti-money laundering knowledge to passersby, effectively transforming professional anti-money laundering knowledge into a practical guide that is easy for citizens to understand, remember, and use.

Intellectual Property Protection

The Bank strictly complies with relevant national laws and regulations, revised and implemented the "Dongguan Rural Commercial Bank Intellectual Property Management Measures", clarified ownership definitions, standardized trademark application and maintenance procedures and compliance standards, promoted the registration of "single graphic logo" trademarks, controlled compliance risks from the source, further improved the effectiveness of intellectual property management. As of the end of the reporting period, the Bank held the following patents:



To fulfill its primary responsibility for intellectual property protection, the Bank strengthened its advertising compliance mechanism, implemented the "Dongguan Rural Commercial Bank Publicity Work Management Measures", reinforced centralized management of publicity channels, strictly reviewed content throughout the entire process, and continuously improved the compliance and professionalism of publicity work. During the reporting period, the Bank reviewed and published over 1,300 pieces of content; completed the cleanup and integration of the Bank's new media accounts, optimized channel layout; and organized on-site inspections and rectification supervision of VI standards for first-level branches, significantly improving the standardization of the application of the Bank's visual identity system.

Responsible Procurement

The Bank strictly implements all provisions of the "Dongguan Rural Commercial Bank. Procurement and Bidding Management Measures" (hereinafter referred to as the "Procurement and Bidding Management Measures"), establishes a conflict-of-interest avoidance mechanism for procurement, and implements on-site supervision of key project bid evaluation to create a fair and just environment for the procurement process.

The Bank makes continuous efforts in improving supplier management process, covering the entire process of supplier selection and review, performance evaluation, retention, and elimination. In terms of performance evaluation, the Bank has established ESG-related indicators such as environmental protection, green procurement, and anti-corruption. It has built a dynamic management mechanism to continuously optimize the supplier structure and ensure the compliance and sustainability of the supply chain.

The Bank continuously strengthens supplier environment and social risk management. In terms of the environment, we strictly adhere to the "Procurement and Bidding Management Measures", ensuring that the design, manufacturing, packaging, transportation, engineering, and services of procured goods all comply with relevant national environmental protection standards. We prioritize the procurement of energy-saving and environmentally friendly products. In terms of society, we highly value the ethical integrity and self-discipline of our suppliers, requiring them to sign a "Letter of Notification on Integrity and Self-Discipline", explicitly requiring all suppliers to comply with relevant laws and regulations and the Bank's integrity-related provisions, jointly creating a fair, just, and clean business cooperation environment.



02

Empowering Development to Support the Economy and People's Livelihood



Empowering Industrial Upgrading
Serving Rural Revitalization
Deeply Cultivating Inclusive Finance
Striving for Excellence in Digital Finance
Caring for People's Livelihood and Well-being

Empowering Industrial Upgrading

The Bank closely aligns with the development strategy of the Guangdong-Hong Kong-Macao Greater Bay Area, leveraging its core advantages in financial services to precisely empower the development of technology-based and green environmental protection enterprises. The Bank uses financial resources to support the optimization and upgrading of industrial structures, injecting financial momentum into the high-quality development of the Greater Bay Area.

Supporting the Development of the Greater Bay Area

The Bank actively implements the key strategic deployments at national, provincial and city level, integrates the in-depth development of the Guangdong-Hong Kong-Macao Greater Bay Area into its development strategy. Based in the core area of the Guangdong-Hong Kong-Macao Greater Bay Area, with Dongguan as the center and eastern Guangdong, western Guangdong as the supporting points, the Bank continuously improves the accuracy and adaptability of its financial services, and fully empowers the high-quality development of Guangdong's local economy.

The Bank has launched a special service plan for major projects, clarifying the access standards and criteria, simplifying credit application materials, optimizing guarantee conditions, and implementing preferential interest rates, actively expanding high-quality major projects. Strengthening the linkage between the head office and branches, analyzing and screening projects one by one, identifying key targets, and providing a comprehensive package of financial services covering construction units, enterprises in parks, and park employees, achieving full-chain business integration, and serving the construction of the Greater Bay Area with financial responsibility. As of the end of the reporting period, the Bank had granted credit to a total of 214 major projects in the city, with a total credit amount of approximately RMB 62.5 billion.

The Bank actively implements the policy requirements of the "Notice of the State Administration of Foreign Exchange on Matters Concerning Deepening the Reform of Foreign Exchange Administration for Cross-border Investment and Financing". It steadily advances the pilot program of facilitating housing purchases by Hong Kong and Macao residents in the mainland, optimizes business processing procedures, improves the efficiency of cross-border settlement and payment, and effectively enhances the convenience and smoothness of housing purchase services for Hong Kong and Macao residents in the mainland. With efficient financial services, the Bank helps Hong Kong and Macao residents better integrate into mainland life and development.

Developing Technology Finance

The Bank focused on cultivating new quality productivity and officially launched a special technology finance program to empower the development of technology enterprises and enable implementation of new quality productivity. During the reporting period, the Bank's technology finance service efficiency was effectively improved, with 1,787 ② technology enterprises served and the outstanding balance of technology loans reaching RMB58.508 billion.

Number of technology enterprise services (home)

1787

Technology loan balance RMB Billion

58.508

Proactive Credit Extension to Whitelisted Technology Enterprises

Utilizing internal and external risk models, we assess and screen a whitelist of technology finance companies, granting them unsecured proactive credit granting qualifications.

Preferential Credit Policies

Based on the "Credit Guidelines of Dongguan Rural Commercial Bank Co., Ltd.", the Bank lists advanced manufacturing, strategic emerging industries, high-tech enterprises, and specialized, sophisticated, unique and new enterprises as key support targets, and strengthens support for them.

Simplified Loan Application Process

The Bank simplifies the processes for investigation and assessment, data collection, and loan application conditions to improve loan processing efficiency.

Time-Limited Review and Approval

The Bank has opened a green loan approval channel for technology enterprises. Upon receipt of all materials, approval can be completed as early as one working day after submission (T+1), enabling rapid response to their financial service needs and reducing their time costs.

Interest Rate Preferential Treatment

Differentiated preferential loan interest rates are implemented for technology companies, and adjustments are made in a timely manner based on the LPR and market conditions to reduce financing costs for technology companies.

Internal Assessment Mechanism

The internal performance evaluation mechanism has been improved, and the task of technology finance lending has been broken down and incorporated into the KPI assessment of branches. A sound due diligence exemption mechanism for technology lending has been established, clearly defining the boundaries of responsibilities.

② Statistics are compiled in accordance with regulatory standards.

Promoting Green Transformation

Adhering to the strategy of "new models, new thinking, and new products", the Bank is deeply involved in the green finance field, continuously strengthening green financing support and enhancing green financial service capabilities to support the green transformation and upgrading of industries with an efficient and comprehensive financial service system. In conjunction with the actual situation of key green and environmental protection industries in the region, the Bank established a research team with multiple departments to conduct field research on key industries such as solid waste treatment, new energy, and building materials. We selected high-quality green enterprises and precisely allocated credit to effectively solve the financing difficulties of asset-light green enterprises. We launched the "Green Transformation Loan" product, providing working capital loans or fixed asset loans to economic activities and business entities involved in green transformation. By providing financial support for green and low-carbon transformation, we accelerate the technological upgrading, equipment renewal, and business model innovation of high-carbon industries, helping them gradually transform towards green development.

New model **New Thinking** **New product**

Case

Issuance of the First Transformation Loan

A cement company in Dongguan uses industrial waste such as fly ash and desulfurization gypsum as raw materials to produce cement products, contributing to ecological environment improvement. After a third-party professional assessment, the company is eligible under clause "1.5.2" in the "Catalogue of Transformation Financial Support for Economic Activities (Building Materials Industry) (Trial Version) ". Upon certification, the Bank granted it a total credit line of RMB 93 million to support the company in optimizing transportation processes and transforming towards a green transportation system.



Serving Rural Revitalization

The Bank adheres to Party-building leadership in financial services for rural revitalization. Taking the "The Hundred-Thousand-Ten Thousand Project" as the overarching guideline, the Bank continuously improves its rural financial service mechanism, innovates financial products, fully supports rural development, and helps build livable villages and prosperous rural residents.

Implementing the"High Quality Project"

As a major local financial institution deeply engaged in agriculture, rural areas, and farmers and contributing to rural revitalization, the Bank upholds its original mission of serving agriculture, rural areas, and farmers, actively implements the deployment of Guangdong Province's Hundred-Thousand-Ten Thousand Project and promotes deep integration of urban and rural areas with efficient financial supply, injecting financial momentum into regional economic prosperity. Combining the characteristics of local industries and the needs of customer groups, the Bank conducts customized design of loan products to promote high-quality rural economic development with precise financial products and services.

Strengthening Rural Financial Services

- By carrying out Party building activities with towns, streets, villages (communities) and villagers in Dongguan, the Bank promoted the national rural revitalization strategy and its latest rural revitalization financial services to villages (communities) and villagers, and promoted full coverage of rural financial services;
- The Bank deployed digital payment tools to provide villagers with convenient payment methods, shortening the payment process, reducing operating costs, and improving the efficiency and convenience of financial services in rural areas.

Supporting Rural Collective Economy

- Innovatively launched an agile credit granting scheme for rural collective economy, providing efficient and convenient financial support for the development of village (community) collective economy. It provides credit support for "industrial renovation" projects, helping transform old industrial zones into modern industrial parks.
- Continuously increased support for agricultural loans, providing credit support for various industrial parks in Dongguan City, helping the construction and development of more than 200 parks.

Expanding Sales Channels for Agricultural Products

- It innovates the "Internet Plus" model and launches a special online zone for agricultural assistance, helping farmers and agricultural enterprises expand sales channels. By relying on the direct-from-origin sales model, agricultural enterprises can directly respond to consumer demand, promoting their innovative development and enhanced competitiveness.

Optimize Agricultural Financial Services

The Bank continues to deepen the "Party Building Pairing and Co-construction" mechanism in villages and communities. Using pairing and co-construction as a link, we actively connect with credit needs, focus on people's livelihoods to strengthen resource allocation, and prioritize targeted assistance to economically weak villages and communities. Through customized financial solutions, we help revitalize idle assets, expand diversified investment channels, promote the preservation and appreciation of village and community assets and improve the quality and efficiency of the collective economy, effectively transforming the advantages of Party building into tangible results for rural revitalization.

The Bank closely follows the characteristics of agricultural development, focusing on the financing needs of core agricultural operators such as leading agricultural enterprises, planting and breeding entities, leisure agriculture, and agricultural wholesale markets. We integrate financial resources across the region to implement precise support, continuously improve the rural industrial chain financial support service system by formulating specialized agricultural business plans, comprehensively empower the transformation and upgrading of the agricultural industry, and contribute to the high-quality development of regional agriculture.

Case

Gathering Strength Through Events, Inspiring New Impetus for Rural Revitalization

The Bank, acting in the overall context of the rural revitalization strategy, has innovatively explored an integrated empowerment model of "Finance + Culture & Sports + Rural Industries". It has been the exclusive title sponsor of the Dongguan Village Basketball League ("Village BA") for three consecutive years. Taking mass sports events as the starting point, the Bank promotes the in-depth integration of cultural and sports resources with rural industrial resources, injecting financial warmth and development vitality into rural revitalization in Dongguan. In 2025, Village BA featured champion village teams from 32 towns and sub-districts with 456 athletes. The event attracted 650,000 participants both online and offline, becoming a rural cultural feast with both competitiveness and entertainment.

It has not only ignited the enthusiasm of villagers, but also attracted attention from all sectors of urban and rural areas to rural Dongguan, gathering impetus and resources for the development of rural industries.

Innovative Agricultural Financial Products

The Bank is committed to serving villages and communities, promoting the development of the new collective economy, enriching the agricultural financial product matrix and upgrading the quality and efficiency of financial services through digital technology, accurately matching the differentiated financing needs of different market entities such as new agricultural business entities, agricultural micro and small enterprises, and rural entrepreneurs, and comprehensively empowering rural industries to improve quality and efficiency and achieve steady development.

Case

Precise Provision of the "Shangyi Loan" to Vegetable Farmers

Hezhou Babu Dongying Village Bank has been deeply engaged in the development of specialized agriculture and kept close track of the development of local distinctive agricultural industries. Upon learning that Farmer Liao intended to expand his planting scale but was constrained by a shortage of working capital, the Bank granted him a targeted operating credit loan of RMB 100,000 through its "Shangyi Loan" product. This has provided solid financial support for the farmer to develop specialized industries, increase income and achieve prosperity.

Case

Breaking the Bottleneck with Intellectual Property Pledge, Empowering the Development of Agricultural Technology Enterprises

Yunfu Xinxing Dongying Rural Bank, based on the local industries of Xinxing County, accurately addresses the financing needs of agricultural technology enterprises. It innovatively adopts a patent pledge financing model, providing a local agricultural technology enterprise with a special credit line of RMB 350,000. This serves the needs of agricultural technology enterprises—light assets, lack of collateral, and difficulty in financing—using financial resources to promote agricultural technological innovation, accelerate the transformation and application of agricultural scientific and technological achievements, and contribute to the modernization of agriculture.



Supporting Livable Villages and Prosperous Farmers

The Bank has always taken rural infrastructure development as an important starting point to boost rural revitalization. It actively fulfills the responsibilities of a local corporate financial institution, focuses on key areas and weak links of rural development within its jurisdiction, and continuously strengthens financial support. These efforts help build a new pattern of rural development featuring ecological livability and civilized rural culture.

During the Reporting Period, the Bank participated in Dongguan's "100 Enterprises, 100 Associations Supporting 100 Villages" campaign, and established a paired assistance relationship with Hengli Village, Wangniudun Town. It donated RMB 42,000 to the construction of beautiful green shops and green lanes. The Bank also took part in the "June 30" Rural Revitalization & Dongguan Charity Day activity, donating RMB 2,000,000 to support the renovation of old residences and the upgrading of public facilities. Through these efforts, the Bank helped build high-level, ecologically livable and beautiful villages and improve the quality of life for villagers.

The Bank keeps abreast of local development strategies and strongly supports urban village redevelopment. In response to the diverse financial needs at different stages of urban village renovation projects, the Bank has formulated the Comprehensive Financial Service Plan for "Industrial Transformation & Modern Industrial Parks" for towns and villages, providing one-stop, integrated financial solutions for rural and urban development.



Deeply Cultivating Inclusive Finance

The Bank firmly adheres to its core positioning of supporting agriculture and small and micro enterprises. Guided by the development path of "ecological synergy, customer acquisition through scenarios, leverage of policies, and technology empowerment", the Bank systematically formulates its inclusive financial development strategy. It continuously innovates the service mechanisms for inclusive microfinance, upgrades its inclusive financial product system, and fully supports individual innovation and entrepreneurship.

Deepen Financial Services for Micro and Small Enterprises

The Bank continues to promote institutional and mechanism innovation in inclusive financial services, optimizes its product system and service forms, and continuously improves the efficiency of inclusive financial services. During the reporting period, the Group's outstanding inclusive micro and small enterprise loans reached RMB 54.166 billion, an increase of RMB 3.583 billion compared to the end of last year.

Enriching inclusive financial products

- Taking "standardization and digitalization" as the product development path, the Bank continuously enriches digital inclusive financial products. It deeply taps the value of data to enhance the adaptability of products and solutions;
- Launched a package of comprehensive financial services including "Interest-Only Loan Renewal" and "Dongguan Enterprise Refinancing Loan", implemented the policy of renewing all eligible loans promptly and efficiently, and accurately eased the capital turnover pressure on enterprises.

Improve the coverage of financial services

- The Bank has launched the initiative of "Visiting Thousands of Enterprises and Households" to intensify support for micro and small enterprises (MSEs) in terms of financing. During the reporting period, through visits to MSEs, the group has disbursed a total of RMB 28.281 billion in loans.
- We promote the special visit campaign for individual industrial and commercial households, innovatively launch the "Online Merchant Loan" product, and during the reporting period, the group has visited nearly 10,000 merchant groups in total and disbursed RMB 129 million in merchant loans.

Optimize the approval process for financial services

- Optimize business processes, promote the "online + offline" loan approval model, thereby improving approval efficiency.

Improve Microfinance Products

The Bank focuses on the development needs of key industries and characteristic industries in its operating areas, tailoring differentiated inclusive finance products to local conditions, building a suitable inclusive finance product system, and precisely empowering the stable operation and healthy development of micro and small enterprises.

Dongguan City

Launched products such as "Science and Technology Enterprise Loan", "Excellent Enterprise Loan", "Industrial Park Loan", and "Merchant Loan" to serve micro and small enterprises and individual businesses in specialized, innovative, manufacturing, wholesale, and retail industries.

Zhanjiang City

Launched the "Hui Shang Dai" (Beneficial Merchant Loan) product to serve individual industrial and commercial households engaged in the "100 Counties & 100 Industries with Characteristics of Zhanjiang" initiative.

Shantou City

Launched products such as "Chaozhou Business Loan" and "Chaozhou Wealth Loan" to serve individual business owners, micro and small business owners, and farmers.

Case

Launching Online "Science and Technology Enterprise Loan" Product to Serve Small and Micro Technology Enterprises

In response to the financing needs of technology enterprises characterized by "light assets, high growth, and short cycles", the Bank innovatively launched the online "Science and Technology Enterprise Loan" product. This product is specifically designed for technology clients, supporting online application throughout the entire process. Relying on the system's intelligent risk control screening and standardized due diligence, it achieves efficient approval and loan disbursement, quickly responding to the financing needs of inclusive small and micro technology enterprises and injecting financial momentum into their development. As of the end of the reporting period, the outstanding balance of our "Science and Technology Enterprise Loan" product was RMB 578 million.

Case

Launching "Park Loan" to Serve Key Industrial Clusters

In May 2025, under the guidance and support of the Dongguan Municipal Government, the Dongguan Regulatory Bureau of the State Financial Supervision and Administration Commission, and the Dongguan Branch of the People's Bank of China, the Bank successfully issued its first "Park Loan" in the Songshan Lake CIMC Smart Valley pilot park, with a loan amount of RMB 10 million. The creditor was a new energy technology company in Dongguan. This high-tech enterprise mainly engages in the R&D, production, and sales of photovoltaic energy storage batteries and inverters. Due to increased orders and rising cell procurement costs, it needed working capital loans. The Bank proactively reached out to it and approved the loan within a week, utilizing diversified credit tools to support the development of high-tech enterprises.

Supporting Individual Innovation and Entrepreneurship

The Bank continues to respond to local entrepreneurship support policies, launching entrepreneurial loan products such as "Merchant Loans" for individual business owners to support individual entrepreneurship and promote the vitality of the innovation and entrepreneurship ecosystem. Our "Merchant Loans" support various credit granting methods such as credit and guarantee, and have the advantage of flexible borrowing and repayment. It can be operated online through mobile banking, which is convenient and efficient. During the reporting period, the group issued merchant loans totalling RMB 129 million.

Case

Online "Merchant Loans" Help Individual Businesses Operate Steadily

Through a special marketing campaign to visit individual business owners, the Bank learned that Mr. Li, an individual business owner, was experiencing difficulties in daily cash flow at his mold processing shop and hoped to obtain convenient credit as a reserve fund for his business. Upon learning of the need, our staff immediately followed up and connected with the business, gaining a detailed understanding of the store's operating status and financial plans. They then recommended the "Merchant Loan", a product with advantages such as simple application materials, high approval efficiency, and convenient operation. From initial contact to approval, it took less than three days to complete a 500,000 RMB working capital loan, providing precise and efficient financial services to support the stable operation of individual merchants.

Striving for Excellence in Digital Finance

Adhering to the development principle of overall planning with key breakthroughs, the Bank keeps pace with the trends of fintech development and the digital transformation of modern banking, and vigorously advances the development of digital finance. By comprehensively upgrading its strategic layout and capabilities, iteratively developing key digital projects, and cultivating digital professionals by tiers, the Bank has consolidated the technological foundation for digital development. It has accelerated the deployment and application of cutting-edge technologies such as artificial intelligence, promoted value release driven by the dual engines of digital technology and data elements, and empowered the Group's business development and management to improve quality and efficiency.

Comprehensive Upgrade of Digital Transformation

Guided by top-level planning and design, the Bank comprehensively promotes business scenario innovation, service channel optimization, and risk management upgrades, enhancing its digital transformation strategic layout and management service capabilities. Leveraging technological innovation and artificial intelligence applications, the Bank aims to reshape its new competitive advantages.

Upgrading the top-level planning and design of digital transformation

- The Bank formulated the Technology Strategic Plan (2025-2028) for Dongguan Rural Commercial Bank (Group), established a systematic top-level framework covering technology, data, business and organization, clarified the blueprint and implementation path of the Group's technological strategic planning, and accelerated the upgrading of the technological capability system;
- It formulated and improved the scenario-based application plan of artificial intelligence, promoted the phased application of AI technology in core fields such as risk control, operation and marketing, and helped realize the digital and intelligent transformation of financial services and business development.

Enhance the efficiency of financial digital business services

- Guided by the core orientation of value creation, the Bank deeply explores customer needs, and innovates scenario-based services such as "AI+"precision marketing, intelligent customer service, and intelligent investment advisory. This promotes the value conversion of digital intelligence capabilities into actual business results.
- The Bank focuses on strengthening the intelligent services of online service platforms including Mobile Banking and WeChat Banking. It optimizes the functions and processes of over-the-counter and hall services, enhances the accessibility and convenience of financial business processing, and continuously improves the overall customer service experience.

Improve the capacity building on risk management at Bank level

- Upgrade the capabilities of the risk management system, utilize innovative technological means such as big data analysis and artificial intelligence, build a hierarchical risk control model and strategy system, and improve the level of business risk management and refined operation;
- Complete the recertification of the ISO 20000 Information Technology Service Management System and ISO 27001 Information Security Management System, and complete the certification and testing of fintech products such as Mobile Banking, effectively enhancing the technical security level of financial applications.

Iterative Construction of Digital Key Projects

The Bank ensures the smooth delivery of strategic tasks such as the new generation core system group and the new credit system group through specialized project management. We actively develop the construction and application of big data and artificial intelligence technologies, achieve the integration of digital technology and business scenarios, and provide support for the high-quality development of the group's business.

Construction Project of New Generation Core System	Built a product factory, fee factory, interest rate factory and multi-level account system, etc., to realize flexible parameter configuration functions and meet the business requirements of scenario-based and digital development; we have introduced a distributed architecture, ranging from application distribution to database distribution, with high security and reliability.
Construction Project of the New-Generation Teller System and Offline Channel Collaboration Center	Realized the integration and collaboration of channel services, information, and processes, provide customers with cross channel and integrated agency service capabilities, provide consistent operational experience, and improve customer satisfaction; Promote the remote, self-service, and mobile processing of business, and quickly respond to channel innovation and demand changes.
Construction project of non-performing asset disposal system	Realized online full process management of non-performing asset disposal, mainly including comprehensive view of debtors, collection management, litigation management, management of non-performing asset committee meetings (including but not limited to write offs and interest reductions), and tracking of non-performing asset disposal progress.
Account Management System Construction	Effectively enhanced the full lifecycle and process management capability of the Bank's accounts, strengthening account risk monitoring and control, optimizing account management processes, and improving account management efficiency.
Pre loan Investigation System Optimization	Empowered by technology, the Bank has developed an intelligent due diligence and analysis tool. Aiming at the goals of "efficient collection", "intelligent analysis" and "unified architecture", the Bank starts with two key materials: financial statements and customer transaction flows. This improves the Bank's pre-loan risk control analysis and service efficiency, and enables rapid response to customer needs and market changes.
New Credit System Group Planning	Based on a distributed microservice architecture, focusing on the full lifecycle management of credit customers, addressing pain points throughout the entire credit business process, and building a comprehensive credit business management system that covers the entire business, process, customer, and institution.
Artificial Intelligence Infrastructure and Large Model Application Construction	Initially introduced basic applications of large-scale models, piloted the construction of domain-specific knowledge graphs in internal operations, and deployed the RAG intelligent query engine to improve problem understanding capabilities; gradually built-up technical talent and basic computing power to prepare for the future in-depth application and promotion of large-scale models, adapting to various practical application needs.
Science and Technology Enterprise Loan Analysis Project	Using big data technology to conduct hierarchical mining and analysis of 85000 technology enterprises within the scope of business development, understand the supply and demand situation of science and technology innovation services, provide a basis for designing differentiated loan product amounts, interest rates, terms, and other factors, and help improve the accuracy of financial support for technology-based small and medium-sized enterprises within the jurisdiction.
Green Finance Special Analysis Project	The Bank has systematically reviewed and analyzed the current state and market potential of its green finance services by using digital technologies, covering three dimensions: external policies and peer practices, the development of local green enterprises, and the current status of the Bank's green enterprise clients. This has provided data-driven insights for the improvement of green finance operations and deepened the penetration of green financial services.

Build a Diversified Digital Talent Pipeline

The Bank has adopted a package of measures to strengthen the development of its fintech talent team, so as to build a solid talent foundation for digital transformation and fintech innovation. On the one hand, it has expanded the pool of fintech professionals through the dual-track approach of external recruitment and internal cultivation. On the other hand, centering on core processes such as requirements, development, testing, security and risk control, and operation and maintenance scheduling, the Bank has restructured the technology department framework, optimized job positions, strengthened professional capabilities in key areas, and enhanced the refinement and agility of technology management.

The Bank regularly conducts specialized training on financial technology, holds competitions on data security, data analysis skills, etc., to enhance the digital thinking, practical ability, and risk prevention awareness of all employees. During the reporting period, the financial technology training conducted by the bank included topics such as network and data security, testing skills, network technology, data asset classification and grading, and data governance.

Case

Data Asset Security Classification and Grading Training

In February and October 2025, the Bank conducted data governance and compliance training for 113 data governance-related personnel at the head office and its subsidiaries. The training content covered regulatory policies and key concerns, financial data security grading guidelines and standard documents, industry development trends and peer practices, and incorporated a knowledge quiz competition to effectively enhance the data governance and compliance awareness of the Group's data governance personnel.

Caring for People's Livelihood and Well-being

Adhering to the finance for the people service philosophy, the Bank has always taken safeguarding the fundamental interests of the people as the starting point and goal of its financial work. It has continuously advanced financial services in the livelihood sector, improved service quality and efficiency, and effectively enhanced the people's sense of gain, happiness and satisfaction.

Financial Services for People's Livelihood

The Bank has closely aligned with the needs of people's livelihood development, focused on weak areas in the livelihood sector, and strengthened targeted financial support. It has fully empowered the upgrading of elderly care services and boosted the efficiency of social security services. With continuous financial support, the Bank has improved the capacity and quality of public service provision, and promoted people's well-being through financial strength.

Supporting Elderly Care Services

The Bank has responded to the trend of population aging and the upgrading of elderly care needs, and actively developed silver-haired financial services. It has increased credit support for elderly care-related entities such as retirement communities, medical institutions, and health management companies, enabling inclusive finance to cover elderly care scenarios and safeguard the happy life of the elderly.

Case

Supporting the Development of Medical and Nursing Institutions

A hospital in Dongguan City, located in Dongkeng Town, has received seven honorary titles, including National Typical Experience Unit for Integrated Medical and Elderly Care, National Demonstration Institution for Integrated Medical and Elderly Care, National Respect-for-the-Aged Civilization Award, Guangdong Provincial Health Promotion Demonstration Unit, Guangdong Provincial Age-Friendly Medical Institution, and Guangdong Provincial Five-Star Elderly Care Institution. After learning about the hospital's credit needs, the Bank granted a credit line of RMB 8.89 million to the hospital to support its daily operating capital, effectively promote integrated medical and elderly care services, and vigorously develop full-life-cycle health services.

Upgrade Social Security Services

The Bank continues to deepen cooperation between government and banks, solidly promote the upgrading and transformation of "town village communication" service outlets, create distinctive "social bank cooperation" themed outlets, comprehensively optimize social security service scenarios, and effectively enhance the convenience and accessibility of universal social security services with higher quality financial services.

In order to further improve the quality and efficiency of social security card application, the Bank has optimized the channels for social security card application, simplified the online application process, and provided portable instant card issuing machines offline to provide thoughtful card application services for the public, making social security card application more convenient and considerate. During the reporting period, the bank issued 114500 social security cards, with a cumulative issuance of 622800 cards.



Cooperative theme network of social banks

Promote Convenient Services

The Bank actively promotes the construction of convenient service points, extending service areas to village committees, communities, and other communities. By setting up self-service devices and regularly dispatching staff, we accurately meet customers' needs for "nearby and convenient services". This effectively fills the gap in financial services in rural areas, providing one-stop solutions for basic financial needs such as cash withdrawals, transfers, and information inquiries for urban and rural residents, effectively reducing the threshold for financial services, and making inclusive financial services warmer and more convenient for the people.





Convenient Service Stations for the Public

Uphold Finance for Good

The Bank firmly establishes the concept of finance for the people, deeply cultivates the field of public welfare, actively participates in various public welfare actions such as poverty alleviation, education and assistance, heartwarming condolences, and rural cultural cultivation, adheres to social responsibility and the original intention of financial services, and is committed to building a responsible bank brand image. During the reporting period, the Bank's cumulative poverty alleviation expenditure was RMB 2.25 million.

Spending on poverty alleviation
RMB million

2.25

Case

Held a Book Donation Ceremony at Dongguan Shijie Town Central Primary School

In October 2025, the Education Public Welfare Foundation of Dongguan Rural Commercial Bank held a book donation ceremony. On site, more than 1,800 carefully selected books were presented to Shijie Town Central Primary School, which enriched the school's library resources and injected vivid vitality into the construction of a scholarly campus. Taking books as the medium and knowledge as the bridge, this activity conveys warmth and hope, builds a high-quality reading platform for students, supports the construction of campus culture, and more importantly, demonstrates the mission and responsibility of local financial institutions in deepening education public welfare and fulfilling social responsibilities through practical actions.



Case

Successful Donation Ceremony Held at City University of Hong Kong

In December 2025, Dongguan Rural Commercial Bank held a donation ceremony at City University of Hong Kong (Dongguan). The donated funds will be specifically used to support the university's "2025 Freshman Entrance Scholarship" project, awarding 12 outstanding undergraduate freshmen of 2025 to help them smoothly begin their university studies.



Case

Paying Tribute to "City Beauticians" - Love Breakfast Distribution Activity

Dongguan Rural Commercial Bank, in collaboration with the Dongguan Municipal Federation of Trade Unions, the Dongguan Urban Management and Comprehensive Law Enforcement Bureau and other relevant authorities, jointly launched the 2025 Dongguan "Pay Tribute to Urban Beauticians" Love Breakfast Distribution Campaign. With sincere gratitude, the initiative pays tribute to the dedication and hard work of frontline sanitation workers, conveys urban warmth and social care, and demonstrates the commitment of government, enterprises and society in jointly fulfilling social responsibilities. It further fosters positive urban energy that respects workers and cares for contributors. A total of RMB 200,000 was donated through this event to offer condolences to 45,000 sanitation workers across the city.





03

Sincere Dedication to Delivering Benefits and Upholding Service Commitments



- Protecting Customer Rights
- Upgrading Service Experience
- Enhancing Financial Accessibility

Protecting Customer Rights

The Bank attaches great importance to the protection of consumers' rights and interests, practices the political nature and people-centered nature of financial work, and integrates the requirements for protecting financial consumers' rights and interests into the entire process of corporate governance and operation management. It has improved the system and working mechanism for consumer protection to consolidate the management foundation; established a cross-departmental coordination mechanism for consumer protection work and improved the organizational structure for consumer protection governance; and continuously refined the consumer protection system, integrating consumer protection requirements into all aspects of business operations.

Build a Solid Line of Defense for Information Security

The Bank has made multi-pronged efforts in data security management, technical prevention and control enhancement, and operational risk inspection and assessment, so as to continuously strengthen the protection of information and privacy security. It has enhanced the full life-cycle management of data, and regularly carried out safety education drills, Cybersecurity Awareness Week and other activities to comprehensively raise the cybersecurity awareness of employees and customers, thereby fully safeguarding customers' rights to safely access financial services.

Improve the organizational system for information security management

- The Information Technology Management Committee is responsible for the functions of the Data Security Leadership Group, which is responsible for formulating data security plans, strategies, and related policies for the entire bank, and coordinating and ensuring the necessary resources for data security management.

Improve the information security management system

- We have formulated the "Network Security Management Measures" and the "Implementation Rules for the Assessment of Network Security Work Responsibility System", revised the "Information Security Management Regulations", "Data Security Management Regulations" and other security management systems, clarified the main responsibilities, standardized the network and data security management processes and emergency response mechanisms.

Upgrade the information security technology prevention and control system

- Complete the renovation and upgrade of key security equipment, optimize the sensitive information detection rules of the data leakage prevention platform, strengthen network security boundary protection and data security protection capabilities.
- Optimize the network security situational awareness model to enhance risk identification and early warning interception capabilities.
- Improve the network traffic monitoring system and strengthen the monitoring of Internet traffic and risk attack events.

Establish an information security operation mechanism

- Carry out information system security assessment, vulnerability investigation and repair, security threat monitoring and interception, mobile application privacy compliance assessment and other work, deepen Internet digital asset monitoring and disposal, implement risk investigation and assessment in important fields, and successfully complete network security assurance in each important period.

Strengthen data lifecycle management

- Strictly implement the principles of "minimum necessity" and "notification consent" for data collection, adopt security measures such as encrypted transmission, log auditing, access control, and identity authentication, establish and improve data usage, processing, desensitization, approval, destruction, and external interface authorization management standards, and ensure the security of the entire data process.

Normalized safety education drills

- Regularly organize network security attack and defense drills, conduct annual network and data security training covering all employees, and continuously enhance employees' security awareness and basic skills.

To effectively ensure the implementation of customer privacy protection management, the Bank has strengthened supervision and inspection, organizing special inspections on personal information protection every six months and promoting regular self-inspection and rectification across the entire bank. It has compiled the course Risk Prevention and Control of Customer Information Leakage, carried out special training for all employees, systematically sorted out relevant legal norms, typical cases and practical suggestions, and continuously improved all employees' awareness of information protection. In addition, in response to the personal information management , the Bank has adopted effective preventive and response measures.

- Strengthen the study of laws and regulations related to cybersecurity and data security, keep abreast of the dynamics and changes in domestic regulatory policies regarding app privacy compliance, and regularly conduct self-inspections on the collection and use of personal information and data security in apps.
- Establish a normalized app privacy compliance assessment and testing mechanism, with third-party security companies assisting in assessment and testing before app releases and changes.
- Continuously strengthen the security development control of application systems, implement security responsibility agreements, and effectively improve the security management level of mobile banking apps.

Case

Conducting Cybersecurity Awareness Week Activity

In September 2025, our bank launched a Cybersecurity Publicity Week with the theme of "Cybersecurity for the People, Cybersecurity by the People — Safeguarding High-Quality Development with High-Level Security". Taking its business outlets as the publicity frontline, this activity, combined with outdoor activities such as marketing and promotion, extended its reach to surrounding communities, villages, enterprises, government organs, campuses and families. Adopting an "online + offline" model, the bank analyzed typical cases of financial cyber fraud for the public, exposed common methods and tactics of cyber fraud, and enhanced the public's awareness and skills in protecting personal financial information and preventing cyber fraud. During the publicity week, the bank organized a total of 85 activities, distributed more than 8,200 publicity materials, reached 39 communities, villages, enterprises and other entities, attracted about 22,000 participants in online and offline activities, and sent 973,000 public welfare text messages to groups vulnerable to fraud.



Deepening Complaint Handling

The Bank deepens complaint management and opens up channels for complaint feedback. We have solidly carried out and implemented the "Complaint Governance Year" series of activities and measures. During the reporting period, the Bank promptly accepted and properly handled consumer complaints, with a complaint completion rate of 100%. We have conducted 480 complaint reception activities to solve consumers' urgent difficulties and worries.

The Bank practices the "Feng Qiao Experience" of the new era and improves the diversified dispute resolution system. Vigorously promote "third-party mediation" and promote efficient and effective resolution of financial disputes at the grassroots level.

Protecting Customers' Right to Know

The Bank strictly fulfills its adaptive management obligations, standardizes marketing outreach, strengthens product risk disclosure and information disclosure, ensures that customers fully, truthfully, and accurately understand the characteristics of products and services, guarantees the continuity and continuity of business information disclosure, and fulfills corresponding explanatory obligations throughout the entire process before, during, and after customers receive services, safeguarding their right to information and independent choice.

Upgrading Service Experience

The Bank utilizes digital empowerment, continuously innovates service models, optimizes service processes, and strives to provide a more intelligent and efficient financial service experience for our vast customer base, continuously improving customer satisfaction and satisfaction through digital upgrades.

Digital Empowerment to Enhance Customer Service

The Bank has always upheld the customer-centric service philosophy. Based on digital transformation, we have focused on upgrading the customer service experience and continuously improved multi-channel financial services. We have upgraded the functions of mobile banking and WeChat banking online, and optimized the processes of counter and lobby services as well as self-service banking development offline, making financial services more convenient and caring.

Mobile Banking Construction

The Bank continues to increase investment in the construction of mobile banking, upgrading service quality and efficiency from multiple dimensions such as functional expansion, experience optimization, and security protection, to provide better and more efficient mobile financial services for enterprise customers. During the reporting period, the Bank had RMB 5.6251 million mobile banking customers and a total of 23.0905 million mobile banking transactions.

Measures to optimize customer experience

- **Optimization of Counter Transaction Codes:** In line with the digital transformation strategy, we have built more efficient business processes by streamlining redundant procedures, optimizing form design, and integrating transaction functions, which has significantly improved customer experience and business processing efficiency.
- **Simplified operation process:** A more flexible single-operator mode has been introduced, eliminating the cumbersome multi-person authorization process and further simplifying procedures.
- **Compatibility with old account services:** Supports were added for crediting funds to old account numbers for inter-bank transfers. Transaction details under old account numbers can be viewed in transfer records, making it easier for customers to trace fund flows.
- **Self-service account deregistration:** When clients are unable to log in normally due to status deactivation, occupied phone number, or occupied ID information, the system will display a pop-up prompt allowing them to complete self-service deregistration.
- **Customer journey redesign:** Completed the functional restructuring of the APP regarding funds, gold, search, and the senior-friendly version, streamlined operation steps, and unified the UI visual design.
- **Service scope expansion:** Completed the native HarmonyOS adaptation and production of the app, and completed the integration with the HarmonyOS ecosystem.

Measures to ensure customer safety

- **Multiple authentication system:** Added various methods such as biometric authentication (such as fingerprint recognition, facial recognition), mobile shield password, and SMS verification. Implement differentiated control based on the cumulative transfer amount and provide authentication methods with different security levels.
- **Anti-fraud security function:** Introducing a risk control model, adding abnormal detection function for both parties during transfer, and reminding of 1 million cumulative transfers outside the counter.
- **Compliance transformation of wealth management business:** The wealth management business has added a private placement module, optimized the ranking of wealth management products, improved the transaction process traceability mechanism, and supplemented the risk warning and signature confirmation process for wealth management purchases.

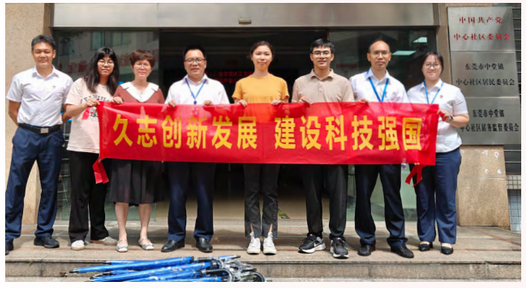
Construction of WeChat Bank

The Bank has continuously enhanced the service functions of WeChat Bank. By enriching low-risk services available on the WeChat channel, we have lowered the time and geographical barriers for customers to conduct business, further improving the integrated customer service experience. As at the end of the reporting Period, the Bank had 2.0039 million individual WeChat Bank customers, representing an increase of 20.96% from the end of the previous year.

Case

Conducting Promotional Activities of Science and Technology Week

In May 2025, The Bank carried out publicity work for the Science and Technology Week with the theme of "Commit to Innovation and Development, Build a Powerful Technology Country". During the event, through various methods such as playing promotional slogans on LED screens at business outlets, placing publicity materials in the lobby, distributing publicity brochures, on-site explanations, and online promotions, the Bank popularized fintech knowledge to the public, demonstrated the achievements of financial technological innovation, and let the public fully experience the convenience brought by fintech. During the event, the Bank printed and distributed more than 7,700 publicity materials, carried out more than 80 offline publicity activities, and the total number of participants in online and offline activities reached about 24,000 people.



Streamlining Processes and Improving Efficiency

To achieve faster and more efficient service, the Bank restructured its daily office scenarios on mobile phones, tablets, and PCs. Leveraging the collaboration of online and offline dual-platform systems, it optimized basic operational business processes, streamlined procedures, and reduced processing times to minimize customer waiting time and costs, continuously improving service quality and efficiency. It promoted data interoperability and unified service standards across channels, achieving seamless business processing, further extending its customer service radius, enhancing its lobby and door-to-door service capabilities, and continuously improving customer satisfaction.

During the reporting period, the Bank completed the upgrading and transformation of the People's Bank of China payment system messages and SWIFT global messages, as well as the automatic connection of cash data submission, ensuring the stable operation of payment and settlement businesses. It has realized the connection with the Letter of Confirmation Blockchain Service Platform of the China Banking Association, completed the system connection of 15 confirmation projects, and shortened the average business processing time by 1-2 days, achieving the results of efficiency improvement, security enhancement and cost saving.

Enhancing Financial Accessibility

The Bank has made efforts from multiple dimensions, including promoting elderly finance, extending inclusive finance, and popularizing financial knowledge, to continuously enrich the supply of financial services, expand service coverage, and enhance the overall financial accessibility, so as to fully fulfill its commitment to financial inclusion with sincerity.

Deepening Pension Finance

The Bank has actively implemented the requirements of the "Five Major Financial Tasks", continuously enriched the supply of elderly finance, advanced the construction of elderly care infrastructure, carried out aging-friendly renovations, upgraded intelligent elderly-assistive devices and the elderly finance APP, and promoted the integrated development of elderly finance in a coordinated manner. This ensures that elderly financial services are warmer, more accessible and more in line with the people's needs.

Enriching Pension Financial Products

The Bank has continuously built an integrated elderly care product portfolio featuring value stability, value appreciation and protection. Through the combined allocation of diversified products, we have built a solid financial line of defense for the silver-haired customer group in terms of wealth preservation, appreciation and inheritance, accurately matching their lifelong pension funding needs and safeguarding their quality of life in old age.

"Fixed-term Deposit" Model

Launched the "Golden Life" series of fixed deposit products, offering competitive interest rates while ensuring deposit safety and stable returns. These products also offer flexible maturities to meet customers' needs for a balance between liquidity and profitability.

"Finance + Protection" Integration

The Bank has actively acted as an agent to promote high-quality commercial pension annuity insurance products. These products feature long-term holding, fixed returns, and regular annuity payments, which can effectively complement social security pensions, help customers plan a lifelong and stable pension cash flow, and assist them in effectively resisting longevity risks.

Optimized Aging-Friendly Services

The Bank continues to promote age-friendly infrastructure at all branches, upgrade its age-friendly mobile banking app, and create a warm and caring financial service system. It provides thoughtful and attentive services to elderly customers in detail, helping them easily enjoy convenient financial services.

Heartwarming Measures for Aging-Friendly Services

- Each branch has added convenient facilities such as priority windows, reading glasses, and first-aid kits. High cash counters in newly renovated branches have been replaced with low counters to facilitate wheelchair access. Barrier-free access and priority seating have been provided to branches where conditions permit.
- Aging-friendly version of the mobile banking APP was upgraded, including redesigning the page layout and colors of the mobile banking APP, enriching age-friendly functions such as one-click customer service, branch appointment, and education zone, optimizing the interactive design, and upgrading security measures such as anti-fraud and customer information protection.

Expanding Financial Channels

The Bank continuously improved its physical branch network, and extended its service focus to communities, villages, and other grassroots areas, strengthening its service foundation. Simultaneously, it has promoted the construction of self-service banking, deployed smart devices to fill service gaps, and enabled convenient access to basic financial services. It has also deepened its private banking development, further enhancing and empowering offshore financial services to premium customers.



Physical Branch Construction

The Bank has improved the quality and efficiency of branch services by optimizing its branch network layout and strengthening resource integration. During the reporting period, the Bank's branches achieved full coverage of towns and streets in Dongguan, effectively optimizing the service environment and quality, and improving customer experience.

Private Banking Construction

The Bank focuses on four core areas: wealth management, family consultancy, health management, and bank-enterprise integration. By integrating high-quality resources of the Group, it has enhanced the development of the private banking system, providing private banking clients with tailored all-round wealth management solutions and delivering exclusive, premium service experiences. During the reporting period, the Bank had 3,678 private banking clients, with assets under management (AUM) of RMB 43.5 billion.

Self-service Banking Construction

As an important extension of physical outlets, self-service banks serve as a key vehicle for advancing financial inclusion and serving urban and rural residents. The Bank has adopted a targeted layout of self-service banks in urban and rural scenarios, focusing on key service areas such as counties, towns, townships and communities to optimize site deployment, and relocated low-efficiency equipment to enhance efficiency, so as to bridge the "last mile" of financial services. During the reporting period, the Bank established a total of 379 self-service banks, achieving full coverage of self-service financial services in all towns and sub-districts of Dongguan.

Processing Offshore Trade Business

As one of the first pilot banks in Guangdong Province for the verification of new-type offshore international trade backgrounds under the national policy, the Bank has actively responded to policy requirements and realized the full online process of trade background verification, making the process safer and more efficient, which has greatly improved the quality and effectiveness of offshore business services. During the reporting period, the Bank successfully handled 38 offshore international trade transactions, with a total amount of USD 12.08 million.

Popularizing Financial Knowledge

The Bank attaches great importance to consumer financial education and publicity. We popularize financial knowledge through thematic interactive activities, regular popular science education, multi-dimensional communication, and multi-dimensional promotion, guiding consumers to learn about, understand, trust, and use finance in ways that are popular with the public, continuously improving consumers' safety awareness and ability to protect their rights.

Taking advantage of major themed events such as "3.15", "Financial Knowledge Roadshow", and "Financial Education Publicity Month", the Bank conducted a series of themed publicity and education activities targeting key groups such as the elderly, children, the vulnerable, and the new citizens. During the reporting period, a total of 100 financial education activities were conducted, covering 12,000 consumers, and 66 online financial education risk warnings were issued throughout the year.

Case

Conducting Financial Education Activities in Enterprises

The Bank, together with the Dongguan Banking Association and the Dongguan Financial Dispute Mediation Association (the former Dongguan Financial Consumer Rights Protection Association), successfully held financial education activity in enterprises. The event featured a meticulously designed financial knowledge wall and included face-to-face explanations and Q&A sessions, vividly and intuitively showcasing core financial knowledge and effectively enhancing employees' awareness and ability to protect their rights. During the event, over 500 promotional materials were distributed, reaching more than 100 new urban resident employees.



Case

Online Live Stream for Financial Consumer Protection Education

To build a harmonious and healthy financial consumption environment and improve financial consumers' financial literacy and risk prevention capabilities, in March 2025, Dongguan Rural Commercial Bank, in conjunction with the Dongguan Banking Association and the Dongguan Financial Dispute Mediation Association (the former Dongguan Financial Consumer Rights Protection Association), held an online live stream event. Through a series of carefully designed segments, including real-life case analysis, video demonstrations, real-time interactive Q&A, and lucky draws, financial knowledge was presented to the audience in an accessible way. This event paid special attention to special groups such as the elderly and disabled, using easy-to-understand language and everyday examples to help them improve their self-protection awareness and abilities. The live stream attracted nearly 18,000 viewers and received over 92,000 likes.



Case

Conducting Special Financial Education Activities on Mother's Day

In May 2025, the Bank, together with the Dongguan Banking Association and the Dongguan Financial Dispute Mediation Federation (the former Dongguan Financial Consumer Rights Protection Association), organized a financial knowledge popularization activity. The activity designed various sessions including distributing "Mom's Anti-Fraud Tips" leaflets, delivering lectures themed "We Carefully Guard Mom's Wallet", holding interesting Q&A sessions on "Flower Language Financial Protection", and conducting "Safety Flower" flower arrangement activities. It aimed to promote the culture of filial piety, enhance the awareness of rights protection and family wealth management capabilities of female financial consumers. This activity benefited 30 families; through vivid and interesting financial knowledge popularization and interactive experience, it significantly improved their awareness of financial risk prevention and self-protection capabilities.





Case

Conducting Financial Literacy Activities for Elderly in Rural Regions

In September 2025, the Bank, in conjunction with the Dongguan Banking Association and the Dongguan Financial Dispute Mediation Association (the former Dongguan Financial Consumer Rights Protection Association), conducted a rural publicity campaign in Baihuali Village, Changping Town, entitled "Protecting Financial Rights and Contributing to a Better Life", to improve the financial literacy and risk prevention capabilities of the elderly.

This event featured a special "Financial Knowledge Lucky Wheel" quiz game, allowing the elderly to consolidate their knowledge amidst laughter; in the "Financial Risk Classification" pitch-pot game area, participants learned to identify financial risks intuitively by throwing beanbags with themes such as "government bonds", "illegal fundraising", and "telephone transfers"; free medical consultations were also provided on-site, offering dual care for the elderly's financial and physical health. This event attracted nearly 100 elderly participants, cleverly combining thoughtful service with practical knowledge, enriching the spiritual lives of the community's elderly in an entertaining and educational way.



Case

Deposit Insurance Promotion Campaign

To effectively leverage the risk prevention function of deposit insurance and enhance public awareness and understanding of the deposit insurance system, the Bank earnestly implemented the work plan of the Dongguan Branch of the People's Bank of China, and carried out regular deposit insurance promotion activities. We successively launched the 10th Anniversary Deposit Insurance Promotion Month Launch Ceremony and the Deposit Insurance Integration with Dragon Boat Culture Promotion Activity, and the "Follow Deposit Insurance Treasure to Check in and Win Prizes" promotion activity, focusing on key regions and populations, continuously expanding the coverage of deposit insurance knowledge, and effectively safeguarding the public's money. During the reporting period, the Bank distributed over 40,000 promotional leaflets and brochures, conducted 700 promotional activities, reaching over 50,000 people, and achieved 2,175 views on new media posts.





04

Thriving Towards Green Development, Drawing a Blueprint for Sustainability



Coping with Climate Change

Developing Green Finance

Practicing Green Operation

Coping with Climate Change

The Bank actively responded to and implemented the national carbon peak and neutrality strategy, conducted in-depth analysis and assessment of climate risks, incorporated climate risks into the management system, and improved our ability and level of response to climate change.

Governance Structure

The Bank has improved and implemented the "Dongguan Rural Commercial Bank Green Finance Work Implementation Plan", continuously optimized the three-level governance structure of "Board of Directors - Senior Management – Executive", exerted its management functions, coordinated and promoted green finance work, and provided organizational guarantee for effectively addressing climate change.

Board of Directors

The Board of Directors establishes and promotes green credit concepts such as green production, conservation, and sustainable development; and it is responsible for determining the Bank's green finance development strategy; approves the green finance development goals formulated by senior management and the relevant reports submitted; designates a special committee to be responsible for green finance work, and supervises and evaluates the implementation of the green finance development strategy.

Senior Management

Responsible for implementing the decisions of the Board of Directors, formulating green finance goals, establishing green finance mechanisms and processes, clarifying departmental responsibilities, conducting internal control checks and performance evaluations, regularly reporting on the development of green finance to the Board of Directors, and submitting and disclosing relevant information on green finance to the State Financial Supervision and Administration Commission or its branches as required.

Execution Level

Establish a Green Finance Working Group to coordinate overall green finance business deployment, determine the overall development plan, coordinate, supervise implementation, and conduct evaluation, promoting the Bank's continuous and steady development of green finance.



Identify Climate Risks and Opportunities

The Bank has incorporated climate risks into the comprehensive risk management system, identified climate-related risks and opportunities, assessed their potential impacts on the value chain, finances and business operations, analyzed impact of various risks and opportunities, and formulated effective measures.

Physical Risks

Risk Category	Impact Time Scope ③	Value Chain Impact	Potential Business Impact	Potential Financial Impact	Climate Resilience	Response Measures
Extreme Climate Risks	Short-term	Internal operations and bank investment portfolio	Extreme weather may affect business continuity, mainly including the impact on the Bank's branches, offices, information networks, and other infrastructure.	Increased operating costs	Medium to high resilience	Continue to improve business continuity contingency plans and refine mechanisms to ensure the continuous operation of critical businesses under extreme scenarios.
Long-term climate risks	Long-term	Internal operations	Global warming, rising sea levels, and other issues may cause shortages of water and electricity, which will adversely affect the Bank's office premises, branch operations, employee safety and health, thereby affecting normal business operations.	Increased operating costs	Medium resilience	Increase internal carbon neutrality efforts, practice green and low-carbon office and green procurement models, fully promote paperless office practices, advocate for all employees to save water, paper, and electricity, and integrate green operation requirements into daily business management.

Transitional Risk

Risk Category	Impact Time Scope	Value Chain Impact	Potential Business Impact	Potential Financial Impact	Climate Resilience	Response Measures
Credit Risk	Medium-term	Bank Investment Portfolio (Investment and Financing Business)	Increased environmental standards for high-energy-consuming industries by regulators may lead to increased costs for enterprises, increasing the default risk of the bank's credit business	Loans cannot be fully recovered, resulting in reduced revenue and increased costs	Medium to high resilience	Strengthen the management of credit and investment in high-energy-consuming industries, incorporate environmental indicators into the entire risk management process, and guide credit resources towards green and low-carbon fields
Liquidity Risk	Short-term	Internal Operations and Bank Investment Portfolio (Deposit Business)	Natural disasters may restrict the Bank's operations and customer business projects, resulting in insufficient operating liquidity	Loan funds cannot be recovered normally, deposits flow out, and the funding gap widens	Medium resilience	Continue to conduct thorough inspections and preparations before, during, and after the flood season, closely monitor the impact of climate-related risk factors on our own operations and customer business, and mitigate liquidity shortage risks.
Market Risk	Medium-term	Bank Investment Portfolio	In the context of the widespread adoption of ESG principles, if the Bank's product development and innovation lag behind market demand, it will lead to customer attrition and weaken its medium- to long-term market competitiveness.	Reduced demand for products and services resulting in decreased revenue	Medium to high resilience	Implementing the carbon peaking and carbon neutrality strategy, actively developing and introducing financial products and services that conform to ESG principles, and enriching the supply of green financial products.
Reputation risk	Long-term	Bank Investment Portfolio	Highly polluting enterprises have weak climate risk resilience and a poor public image; their negative public opinion can easily be transmitted to the bank, triggering reputational risk and leading to the withdrawal of funds by institutional investors concerned about environmental risks.	Reduced demand for products and services, thus affecting revenue, stock price valuation, etc.	Medium resilience	Pay close attention to the impact of environmental and climate risks on the Bank's reputational risk and incorporate climate risk into the reputational risk management system.

③ Note: Short-term: within one year (inclusive) after the end of the reporting period; Medium-term: one to five years (inclusive) after the end of the reporting period; Long-term: more than five years after the end of the reporting period.

Climate Change Opportunities

Opportunity Categories	Impact Time Scope	Value Chain Impact	Opportunity Description	Potential Financial Impact	Climate Resilience	Response Measures
Resource Efficiency and Energy Sources	Medium-term	Internal operations	Implementing green transformation in daily operations, practicing green operations and green office practices, reducing resource consumption, and improving its climate response capabilities	Helps reduce operating costs, thereby reducing financial costs	High resilience	Actively promote water conservation and green electricity use within the group, advocate energy conservation and emission reduction, implement an office waste sorting system, require employees to actively participate in various environmental protection activities, and promote the company's green development
Low-carbon products and services	Long-term	Downstream value chain, bank investment portfolio	Focusing on environmentally friendly industries and projects, developing and promoting diversified green financial products and services, expanding business layout, and improving green financial market service capabilities	Increased demand for products and services promotes revenue growth	Medium to high resilience	Innovatively launched products such as "Green Environmental Protection Loan", "Green Zero Waste Loan," and "Green Energy Loan"; through internal fund transfer pricing, implementing measures such as optimizing green loan interest rates, enhancing market competitiveness, and meeting the different product needs of customers

Climate Risk Management

The Bank pays close attention to climate and environment-related risks, continuously improves its climate change risk management system, actively conducts climate risk stress testing, addresses climate change-related risks, and strengthens climate risk information disclosure.

Improving the Climate Change Risk Management System

The Bank has further improved the "Detailed Rules for Environmental, Social and Governance Risk Management of Credit Business", integrating ESG risk management throughout the entire business process of pre-loan, mid-loan, and post-loan, and continuously improving the ESG risk management mechanism.

Pre-Loan Investigation

·Conduct special ESG risk investigations, assessments, and reviews for corporate clients, focusing on key indicators such as corporate carbon emission data, whether they belong to "high energy consumption, high pollution, and overcapacity" industries, and whether they have records of environmental administrative penalties or are on government blacklists. Establish a client ESG risk classification management system, and resolutely reject credit applications from companies that fail to meet ESG risk standards.

In-loan Review

·Review the authenticity and completeness of clients' ESG risk information disclosure, embed the review of ESG risk management status into the entire fund disbursement process, and clearly stipulate in the credit contract that clients' business projects must strictly comply with national environmental protection policies.
·Use ESG risk levels as an important basis for credit approval, and implement differentiated credit arrangements in terms of credit limit determination, interest rate pricing, and guarantee method selection.

Post-Loan Management

·Closely track the alignment between the construction progress of green credit projects and expected goals, and strengthen the compliance supervision of credit fund utilization.
·Conduct routine risk tracking for clients with potential adverse ESG impacts, and verify the establishment of clients' ESG risk management mechanisms and the implementation of risk response measures.
·We continuously monitor clients' environmental credit rating results, environmental administrative penalties, and inclusion in blacklists. For enterprises that fail to meet environmental rectification standards, we take risk control measures such as reducing credit lines before they complete compliance rectification, forming a closed-loop management of ESG credit risk.

Conduct climate risk stress testing

To effectively control the financial impact of climate risks, the Bank continues to conduct climate transition risk stress tests. During the reporting period, the Bank conducted environmental stress tests for paper product manufacturing, power electronic component manufacturing, and non-ferrous metal alloy manufacturing enterprises in accordance with the "Notice of the People's Bank of China on Conducting Climate Risk Sensitivity Stress Tests", aiming to assess the potential customer default risks under different carbon price scenarios and strengthen our environmental and climate risk management capabilities.

Stress test results

Compared to the baseline scenario, the additional carbon emission fees after testing have led to an increase in the operating expenses of the client company year by year, while the total profit and net profit have decreased year by year. When the carbon price rises to its maximum extent and the carbon quota constraint is strongest, the average cost of customers increases by 0.32% compared to the benchmark scenario, but the repayment ability is still guaranteed, and the probability of default risk is relatively small.

From an industry perspective, customers in the power electronic component manufacturing industry are greatly affected by the increase in carbon emission costs; Next is the non-ferrous metal alloy manufacturing industry; Customers in the paper product manufacturing industry were least affected in this stress test, mainly due to the fact that the sample paper product enterprise's processes are mainly based on physical processing, the energy structure is easy to optimize, and the raw materials are renewable. The carbon cost transmission ability is strong, and the overall carbon cost pressure is much lower than that of the power electronics and non-ferrous industries.

Overall, the risk of carbon price related factors faced by the loan portfolio covered by this stress test is within a controllable range.

The Bank has actively conducted research on the physical risk assessment system, and continuously enriched the theoretical framework and practical application scenarios of physical risk stress testing. During the reporting period, the Bank selected major agricultural clients for targeted physical risk analysis. Based on the SSRC•IAP④ climate risk data model, the assessment shows that the operation and development of the Bank's agricultural clients are vulnerable to extreme weather events such as high temperatures and extreme precipitation, while the overall risk remains controllable.

Indicators and Objectives

Indicator	Progress
In the "Development Strategy Plan of Dongguan Rural Commercial Bank (Group) 2024-2028", it is proposed to deepen the cultivation of green finance, continuously increase the proportion of green finance, and practice the concept of green development; The "Implementation Plan for Green Finance of Dongguan Rural Commercial Bank" sets the following medium- and long-term goals: By 2027, strive to enrich green financial products, improve the green financial service system, continuously refine the green operation mechanism, vigorously promote the expansion of green finance, significantly enhance the overall efficiency of green financial services, and gradually build a modern "green bank."The 2025 target is to focus on achieving the bank's "four enhancements" in green finance: First, the balance of green loans will increase year by year, with a growth rate higher than the growth rate of all loan balances; second, the proportion of green credit balance in the total loan balance will steadily increase; third, the number of green loan customers will increase; and fourth, the holdings of green bonds will increase.	By the end of 2025, the Bank had a green credit balance of RMB 17.788 billion, an increase of 26.38%⑤ compared to the previous year，Higher than the growth rate of various loans; The balance of green loans accounted for 4.7% of the total loan balance, a steady increase of 0.7% compared to the previous year; The number of green enterprise services was 364, an increase of 169% over the previous year; The outstanding balance of green bonds is RMB 10.3 billion, and we have increased our holdings of green bonds for five consecutive years.
Continuously promoting energy-saving and emission reduction measures, reducing greenhouse gas emissions, actively responding to the national carbon peak and carbon neutrality strategy deployment, and steadily advancing green and low-carbon development.	As of the end of 2025, the Bank will continue to advance our established goals, with total greenhouse gas emissions of 16,599.77 tCO_2e, a year-on-year decrease of 11.23%. Among them, greenhouse gas emissions in Category I are 31.96 tCOe, and greenhouse gas emissions in Category II are 16,567.82 tCO_2e.

④ It was jointly developed by the Sustainable Standards Research Center (SSRC) of Central University of Finance and Economics and the Institute of Atmospheric Physics (IAP), Chinese Academy of Sciences. It integrates multi-source climate model data and corporate emission information, and is equipped with scenario simulation, pathway deduction and disclosure benchmarking functions.

⑤ The new green credit statistical standard will be adopted in 2025, and the growth rate will be calculated on a comparable basis.

Developing Green Finance

The Bank closely follows the national strategic direction and actively develops green finance. By optimizing the green finance system and innovating green finance products, we aim to enhance the comprehensive efficiency of green finance and empower the development of a green and low-carbon economy.

Optimizing the Green Finance Management System

Establish a sound organizational system

The Bank has established a three-level green finance management structure, consisting of the Board of Directors, senior management, and professional departments (green finance working groups), to ensure that each department and branch performs their respective duties and collaborates efficiently. It has improved and implemented green finance systems and policies, built a professional green finance working mechanism, and gradually formed the "six-specific" operation model featuring specific scale, dedicated team, exclusive products, professional processes, special risk control, and specialized assessment.

The Bank has further implemented the five major "standardization" working mechanisms, built a full-chain green finance management system covering investment direction, pricing, assessment, approval, and liability exemption, and ensured the compliant and efficient advancement of green finance businesses.

Environmental and Social Risk Review

·With the "Dongguan Rural Commercial Bank Credit Guidelines" as the core, the Bank focuses on the" Five Major Financial Priorities", supporting green customer groups such as green buildings, technological transformation, new energy, and green factories; meanwhile it strictly implements the negative list, prohibit new credit granting to enterprises in "high energy consumption, high pollution and overcapacity" industries, enterprises with red environmental credit ratings, etc., and firmly adheres to the bottom line of green credit.

The Bank formulated and implemented the "Detailed Rules for Environmental, Social and Governance Risk Management of Credit Business", integrating ESG risks into green credit business and taking them as an important basis for credit decisions; according to the potential ESG risk level of customers, it classifies them into environment-sensitive (Category A), moderate (Category B), and environment-friendly (Category C), and implements differentiated management throughout the entire credit business process.

Implement differentiated interest rate pricing

·The Bank optimized the interest rate approval process in accordance with the "Detailed Rules for Corporate Loan Interest Rate Pricing of Dongguan Rural Commercial Bank", incorporated green and environmental protection enterprises into pricing calculation indicators, and implemented differentiated pricing and refined management for green credit; it optimized the internal funds transfer pricing (FTP), tilted towards green credit, and encouraged branches to increase the volumes of green loans.

Strengthen assessment, reward and punishment incentives

·The Bank incorporates green finance into the KPI assessment of branches and core positions, consolidates the responsibilities at all levels; in the salary pricing, it formulates the "2025 Branch Business Line Pricing Index" plan, increases the coefficient of green credit business, leverage marketing resources, and stimulates the enthusiasm of business personnel.

Establish a green channel for approval

·For green enterprises and projects, the Bank has launched a "5+2" green approval channel, with clear time limits for each loan processing stage. By focusing on the financing challenges faced by SMEs in environmental protection and major environmental projects, the Bank has significantly improved loan processing efficiency.

Improve the due diligence exemption mechanism

·The Bank issued the "Notice on Regulating the Accountability Procedures for Non-Performing Assets and Specifying Requirements for Exemption from Liability arising from Due Diligence" and the "Detailed Rules for the Implementation of Exemption from Liability in Credit Business arising from Due Diligence". These documents further clarified the working mechanism and requirements for exemption from liability for green finance business conducted in good faith, providing a solid institutional basis for the development of green finance.

Innovative Green Financial Products

The Bank has established an industrial investment research team to continuously optimize the design of green financial products, providing precise support for industries such as energy conservation and environmental protection, clean energy, and infrastructure, and directing financial resources towards green and low-carbon industries.

Green Credit

The Bank has continued to deepen its presence in green finance. It formulated the "Special Marketing Plan for Key Green Enterprises" and launched three core working capital loan products: Green Environmental Protection Loan, Green Zero-Waste Loan, and Green Energy Loan. By adopting a dual-selection mechanism consisting of an external data model and a third-party online customer comprehensive scoring model, the Bank has provided targeted support to high-quality green industrial enterprises and effectively addressed their financing difficulties arising from their asset-light business model. It also rolled out products including Green Building Loan, Energy Project Loan, and Green Project Loan to fully support the investment and construction of green projects, effectively promoting green, low-carbon and sustainable development in the Dongguan region. During the reporting period, the Bank's green loan balance stood at RMB 17.788 billion, of which 637 million for energy conservation and carbon reduction industries; RMB 1.472 billion for environmental protection industries; RMB 270 million for resource recycling industries; RMB 1.121 billion for green and low-carbon energy transition; RMB 13.478 billion for green infrastructure upgrading; RMB 683 million for green consumption; RMB 126 million for other green sectors.

Case

Pioneering the Scattered Industrial Wastewater Metrics-Linked Loan

A Guangdong-based intelligent kitchen company processes an average of 3,138 tons of industrial wastewater per month and achieves compliant discharge through its own facilities and entrusted professional treatment institutions. By launching its innovative scattered industrial wastewater metrics-linked loan, Dongguan Rural Commercial Bank has linked the company's financing costs and credit line to key environmental indicators such as wastewater treatment volume and compliance discharge stability. The Bank granted the company an additional credit line of RMB 50 million, empowering the enterprise's sustainable development through green finance.



Case

Promoting Green Zero-Waste Loan

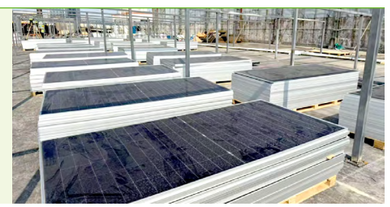
A certain Guangdong-based environmental protection technology Co., Ltd., as a key enterprise in solid waste recycling and disposal in Dongguan, relies on "Internet of Things +" technology to provide digital management solutions for over 3,000 waste-generating enterprises, handling more than 1 million tons of solid waste in total. Upon learning of the company's capital needs for business expansion, our bank opened a green credit approval channel, quickly completed a credit line of RMB 15 million through a shareholder guarantee, and promptly disbursed the funds. This effectively supported the company in paying for waste recycling and procurement costs, facilitating its business expansion and contributing to the promotion of green development.



Case

Enhancing Support for Carbon Emission Reduction

In 2025, after being granted eligibility for the Carbon Emission Reduction Support Tool by the Dongguan Branch of the People's Bank of China, the Bank increased its support for carbon reduction projects. It provided a credit line of RMB 15 million to a paper printing company for its distributed photovoltaic power generation project, and the entire loan amount had been fully disbursed. Upon completion, the project is expected to generate approximately 5.82 million kWh of electricity annually. Compared with thermal power generation, this project will significantly reduce air pollutant emissions, delivering remarkable environmental and energy benefits.



Green Bonds

The Bank has actively invested in green bonds to support projects in fields such as energy conservation and environmental protection, clean production, clean energy, and ecological environment. It has guided financial resources to green and low-carbon areas, facilitating the upgrading of the green industrial structure. During the reporting period, the Bank invested RMB 7.04 billion in green bonds, with an end-of-period outstanding balance of RMB 10.3 billion, and has increased its holdings of green bonds for five consecutive years. Meanwhile, the Bank has continuously invested in green bonds with wealth management funds, and the raised funds of the outstanding green bonds are used for green industrial projects including river water improvement projects, green fishery, green buildings, and renewable energy power generation. As of the end of the reporting period, the balance of the Bank's wealth management funds invested in green bonds reached RMB 259 million.

Practice Green Operation

The Bank strictly abides by relevant national environmental protection laws and regulations, implements the concept of ecological civilization, actively practices the green office concept in operation, advocates civilized new trends, continuously improves energy and resource utilization efficiency, and strives to achieve green, low-carbon and sustainable development in our own operations.

Advocate for Low-Carbon Office

The Bank deeply integrates paper management into daily operations and office scenarios, continuously upgrading the new counter system, electronic confirmation system, and OA system to reduce paper usage throughout the entire process. It promotes the application of digital platforms, advancing the integration of enterprise WeChat, cloud document, and other authentication platforms with internal systems. Leveraging the advantages of digital platforms in "efficiency, security, and collaboration", it reduces the use of office supplies and equipment such as paper, landline phones, and mobile storage media, reducing office waste generation and promoting green and paperless office practices. During the reporting period, the paperless transaction rate of the new counter system reached 43.6%, and 114 "non-general voucher templates" were updated in the electronic database. The electronic confirmation system was connected to the China Banking Association's blockchain platform, achieving a "zero-paper, zero-logistics" process. Multiple online processes were launched in the OA system, and the application of recycled paper and electronic seals was promoted simultaneously. During the reporting period, the bank used 18 million sheets of paper approximately.

To further enhance the awareness of green environmental protection, the Bank focuses on business processing and customer service, and conducts green operation training as needed around themes such as optimizing branch layout, strengthening resource integration, and improving paperless counter rates. During the reporting period, the Bank conducted a total of 22 training sessions.

Case

Launching a "Green Office" Initiative

In July 2025, the bank issued a "Green Office" initiative to all employees, focusing on "energy conservation and consumption reduction, paperless efficiency, and digital collaboration" to create an environmentally friendly, efficient, and collaborative office environment. The bank strengthened the management of office supplies, encouraged the reuse of pen refills, folders, batteries, and other office stationery, and reduced the use of disposable cups or bottled water, promoting the bank's green and low-carbon operations.

Case

Environmental Protection Walk to Fulfill Initial Aspirations, Green Collaboration to Fulfill Mission

In November 2025, Zhanjiang Rural Commercial Bank carried out an environmental public welfare walking activity at Huguangyan Scenic Area, with about 250 participants. This activity combines green team building with environmental protection practices, organizing walking along the Maar Lake to convey the concept of low carbon and integrate energy conservation and environmental protection into daily life.



Reduce Resource Consumption

The Bank continuously strengthens waste management, water and electricity conservation management, and official vehicle management, continuously improves relevant policies and measures, promotes resource intensive utilization through standardized management, and practices the concept of green and low-carbon development.

Waste Management

The Bank adheres to the principle of classified management of hazardous and harmless waste generated in the office. Recyclable waste is handed over to resource recycling units for recycling and disposal, while hazardous waste is entrusted to qualified third-party professional disposal. During the reporting period, approximately 0.37 tons of hazardous waste were disposed of in a standardized manner.

Energy and Water Conservation Management

The Bank has formulated an energy-saving and consumption-reducing plan for its office building and strengthened the control of electricity consumption for facilities such as lighting and air conditioning. Through measures such as upgrading and transforming high-energy-consuming equipment, regularly inspecting water supply facilities, and posting energy-saving and water-saving labels, the Bank has refined its water and electricity management. During the reporting period, the Bank purchased 37,628,500 kWh of electricity; water consumption per unit area was 0.79 tons/square meter.

Strengthen assessment, reward and punishment incentives

The Bank has gradually deepened the reform of official vehicle management. By standardizing the official vehicle management system, coordinating the allocation of official vehicle resources, and auctioning off 36 idle and obsolete official vehicles, the Bank has improved resource utilization efficiency. During the reporting period, the total gasoline consumption of the Bank's official vehicles was 14,388.90 liters.

05

Cultivating Talents and Building Dreams, Jointly Creating a Life of Peace and Contentment



Protecting Employee Rights

Focusing on Employee Development

Caring for Employees' Livelihood

Protecting Employee Rights

The Bank strictly abides by national labor laws and regulations, adheres to fair and compliant employment management, continuously optimizes the compensation and benefits as well as performance appraisal system, deepens the open and transparent communication mechanism, effectively safeguards the legitimate rights and interests of employees, and is committed to building a harmonious and win-win labor relationship. The Bank continues to deepen open communication mechanism, establishes the "Zhihuitong" platform for collecting and feedbacking employees' opinions and suggestions, and creates a sound interactive mechanism featuring convenient opinion submission, rapid response and implementation, and open and transparent communication results.

Equal and Diverse Employment

The Bank has always upheld the principles of "people-oriented" and "fairness and impartiality", and fully integrated the concepts of equality, diversity and inclusiveness into the human resource management system. It ensures that in all aspects such as recruitment, training, salary, career development and promotion, employees are not discriminated against due to any non-competence factors such as ethnicity, gender, religious belief and cultural background.

The Bank has formulated an employee recruitment management method covering campus recruitment, social recruitment, intern recruitment, etc., which clearly stipulates anti-discrimination, anti-forced labor and anti-child labor, and is committed to eliminating discrimination in terms of gender, age, ethnicity, family status and other aspects. It prohibits any form of harassment, prohibits the employment of child labor, eliminates forced labor, and strives to create a fair, reasonable, equal and voluntary working environment.

The Bank attaches great importance to the protection of employee information and privacy. The "Data Security Classification and Grading Management Regulations of Dongguan Rural Commercial Bank" clearly stipulates employee personal information and privacy protection strategies, and establishes a unified data lifecycle security protection framework.

Optimizing Salary Compensation and Benefits

The Bank has established a scientific and sound remuneration system in line with its operation and management objectives, talent development plans and job value contribution, and continuously optimizes the salary structure based on basic salary supplemented by performance-based salary and other incentive payments. The Bank pays basic salaries in full and on time to guarantee the basic living expenses of all employees are covered, and simultaneously implements diversified incentive measures such as performance-based pay and overtime compensation, so as to achieve an organic integration of salary security and incentive effectiveness.

The Bank strictly pays statutory social insurance and housing fund for its employees in accordance with regulations, and upgrades supplementary welfare protection such as enterprise annuity and supplementary medical insurance. It is supplemented by non-cash benefits including physical examinations and festival care, to strengthen basic welfare protection with long-term incentive mechanism, and foster a virtuous cycle between corporate performance and employee interests.

The Bank continuously carries out employee care activities, presenting exclusive gifts of cakes and flowers to employees on their birthdays to bring happiness within reach. It distributes daily necessities and other in-kind consolations during festivals to enhance employees' sense of gain, belonging and happiness.

The 12th meeting of the 3rd Trade Union Member Representative and Employee Representative Congress of Dongguan Rural Commercial Bank





Improving Performance Appraisal

The Bank adheres to the principle of clear rewards and penalties, rewarding excellence and punishing poor performance. It has established a hierarchical, categorized and full-dimensional performance appraisal management system, achieving full coverage of assessments for all head office departments, branches, managerial staff at all levels and all employees, with precisely matched indicators. The bank sets tailored indicators aligned with core responsibilities across business and management functions. For business lines, indicators include green credit, the number of "Two-Increase" loans, and elderly care finance. For management lines such as risk control, consumer right protection, compliance and information security, indicators cover non-performing loan ratio, complaint management, anti-money laundering, and customer information confidentiality. Such scientific appraisal drives the entire bank to take responsibility and initiative, and promotes sustainable development.

Effective Employee Communication

The Bank strives to create a transparent, open, and equal internal communication environment. Through regularly organizing employee representative congresses and employee forums, it facilitates diverse communication channels, enhances mutual understanding, builds consensus on development, and fosters a trusting and harmonious team atmosphere.

During the reporting period, the Bank convened 4 sessions of the Staff Representatives' Congress and 3 sessions of the Trade Union Members' Representatives' Congress. It received and deliberated 10 major proposals concerning the vital interests of employees, reviewed and adopted 7 policies on democratic management, trade union administration and employee support, and considered 7 reports on the Bank's operation and development as well as work related to trade union. The Bank also conducted democratic evaluations of the trade union committee, chairperson, vice-chairperson and employee supervisors. It completed the election of delegates to the 17th Congress of Municipal Federation of Trade Unions and the employee representative director of the Bank's Board of Directors, as well as by-elections of trade union committee members mid-term. These efforts effectively safeguarded the democratic rights of employees.

Focusing on Employee Development

The Bank attaches great importance to talent development and has formulated and implemented the "Human Resources Plan 2025–2028 of Dongguan Rural Commercial Bank (Group)". By reviewing the current status of talent echelon construction and analyzing development shortcomings and competency gaps, the Bank continuously improves promotion pathways, innovates the talent training system, and defines clear development paths for talents at all levels, mapping out a strategic blueprint for the Group's human resources development through scientific planning.

Unblock Promotion Channels

The Bank has improved and implemented a fair and transparent talent promotion mechanism, establishing dual channels for management track and professional & technical track. It has built diversified career development paths including internal competition, organizational deployment, job rotation and temporary attachment, fully encouraging employees to achieve growth and advancement through their own efforts and performance.

The Bank has improved a diversified talent exchange and development mechanism to foster interdisciplinary talents. It promotes the rational mobility and allocation of management talents among the head office, branches and the front-, middle- and back-offices. Young cadres are arranged to gain experience in key positions and frontline business units.The Bank has launched a comprehensive development program for head office employees, advancing cross-institutional exchanges to hones employees' comprehensive qualities and cross-domain performance capabilities. Relying on internal job competitions to achieve dynamic matching between talents and positions, employees realize job mobility through such competitions. Regular internal exchanges have effectively revitalized the vitality of talent development.

Revitalizing the Training System

The Bank positions itself on the principle that talent is the primary resource. Relying on its Enduring Excellence management talent development system, it has built two major platforms: the Indigo Program advanced management training workshop and the One Lesson Per Quarter learning platform. By integrating high-quality resources including cutting-edge industry information, business operation philosophies, medium and microeconomic perspectives, and best practices of peer institutions, the Bank conducts professional seminars and workshops to consolidate the management team's capacity to lead the Group's high-quality development.

The Bank has continuously optimized its hierarchical and categorized employee training system. It provides tailored training programs focused on improving management capabilities, professional competencies and nurturing new employees. By systematically promoting talent development and experience inheritance, the Bank fully taps into the value of talents to provide strong human resource support for the Group's development.

Enhancing Management Capabilities

Anchoring the role positioning and key capabilities of managers at all levels, the Bank conducts tiered and categorized leadership training to build a high-quality management talent team with business acumen and operational skills.

01 "Zhong Chang Leadership Development Plan"

Training Program for Newly Promoted Middle-Level Managers

Professional Capability Enhancement

The Bank has systematically standardized and streamlined its job management framework across the institution. It delivers practical, competency-focused training that combines professional knowledge with on-the-job application, equipping employees with the expertise needed to perform their roles effectively.

02 "Golden Tripod Cup"

Advanced Training Program for Comprehensive Retail Capabilities

Newcomer Growth and Development

The Bank has upgraded training programs for new recruits, newly transferred staff and newly promoted employees. It has refined its mentoring system, drawing on internal best practices and conducting bank-wide experience-sharing tours to support employee growth. During the reporting period, the Bank formed a total of 316 mentor-mentee pairs.

03 "Craftsmanship Plan"

Best Practice Case Extraction and Bank-wide Sharing Initiative

Caring for Employees' Livelihood

The Bank has always placed employee care at the heart, wholeheartedly safeguarding employees' physical and mental health and fostering a healthy, safe and supportive working environment. It organizes thoughtful festive activities and provides targeted support to employees in need, building a warm corporate culture with sincere care. By making work more meaningful and growth more fulfilling, the Bank grows together with its employees toward a shared future.

Occupational Health and Safety

The Bank always regards safety as the lifeline of development, and fully implemented safety responsibilities at all levels. It has established a four-in-one prevention system integrating personnel, technical, physical and joint prevention. Through regular safety education, practical training and emergency drills, the Bank has comprehensively enhanced the safety awareness and emergency response capabilities of all staff, and is committed to building a safe and secure working environment.

Regarding occupational health, the Bank actively cultivates a workplace health culture, continuously improves its supplementary medical insurance management methods, provides employees with sufficient supplementary medical insurance, and conducts regular health checkups. It simultaneously carries out activities such as health knowledge lectures to conduct health and safety education for employees. On a regular basis, the Bank organizes interest groups including badminton, tennis, table tennis, football, basketball, yoga and dance, and has newly set up interest groups for Baduanjin, pickleball and swimming. These diverse activities help enhance employees' physical fitness, and the Bank takes multiple measures to safeguard occupational health and improve employees' self-protection capabilities. During the reporting period, the Bank provided health checkups and influenza vaccinations for all employees; responded promptly to vector-borne disease prevention and control by distributing mosquito-proof supplies to employees; and equipped branches with AEDs (Automated External Defibrillators) to strengthen the ability to respond to sudden health incidents.



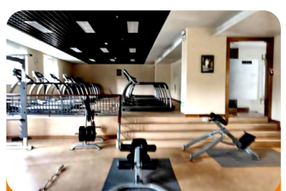
Table Tennis Interest Group



Pickleball Interest Group

Enriching Employee Life

The Bank attaches great importance to employees' quality of life, and has further carried out the upgrading initiative of building Staff Homes. It has upgraded and launched the Wellness Hub at the head office and promoted the development of model activity venues for employees, making the Staff Homes a warm harbor for health care and employee care.



"Staff Home" Gym at Head Office of Dongguan Rural Commercial Bank



"Staff Home" at Chaoyang Rural Commercial Bank



"Staff Home" Dance Studio at Zhanjiang Rural Commercial Bank

The Bank takes major festivals as an opportunity to integrate care into daily work. During traditional festivals such as the Spring Festival, Mid-Autumn Festival and Dragon Boat Festival, as well as other important occasions, the Bank carefully prepares festival benefits and holds distinctive celebrations. This allows employees to feel the warmth of the enterprise in a rich festive atmosphere. It not only inherits traditional culture but also strengthens the bond among colleagues.

Case

Organized a colorful Dragon Boat Festival afternoon tea activity themed "Zong" Enjoyment

To carry forward the cultural heritage of the Dragon Boat Festival and promote traditional culture, the Bank held the "Zong" Enjoy Colorful Dragon Boat Festival Afternoon Tea in May 2025. The event was carefully designed around traditional Dragon Boat Festival customs, featuring three highlights: a themed afternoon tea, fun DIY handicraft activities, and warm recruitment for interest groups. It enabled employees to relax amid their busy work and immerse themselves in the festive traditions of the Dragon Boat Festival. The activity not only provided a warm platform for staff to showcase their talents and interact with each other, but also enriched their spare time with a festive atmosphere, integrating traditional culture with the care and warmth of the Bank.



Case

Organized the "Full Moon Mid-Autumn Garden Party" Afternoon Tea Activity

In September 2025, the Bank held the "Full Moon Mid-Autumn Garden Party" Afternoon Tea as a warm festive gift for all employees. The main venue featured an array of specialty pastries, delicious snacks and seasonal beverages, creating a warm and joyful dining atmosphere. Traditional cultural activities were also arranged, including ancient arrow throwing, mooncake picking and sugar figurine blowing, where laughter and team vitality filled the air. Taking tea as a medium and the festival as an opportunity to convey care, the garden party strengthened the bond among colleagues in a relaxed and pleasant atmosphere.



Case

Launch the "Little Farmer" Summer Growth Program Series

To enrich the summer vacation life of employees' children and support the all-round development of employees' families, the Bank launched the "Little Farmer" Summer Growth Program Series from July to August 2025. The program consists of four parts: the Little Farmer Creation Workshop, Parent-Child Farming, Little Commentator Training Camp, and Little Ophthalmologist Experience Day. It builds a growth platform for children in diverse forms, stimulating their creativity through creation, allowing them to get close to nature in the countryside, temper themselves through challenges, and gain warmth through collaboration.



Caring for Female Employees

The Bank earnestly implements the decisions and arrangements of higher authorities, and solidly advances the work of the Women Workers' Committee. It has organized a rich variety of activities, including mental health lectures, health consultations, image management salons, flower arrangement & aromatherapy handicrafts, and outdoor hiking. These efforts have fostered a sound corporate atmosphere of respecting and caring for women workers.

Case

Organized a series of themed events for female employees entitled "Youthful Vigor and Joyful Moments"

To celebrate the 115th International Women's Day, the Bank held a series of themed activities entitled "Youthful Vigor and Joyful Moments". In March 2025, the event was held every Tuesday and Thursday afternoon, featuring four main sections: DIY crafts, mind-body healing, art afternoon tea, and a nature relaxation day. It encompassed diverse activities such as intangible cultural heritage hairpin making, aromatherapy crafts, incense and singing bowl therapy, and Tongsha walking, satisfying female employees' pursuit of beauty while allowing them to relax and enjoy delicious food, demonstrating warm care and best wishes for their well-being.



During the reporting period, the Bank completed the selection of representatives to the 16th Dongguan Municipal Women's Congress and candidates for the 16th Executive Committee of the Dongguan Municipal Women's Federation. Through strict qualification review and extensive consultation, outstanding female representatives with strong political integrity, solid public support and strong performance capabilities were selected. This election not only recognizes and affirms the outstanding female employees of the Bank, but also gathers the striving strength of women through the power of role models, demonstrating the responsibility and commitment of financial enterprises in supporting the development of local women's work.

Assistance to Employees in Difficulty

The Bank is committed to providing support for employees in need. We have earnestly implemented the requirements of the "Measures for the Identification and File Management of Needy Workers' Families of Dongguan Federation of Trade Unions" and the "Measures for the Use and Management of Special Relief Funds for Needy Workers of Dongguan Federation of Trade Unions". We have improved the institutional system, including the Detailed Rules for the Implementation of the Trade Union Warmth Delivery Activities of Dongguan Rural Commercial Bank and the Detailed Rules for the Management of the Mutual Love Fund of Dongguan Rural Commercial Bank, clarifying the responsible entities, supported items, subsidy standards, application procedures and other contents. A long-term mechanism for supporting and assisting needy workers has been established and improved to effectively improve the basic lives of employees in need, solve their difficulties, and stand with them through hard times. During the reporting period, after thorough investigation, the Bank provided assistance to 9 employees in total.

ESG Performance Overview

Economic Performance

Indicator	Unit	2025	2024	2023
Total Assets	RMB 100 million	7,960.16	7,459.04	7,088.54
Operating Revenue	RMB 100 million	116.97	123.12	132.60
Net Profit	RMB 100 million	38.77	48.61	53.46
Non-Performing Loan Ratio	%	1.79	1.84	1.23
Capital Adequacy Ratio	%	15.41	16.54	15.85
Provision Coverage Ratio	%	207.68	207.72	308.30
Return on Equity (ROE)	%	6.18	8.10	9.61

Note:This table covers the entire Group.

Social Performanc

Service Scale				
Indicator	Unit	2025	2024	2023
Number of E-Banking Customers	10,000 Customers	836.67	746.32	669.01
Total Number of Transactions	10,000 Transactions	60,862.62	62,525.59	67,135.99
Total Number of E-Banking Transactions	10,000 Transactions	59,796.34	61,579.49	65,974.85
Total Number of Online Banking Transactions	10,000 Transactions	1,487.15	1,390.97	1,297.49
Total Number of Mobile Banking Transactions	10,000 Transactions	2,309.05	2,270.82	2,316.01
Number of Online Banking Customers	No. of people	737,695	722,867	711,666
Number of Mobile Banking Customers	No. of people	5,625,100	5,083,561	4,599,891
Number of WeChat Banking Customers	No. of people	2,003,920	1,656,734	1,378,534
E-Banking Business Substitution Rate / Diversion Rate	%	98.25	98.49	98.27
Number of Intelligent Devices in Use	Units	550	617	557
Number of ATMs in Use	Units	439	621	787
Number of POS Machines in Use	Units	4,814	5,922	10,966

Anti-corruption				
Indicator	Unit	2025	2024	2023
Confirmed Corruption Cases	No. of case	0	0	0
Number of Corruption Lawsuits that Have been Concluded	No. of case	0	0	0
Number of Corruption Public Prosecution Cases	No. of case	0	0	0
Number of Anti-corruption Training Sessions	Times	1	1	1
Number of Participants in Anti-corruption Training	Number of participants	5,790	6,104	5,716

Number of Suppliers					
Indicator		Unit	2025	2024	2023
Total Number of Suppliers		Number of Suppliers	787	581	626
Number of Suppliers by Region	Within the Province	Number of Suppliers	466	348	431
	Outside the Province	Number of Suppliers	321	233	195

Supporting Rural Revitalization				
Indicator	Unit	2025	2024	2023
Balance of Agriculture-Related Loans	RMB 100 million	409.37	396.40	385.36

Serving Micro and Small Enterprises				
Indicator	Unit	2025	2024	2023
Balance of Inclusive Loans to Small and Micro Enterprises	RMB 100 million	478.38	448.66	413.33
Number of Inclusive Small and Micro Enterprise Customers	No. of customers	22,717	22,101	22,060
Ratio of Inclusive SME Loan Balance to Total Loan Balance of the Bank	%	12.79	12.88	12.83
Growth Rate of Credit Issuance to Small and Micro Enterprises	%	0.92	5.60	33.68

Protection of Consumer Rights and Interests					
Indicator		Unit	2025	2024	2023
Customer Complaints Handled		Cases	1,407	1,331	1,316
Of which: Proportion of Complaint by Business Category	Debit Card Business	%	20.90	27.27	30.24
	Loan Business	%	37.03	26.75	29.93
	Credit Card Business	%	33.33	35.16	28.12
	RMB Savings Business	%	1.99	3.83	5.78
	Wealth Management, Payment and Settlement, Intermediary Business, Others	%	6.75	6.99	5.93

Protection of Consumer Rights and Interests					
Indicator		Unit	2025	2024	2023
Of which: Proportion of Compliant by Regional Distribution	Dongguan	%	98.58	98.95	99.39
	Huizhou	%	0.50	0.45	0.38
	Guangzhou	%	0	0	0.08
	Qingyuan	%	0.78	0.45	0.15
	Zhuhai	%	0.14	0.15	0
Customer Complaint Settlement Rate		%	100	100	100

Employee Recruitment				
Indicator	Unit	2025	2024	2023
Total Number of Group Employees	No. of People	7,802	7,859	7,924
Number of Male Employees	No. of People	4,565	4,610	4,663
Number of Female Employees	No. of People	3,237	3,249	3,261
Percentage of Male Employees	%	58.51	58.66	58.85
Percentage of Female Employees	%	41.49	41.34	41.15
Number of Part-Time Employees	No. of People	0	0	0
Number of Full-Time Employees	No. of People	7,802	7,859	7,924
Percentage of Part-Time Employees	%	0	0	0
Percentage of Full-Time Employees	%	100	100	100
Number of employees under 30 years old	No. of People	1,510	1,631	1,664
Number of employees aged 30-50	No. of People	5,370	5,379	5,422
Number of employees over 50 years old	No. of People	922	849	838
Percentage of employees under 30 years old	%	19.35	20.76	21.00
Percentage of employees aged 30-50 years old	%	68.83	68.44	68.43
Percentage of employees over 50 years old	%	11.82	10.80	10.58
Number of employees in Dongguan, where the head office is located	No. of People	5,649	5,677	5,666
Number of employees in other regions of the province	No. of People	2,097	2,126	2,199
Number of employees outside the province	No. of People	56	56	59
Percentage of employees in Dongguan, where the head office is located	%	72.40	72.24	71.50
Percentage of employees in other regions of the province	%	26.88	27.05	27.75
Percentage of employees outside the province	%	0.72	0.71	0.75
Male employee turnover rate	%	1.49	1.81	1.62
Female employee turnover rate	%	1.20	1.87	2.23
Number of employees under 30 who left vs. previous year	No. of People	49	83	80

Employee Recruitment				
Indicator	Unit	2025	2024	2023
Number of employees aged 30–50 who left vs. previous year	No. of People	51	60	64
Number of employees over 50 who left vs. previous year	No. of People	7	2	5
Turnover rate of employees under 30	%	3.35	5.04	4.78
Turnover rate of employees aged 30-50	%	0.95	1.11	1.18
Turnover rate of employees over 50	%	0.76	0.24	0.58
Turnover rate of employees in Dongguan, where the head office is located	%	1.36	1.66	1.37
Turnover rate of employees in other areas within the province	%	1.43	2.22	3.07
Turnover rate of employees from outside the province	%	0	5.22	5.08
Number of work-related deaths	No. of People	0	0	0
Percentage of work-related deaths	%	0	0	0
Number of working days lost due to work-related injuries	Days	573	549	563

Note:
·The statistical scope of employee employment data covers the Group;
·The male employee turnover rate in 2025 equals the number of male employee departures in 2025 divided by the average of the number of male employees in 2024 and 2025;
·The female employee turnover rate in 2025 equals the number of female employee departures in 2025 divided by the average of the number of female employees in 2024 and 2025.

Employee Training					
Indicator		Unit	2025	2024	2023
Number and Percentage of Trained Employees by Employee Category	Number of Senior Management Employees	No. of People	7	8	8
	Number of Middle-level Management Employees	No. of People	163	163	166
	Number of Frontline Employees	No. of People	5,620	5,485	5542
	Number of Senior Management Employees Trained	No. of People	7	8	8
	Number of Middle-level Management Employees Trained	No. of People	163	163	166
	Number of Grassroots Employees Trained	No. of People	5,620	5,485	5542
	Total Number of Trained Employees	No. of People	5,790	5,656	5716
	Percentage of Senior Management Employees Trained	%	100	100	100
	Percentage of Middle-level Management Employees Trained	%	100	100	100
	Percentage of Grassroot Employees Trained	%	100	100	100
	Percentage of Total Trained Employees	%	100	100	100
Number and Percentage of Trained Employees by Gender	Number of Male Employees Trained	No. of People	3,417	3,272	3410
	Number of Female Employees Trained	No. of People	2,373	2,383	2306
	Percentage of Male Employees Trained	%	100	100	100
	Percentage of Female Employees Trained	%	100	100	100

Employee Training					
Indicator		Unit	2025	2024	2023
Average training hours per employee by category	Training hours of senior management	Hours	289.03	873.9	723.91
	Training hours of middle-level management	Hours	9,272.03	12,531.3	11,257.45
	Training hours of grassroot employee	Hours	318,537.64	313,350.81	301,602.11
	Total training hours for all employees	Hours	328,098.86	326,756.01	313,583.47
	Average training hours per senior management	Hours	41.29	109.24	90.49
	Average training hours per middle-level management	Hours	56.88	76.88	67.82
	Average training hours per frontline employee	Hours	56.68	57.13	54.42
	Average training hours for all employees	Hours	56.67	57.77	54.86
Average training hours per trainee by gender	Male employee training hours	Hours	188,535.78	190,934.80	178,580.49
	Female employee training hours	Hours	139,563.08	135,797.49	135,002.98
	Average training hours for male employees	Hours	55.18	58.35	52.37
	Average training hours for female employees	Hours	58.81	56.99	58.54

Note: To maintain consistency and comparability, this report adds quantitative indicators related to training and development for 2023.

Labor Standards				
Indicator	Unit	2025	2024	2023
Confirmed Discrimination Incidents	No. of case	0	0	0
Confirmed Forced Labor Incidents	No. of case	0	0	0
Confirmed Child Labor Incidents	No. of case	0	0	0

Note: This table covers the entire Group.

Environmental Performance

Indicator	Unit	2025	2024	2023
Green Credit Balance	RMB 100 million	177.88	160.16	130.47
Loan Balance Supporting Green and Environmentally Friendly Enterprises	RMB 100 million	172.72	154.44	123.92
Number of Supported Green and Environmentally Friendly Enterprises	No. of enterprises	364	135	86
Year-on-Year Increase in the Number of Supported Green and Environmental Protection Enterprises	No. of enterprises	229	49	7
Year-on-Year Growth Rate of Loan Balance Supporting Green and Environmentally Friendly Enterprises	%	11.84	24.63	35.49

Indicator	Unit	2025	2024	2023
Direct Greenhouse Gas Emissions and Resource Consumption				
Gasoline Consumption for Official Vehicles	Liters	14,388.90	15,735.27	20,199.00
Office Water Consumption	Tons	105,519	112,825	117,259
Water Consumption per Unit Area	Tons / Square Meters	0.79	0.84	0.87
Direct Greenhouse Gas Emissions	10,000 Tons of Carbon Dioxide	0.003	0.005	0.007
Per Capita Direct Greenhouse Gas Emissions	Tons of Carbon Dioxide / Person	0.01	0.01	0.01
Indirect Greenhouse Gas Emissions and Resource Consumption				
Purchased Electricity	kWh	37,628,480	42,368,300	46,591,287
Indirect Greenhouse Gas Emissions	10,000 Tons of Carbon Dioxide	1.66	1.87	2.65
Per Capita Indirect Greenhouse Gas Emissions	Tons of Carbon Dioxide / Person	2.86	3.20	4.65
Total Greenhouse Gas Emissions	10,000 Tons of Carbon Dioxide	1.66	1.87	2.66
Per Capita Greenhouse Gas Emissions	Tons of Carbon Dioxide / Person	2.87	3.21	4.66
Waste Management				
Total Hazardous Waste	Tons	0.37	-	-
Hazardous Waste Intensity	Kilograms per Person	0.06	-	-

Note:
·The statistical scope of greenhouse gas emissions from operating activities in 2025 covers the Head Office and its branches and sub-branches within the jurisdiction.
·The statistical scope of gasoline consumption covers the total gasoline consumed by vehicles of the Head Office and its branches and sub-branches within the jurisdiction.
·The scope of office water consumption statistics includes the Head office, excluding branches within its jurisdiction;
·Direct greenhouse gas emissions (Scope 1) include the consumption of oil and gas resources by own transportation vehicles of the Head Office and its branches and sub-branches within the jurisdiction.
·Indirect greenhouse gas emissions (Scope 2) include purchased electricity consumed by the Head Office and its branches and sub-branches within the jurisdiction for operational and office activities;
·Emission intensity is calculated based on the statistical scope corresponding to total emissions, i.e., the bank;
·Greenhouse gas accounting methodology for 2025: Among the emission factors for various energy sources (including purchased electricity and gasoline): For purchased electricity, the CO_2 emission factor is the 2022 provincial average power emission factor for Guangdong Province (0.4403 tCO_2/MWh), sourced from the Announcement on Issuing the 2022 Power Carbon Dioxide Emission Factors issued by the Ministry of Ecology and Environment and the National Bureau of Statistics. For gasoline used in transportation vehicles, the CO_2 emission factor is 3.04 tCO_2/ton of gasoline, sourced from the Greenhouse Gas Accounting Method for Public Building Operation Enterprises.
·To better meet information disclosure requirements, the Bank added two quantitative indicators in 2025: "Total Hazardous Waste" and "Hazardous Waste Intensity".
·The statistical mechanism for non-hazardous waste collection is being gradually established and is planned to be disclosed in the future.
·Due to the business characteristics of the banking industry, the Bank's financial products and services do not involve a large amount of packaging materials. Therefore, the total amount of packaging materials used is not included in the statistical scope.

Laws and Regulations Complied with by the Bank During the Reporting Period

Various Laws and Regulations ⑥ of the Corresponding Environmental, Social and Governance Reporting Code	Compliance Status of the Bank
A. Environment	
Level A1: Emissions	
Environmental Protection Law of the People's Republic of China Law of the People's Republic of China on the Prevention and Control of Atmospheric Pollution Law of the People's Republic of China on the Prevention and Control of Water Pollution Law of the People's Republic of China on the Prevention and Control of Environmental Pollution by Solid Waste Law of the People's Republic of China on the Prevention and Control of Noise Pollution	During the reporting period, the Bank did not violate any laws or regulations that had a significant impact on the Bank regarding waste gas emissions, sewage discharge into water and land, generation of hazardous and harmless waste, and noise control.
B. Social	
Level B1: Employment	
Company Law of the People's Republic of China ⑦ Labor Law of the People's Republic of China ⑧ Labor Contract Law of the People's Republic of China Regulation on the Implementation of the Labor Contract Law of the People's Republic of China Social Insurance Law of the People's Republic of China Regulation on Paid Annual Leave for Employees Law of the People's Republic of China on the Protection of Women's Rights and Interests ⑨ Law of the People's Republic of China on the Protection of Minors ⑩ Labor Dispute Mediation and Arbitration Law of the People's Republic of China Law of the People's Republic of China on the Protection of Disabled Persons Regulation on the Employment of Disabled Persons Trade Union Law of the People's Republic of China	During the reporting period, the Bank did not violate any laws or regulations that had a significant impact on the Bank regarding remuneration and dismissal, recruitment and promotion, working hours, holidays, equal opportunities, diversity, anti-discrimination and other benefits.
Level B2: Health and Safety	
Law of the People's Republic of China on Work Safety Regulations on Occupational Health Management in the Workplace Fire Protection Law of the People's Republic of China Law of the People's Republic of China on Prevention and Control of Occupational Diseases Regulations on Work Injury Insurance	During the reporting period, the Bank did not violate any laws or regulations that have a significant impact on the Bank regarding the provision of a safe working environment and the protection of employees from occupational hazards.
Level B4: Labor Standards	
Regulations on Prohibiting the Use of Child Labor	During the reporting period, the Bank did not violate any laws or regulations that have a significant impact on the Bank regarding the prevention of the employment of child labor and forced labor.
Level B6: Product Liability	
Trademark Law of the People's Republic of China Advertising Law of the People's Republic of China Patent Law of the People's Republic of China Consumer Rights Protection Law of the People's Republic of China Personal Information Protection Law of the People's Republic of China Data Security Law of the People's Republic of China Cybersecurity Law of the People's Republic of China Measures for the Administration of Data Security of Banking and Insurance Institutions	During the reporting period, the Bank did not violate any laws or regulations concerning the health and safety, advertising, labeling and privacy matters, and remedies of products and services that had a significant impact on the Bank.
Level B7: Anti-Corruption	
Criminal Law of the People's Republic of China Anti-Unfair Competition Law of the People's Republic of China Bidding Law of the People's Republic of China Anti-Money Laundering Law of the People's Republic of China Interim Provisions on Prohibiting Commercial Bribery	During the reporting period, the Bank did not violate any laws or regulations concerning the prevention of bribery, extortion, fraud, or money laundering that had a significant impact on the Bank.

⑥ The Bank's operations are conducted in compliance with applicable laws and regulations. The laws and regulations complied with by the Bank include, but are not limited to, the contents set forth in this section.
⑦ To avoid repetition, such laws and regulations shall also apply to this Appendix "Aspect B7".
⑧ To avoid repetition, such laws and regulations shall also apply to this Appendix "Aspect B2" and "Aspect B4".
⑨ To avoid repetition, such laws and regulations shall also apply to this Appendix "Aspect B4".
⑩ To avoid repetition, such laws and regulations shall also apply to this Appendix "Aspect B4".

Independent Verification Report

ASSURANCE STATEMENT

REPORT ON SUSTAINABILITY ACTIVITIES IN THE DONGGUAN RURAL COMMERCIAL BANK CO., LTD.'S SUSTAINABILITY REPORT (ESG REPORT) FOR 2025

NATURE OF THE ASSURANCE/VERIFICATION
SGS-CSTC Standards Technical Services Co., Ltd. (hereinafter referred to as SGS-CSTC) was commissioned by Dongguan Rural Commercial Bank Co., Ltd. (hereinafter referred to as DRC Bank) to conduct an independent assurance of the *Sustainability Report (ESG Report) for 2025* (Chinese version) for the period of January 1, 2025 to December 31, 2025.

INTENDED USERS OF THIS ASSURANCE STATEMENT
This Assurance Statement is provided with the intention of informing all DRC Bank's Stakeholders.

RESPONSIBILITIES
The sustainability information in DRC Bank's Sustainability *Report (ESG Report) for 2025* and its presentation are the responsibility of DRC Bank's ESG governing body and the management. SGS-CSTC has not been involved in the preparation of any of the material included in the *Sustainability Report (ESG Report) for 2025*.

Our responsibility is to express an opinion on the extent to which the *Sustainability Report (ESG Report) for 2025* adheres to the AA1000 AccountAbility Principles within the scope of assurance based on sufficient and appropriate objective evidence.

SGS-CSTC hereby states that it shall not be held responsible or liable for any direct, indirect, incidental, or consequential damages or losses arising from or in connection with the use of information provided in this report.

ASSURANCE STANDARDS, TYPE AND LEVEL OF ASSURANCE
The assurance of this report has been conducted according to the AA1000 Assurance Standard (AA1000AS v3) , a standard used globally to provide assurance on sustainability-related information across organizations of all types, including the evaluation of the nature and extent to which an organization adheres to the AccountAbility Principles (AA1000AP, 2018).

The assurance of this report has been conducted according to the following Assurance Standards:

Assurance Standard	Level of Assurance
AA1000AS v3 Type 1	Moderate

SCOPE OF ASSURANCE
The scope of the assurance was confined to assessing the extent to which the content of *Sustainability Report (ESG Report) for 2025* adheres to the Four Principles of the AA1000 AccountAbility Principles (2018). It is important to note that this engagement did not encompass an assurance of the sustainability performance information included .

ASSURANCE METHODOLOGY
The assurance comprised a combination of pre-assurance research, interviews with relevant employees remote at No. 2, Hongfu East Road, Dongcheng Subdistrict, Dongguan City, Guangdong Province, P. R. China, including documentation and record review and validation where relevant.

LIMITATIONS
This assurance engagement was limited to conducting interviews with departmental managers and selected employees of DRC Bank, in addition to reviewing relevant documents and records.

INDEPENDENCE AND COMPETENCE
The SGS Group of companies is the world leader in inspection, testing and certification, operating in multiple countries and providing services. As an affiliate of SGS Group, SGS-CSTC affirm our independence from DRC Bank, being free from bias and conflicts of interest with the organisation, its subsidiaries and stakeholders.

The assurance team was assembled based on their knowledge, experience and qualifications for this assignment.

FINDINGS AND CONCLUSIONS

ASSURANCE OPINION
On the basis of the methodology described and the assurance work performed, we believe that DRC Bank's *Sustainability Report (ESG Report) for 2025* has been prepared in accordance with the Four Principles of AA1000.

We believe that the organisation has chosen an appropriate level of assurance for this stage in their reporting.

ADHERENCE TO AA1000 ACCOUNTABILITY PRINCIPLES (2018)

INCLUSIVITY
The DRC Bank's *Sustainability Report (ESG Report) for 2025* has demonstrated that the organization identified its stakeholders, collected their expectations and concerns, established methods for stakeholder communication and engagement, and undertaken various forms of dialogue and interaction with them.

MATERIALITY
The DRC Bank's *Sustainability Report (ESG Report) for 2025* has reasonably disclosed significant issues and indicators that materially affect stakeholder evaluations and decisions, reflecting the organization's most significant impacts on economic, environmental, and social matters based on the concerns raised by relevant stakeholders.

RESPONSIVENESS
The DRC Bank's *Sustainability Report (ESG Report) for 2025* has demonstrated the established channels for stakeholder interaction and has fully addressed stakeholder concerns and expectations. Additionally, it has provided transparent responses on material issues to an appropriate extent.

IMPACT
The DRC Bank's *Sustainability Report (ESG Report) for 2025* has provided an account of the monitoring and measurement of the principal activities' impacts concerning environmental, social, and governance (ESG) issues.

Signed:

For and on behalf of SGS-CSTC

David Xin
Sr. Director – Business Assurance
16/F Century Yuhui Mansion, No. 73, Fucheng Road, Haidian District, Beijing, P.R. China

Mar. 16th, 2026
WWW.SGS.COM

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Content Index

Index to the Hong Kong Stock Exchange's Environmental, Social and Governance Reporting Code

Scope, Levels, General Disclosures and Key Performance Indicators			Disclosure Location or Notes
Mandatory Disclosure Requirements			
Governance Structure	Statement from the Board of Directors containing the following: (i) Disclosure of the Board's oversight of environmental, social and governance (ESG) matters; (ii) The Board's ESG management policies and strategies, including the process of assessing, prioritizing and managing significant ESG-related matters (including risks to the issuer's business); and (iii) How the Board reviews progress toward environmental, social and governance (ESG) objectives and explains how they relate to the issuer's business.		P10
Reporting Principles	Description or Explanation of How Reporting Principles are Applied in the Preparation of Environmental, Social and Governance Reports	Materiality: (i) The process of identifying significant ESG factors and the criteria for selecting these factors; (ii) If the issuer has engaged stakeholders, a description of the identified significant stakeholders and the process and results of the issuer's stakeholder engagement.	P2
		Quantification: Data on the standards, methods, assumptions and/or calculation tools used in reporting emissions/energy consumption (if applicable), and the sources of the conversion factors used, should be disclosed.	
		Consistency: Issuers should disclose in their environmental, social and governance report any changes in statistical methods or key performance indicators (if any) or any other relevant factors that affect meaningful comparisons.	
Scope of Reporting	Explain the scope of the Environmental, Social and Governance (ESG) report and describe the process for selecting which entities or businesses to include in the ESG report. If the scope of reporting changes, the issuer should explain the differences and the reasons for the changes.		P1
"Comply or Explain" Clause			
A. Environment			
Level A1: Emissions			
General Disclosure	Regarding emissions of exhaust gases and greenhouse gases, discharge into water and land, generation of hazardous and harmless waste, etc.: (a) Policy; and (b) Information on compliance with applicable laws and regulations that have a material impact on the issuer.		P63-P64、P79-P80
KPI A1.1	Types and amounts of emissions.		P64、P78
KPI A1.2	Deleted on 1 January 2025 and included in "KPIs and Targets" under Section D "Climate-Related Disclosures".		-
KPI A1.3	Total quantity of hazardous waste generated (in tonnes) and, if applicable, intensity (e.g. per unit of output, per facility).		P64、P78
KPI A1.4	Total quantity of non-hazardous waste generated (in tonnes) and, if applicable, intensity (e.g. per unit of output, per facility).		The Bank is gradually establishing a mechanism for the collection and statistics of non-hazardous waste, and plans to disclose relevant data in the future.
KPI A1.5	Description of the established emission targets and the steps taken to achieve these targets.		P63-P64
KPI A1.6	Description of methods for treating hazardous and harmless waste, and description of the established waste reduction targets and the steps taken to achieve these targets.		P64
Level A2: Resource Use			
General Disclosure	Policies on the effective use of resources (including energy, water and other raw materials).		P63-P64
KPI A2.1	Total direct and/or indirect energy consumption (e.g., electricity, gas, or oil) by type (in thousands of kilowatt-hours) and density (e.g., per unit of production, per facility).		P78
KPI A2.2	Total water consumption and density (e.g., per unit of production, per facility).		P64、P78
KPI A2.3	Description of established energy use efficiency targets and steps taken to achieve these targets.		P60、P63-P64
KPI A2.4	Description of any access issues regarding suitable water sources, and water efficiency targets adopted and steps taken to achieve them.		P64
KPI A2.5	Total packaging materials used in finished products (in tonnes) and, if applicable, quantity per production unit.		Due to the nature of banking operations, the financial products and services offered by the Bank do not involve large quantities of packaging materials; therefore, this indicator is not within the scope of disclosure.
Level A3: Environment and Natural Resources			
General Disclosure	Policies on minimizing the issuer's significant impacts on the environment and natural resources.		P63-P64
KPI A3.1	Description of significant impacts of business activities on the environment and natural resources and actions taken to manage such impacts.		P63-P64
Level A4: Climate Change			
General Disclosure	Deleted on January 1, 2025, and added a section on 'D Climate related Disclosures'		-
KPI A4.1	Deleted on January 1, 2025, and added a section on 'D Climate related Disclosures'		-
B. Social			
Level B1: Employment			
General Disclosure	Regarding compensation and dismissal, recruitment and promotion, working hours, holidays, equal opportunities, diversity, anti-discrimination, and other treatment and benefits: (a) Policy; and (b) Information on compliance with applicable laws and regulations that have a material impact on the issuer.		P67-P69、P79-P80
KPI B1.1	Total number of employees by gender, employment type (e.g., full-time or part-time), age group, and region.		P75
KPI B1.2	Employee turnover rate by gender, age group, and region.		P75-P76
Level B2: Health and Safety			
General Disclosure	Regarding the provision of a safe working environment and protection of employees from occupational hazards: (a) Policy; and (b) Information on compliance with applicable laws and regulations that have a material impact on the issuer.		P70-P72、P79-P80

Scope, Levels, General Disclosures and Key Performance Indicators		Disclosure Location or Notes
KPI B2.1	Number and rate of work-related fatalities for each of the past three years (including the reporting year).	P76
KPI B2.2	Number of working days lost due to work-related injuries.	P76
KPI B2.3	Description of occupational health and safety measures adopted, and related implementation and monitoring methods.	P70-P72
Level B3: Development and Training		
General Disclosure	Policies regarding improving employees' knowledge and skills to perform their job duties. Describe training activities. Note: Training refers to vocational training, which may include internal and external courses paid for by the employer.	P69
KPI B3.1	Percentage of employees trained by gender and employee category (e.g. senior management, middle management, etc.).	P76
KPI B3.2	Average number of training hours completed per employee by gender and employee category.	P77
Level B4: Labor Standards		
General Disclosure	Regarding the prevention of child labor or forced labor: (a) Policy; and (b) Information on compliance with applicable laws and regulations that have a material impact on the issuer.	P67、P79-P80
KPI B4.1	Description of measures to review recruitment practices to avoid child labor and forced labor.	P67、P77
KPI B4.2	Description of steps taken to remedy irregularities identified.	P67、P77
Level B5: Supply Chain Management		
General Disclosure	Policies for managing environmental and social risks in the supply chain.	P28
KPI B5.1	Number of suppliers by region.	P74
KPI B5.2	Description of practices for engaging suppliers, number of suppliers against which such practices are enforced, and implementation and monitoring methods for such practices.	P28、P74
KPI B5.3	Description of practices for identifying environmental and social risks in each stage of the supply chain, and related implementation and monitoring methods.	P28
KPI B5.4	Description of practices for promoting the use of environmentally friendly products and services in supplier selection, and related implementation and monitoring methods.	P28
Level B6: Product Liability		
General Disclosure	Regarding health and safety, advertising, labeling, and privacy matters related to the products and services offered, and remedies: (a) Policy; and (b) Information on compliance with applicable laws and regulations that have a material impact on the issuer.	P47-P48、P79-P80
KPI B6.1	The percentage of total products sold or shipped subject to recall for safety and health reasons.	This indicator is not disclosed because the Bank does not directly provide physical products.
KPI B6.2	Number of complaints received regarding products and services and the methods used to respond to them.	P48、P74-P75
KPI B6.3	Description of practices related to the maintenance and protection of intellectual property rights.	P27-P28
KPI B6.4	Description of the quality testing process and product recall procedures.	This indicator is not disclosed because the Bank does not directly provide physical products.
KPI B6.5	A description of consumer data protection and privacy policies, and related implementation and monitoring methods.	P47
Level B7: Anti-Corruption		
General Disclosure	Regarding the prevention of bribery, extortion, fraud, and money laundering: (a) Policy; and (b) Information on compliance with applicable laws and regulations that have a material impact on the issuer.	P25-P26、P79-P80
KPI B7.1	Number and outcomes of concluded corruption-related legal cases brought against the issuer or its employees during the reporting period.	P74
KPI B7.2	A description of preventative measures and whistleblowing procedures, and related implementation and monitoring methods.	P25-P26
KPI B7.3	Description of anti-corruption training provided to directors and employees.	P25-P26、P74
Level B8: Community Investment		
General Disclosure	Policies on community engagement to understand the needs of communities in which the issuer operates and to ensure its business activities consider community interests.	P41-P44
KPI B8.1	Focus areas of contribution (e.g. education, environmental issues, labor needs, health, culture, sports).	P43-P44
KPI B8.2	Resources deployed in focus areas (e.g. money or time).	P43-P44
D. Climate-Related Disclosures		
Governance	Governance processes, controls and procedures used by the issuer to monitor, manage and oversee climate-related risks;	P57
Strategy	Strategies of the issuer for managing climate-related risks and opportunities;	P58-P59
Risk Management	Processes used by the issuer to identify and assess climate-related risks and opportunities, prioritize them and monitor them on an ongoing basis; and	P59-P60
KPIs and Targets	Indicators and targets used by the issuer to understand its performance in relation to climate-related risks and opportunities, including progress toward set climate-related targets and legally mandated targets.	P60

The Global Reporting Initiative Standard Index

Instructions for Use	Dongguan Rural Commercial Bank Co., Ltd. has reported information referenced in this GRI Standard Index for the period from January 1, 2025 to December 31, 2025, in accordance with the GRI Standards.
Using GRI 1	GRI 1: Fundamentals 2021

Indicator Description		Corresponding Disclosure or Notes
GRI2 General Disclosure 2021		
1. Organization and its Reporting Practices	2-1 Organization Details	P6-P7
	2-2 Entities Included in the Organization's Sustainability Reporting	P1-P2
	2-3 Reporting Period, Reporting Frequency, and Contacts	P1-P2
	2-4 Restatement of Information	-
	2-5 External Assurance	P81-P82
2. Activities and Workers	2-6 Activities, Value Chain, and Other Business Relationships	P6-P7
	2-7 Staff	P67-P72
	2-8 Workers Beyond Staff	P67-P72

Indicator Description		Corresponding Disclosure or Notes
3. Governance	2-9 Governance Structure and Components	P7 Reference to the 2025 Annual Report
	2-10 Nomination and Selection of the Supreme Governance Body	Reference to the 2025 Annual Report
	2-11 Chairperson of the Supreme Governance Body	Reference to the 2025 Annual Report
	2-12 Oversight Role of the Supreme Governance Body in Managerial Influence	P21-P26
	2-13 Delegation of Responsibility for Managerial Influence	P21-P26 Reference to the 2025 Annual Report
	2-14 Role of the Supreme Governance Body in Sustainability Reporting	P10-P16
	2-15 Conflicts of Interest	Reference to the 2025 Annual Report
	2-16 Communication on Key Concerns	P11-P16、P21-P22 Reference to the 2025 Annual Report
	2-17 Shared Knowledge of the Supreme Governance Body	P10-P16、P21-P22 Reference to the 2025 Annual Report
	2-18 Performance Evaluation of the Supreme Governance Body	P21-P22 Reference to the 2025 Annual Report
	2-19 Remuneration Policy	Reference to the 2025 Annual Report
	2-20 Procedures for Determining Remuneration	Reference to the 2025 Annual Report
	2-21 Annual Total Compensation Ratio	Reference to the 2025 Annual Report
4. Strategy, Policies, and Practices	2-22 Statement on Sustainability Strategy	P10-P12
	2-23 Policy Commitment	P10-P12 Reference to the 2025 Annual Report
	2-24 Integration of Policy Commitment	P10-P12 Reference to the 2025 Annual Report
	2-25 Procedures for Remedying Negative Impacts	P23-P24、P58-P60
	2-26 Mechanisms for Seeking Advice and Raising Concerns	P10-P16
	2-27 Compliance with Laws and Regulations	P79-P80
	2-28 Association Membership	P8
5. Stakeholder Engagement	2-29 Approaches to Stakeholder Engagement	P16
	2-30 Collective Bargaining Agreement	P68
GRI3 Material Issues 2021		
1. Disclosure of Material Issues	3-1 Process for Identifying Material Issues	P13-P15
	3-2 List of Material Issues	P13-P15
	3-3 Management of Material Issues	P13-P15

Indicator Description		Corresponding Disclosure or Notes
CRITERIA FOR GRI ISSUES		
GRI 201: Economic Performance		
201-1	Direct economic value generated and distributed	P9、P73 Reference to the 2025 Annual Report
	Financial Impacts of Climate Change and Other Risks and Opportunities	P58-59
	Defined benefit plan obligations and other retirement plans	P67-P72 Reference to the 2025 Annual Report
203-1	Infrastructure investments and supporting services	P31-P44
203-2	Significant indirect economic impacts	P31-P44
204-1	Proportion of expenditures on procurement from local suppliers	P74
205-1	Operations assessed for risks related to corruption	P25-P26
	Communication and training on anti-corruption policies and procedures	P25-P26
	Confirmed corruption incidents and actions taken	P25-P26
301-1	Energy consumption within the organization	P63-P64、P78
	Energy intensity	P64、P78
	Reducing energy consumption	P63-P64、P78
	Reducing energy requirements for products and services	P63-P64
303-1	Interactions with water as a shared resource	P63-P64
	Management of water discharge-related impacts	P63-P64
	Water consumption	P64、P78
305-1	Direct (Scope 1) GHG emissions	P60、P78
	Indirect (Scope 2) GHG emissions related to Energy	P60、P78
	Greenhouse gas emission intensity	P78
	Greenhouse gas emission reductions	P60、P78
308-1	New suppliers screened using environmental criteria	P28
	Negative environmental impacts of the supply chain and actions taken	P28
401-1	New hires and employee turnover	P76
	Benefits provided to full-time employees (excluding temporary or part-time employees)	P67-P72
403-1	Occupational health and safety management system	P70-P72
	Hazard identification, risk assessment, and incident investigation	P70-P72
	Occupational health services	P70-P72
	Worker participation, consultation, and communication on occupational health and safety	P70-P72
	Work-related injuries	P70-P72、P76
	Work-related health issues	P70-P72

Indicator Description		Corresponding Disclosure or Notes
404-1	Average hours of training per year per employee	P77
	Programs for upgrading employee skills and transition assistance programs	P69
405-1	Diversity of governance bodies and employees	P67-P69
406-1	Incidents of discrimination and corrective actions taken	P67-P69
413-1	Operations with local community engagement, impact assessments, and development programs	P41-P44
414-1	New suppliers that were screened using social criteria	P28
414-2	Negative social impacts of the supply chain and actions taken	P28
416-1	Assessment of health and safety impacts on product and service categories	P47-P50

Reader Feedback Form

Thank you for reading the 2025 Sustainability Report (Environmental, Social and Governance Report) of Dongguan Rural Commercial Bank Co., Ltd. In order to improve the Bank's social responsibility governance, we look forward to receiving your valuable comments and suggestions through a questionnaire, and you can give feedback in the following ways.

Address: Dongguan Rural Commercial Bank Building, No. 2, Hongfu East Road, Dongcheng Street, Dongguan Ctiy
Tel: (86) 769-961122
Post code: 523123

1. Your overall evaluation of this report:

☐ Bad ☐ Average ☐ Good ☐ Very good

2. Do you think this report comprehensively reflects the Bank's economic performance?

☐ Yes ☐ Average ☐ No

3. Do you think this report comprehensively reflects the Bank's social performance?

☐ Yes ☐ Average ☐ No

4. Do you think this report comprehensively reflects the Bank's environment performance?

☐ Yes ☐ Average ☐ No

5. Do you think the information disclosed in this report is complete?

☐ Yes ☐ Average ☐ No

6. Do you think the content and format of this report are clear and easy to understand?

☐ Yes ☐ Average ☐ No

Any other comments and suggestions on improving the Bank's performance of social responsibilities and this report:


东莞农村商业银行
DRC Bank