

2025^{YEAR}

Environmental,
Social and Governance Report

BANK
OF GUIZHOU



贵州银行
BANK OF GUIZHOU
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Report Preparation Instructions

This report is the Environmental, Social, and Governance (ESG) Report of Bank of Guizhou Co., Ltd. (hereinafter referred to as "this Report"). We have identified key stakeholder concerns in operations by carrying out investigation and analysis and aims to disclose its actions and achievements in economic, social, environmental, and corporate governance. In this Report, the term "Bank of Guizhou", "the Bank", and "Bank-wide" refer to Bank of Guizhou Co., Ltd.

Report Scope

Organizational Boundary: This Report covers the headquarters of Bank of Guizhou Co., Ltd. and its branches /sub-branches.

Reporting Period: January 1, 2025 to December 31, 2025.

Publication Frequency: Annual report.

Compilation Basis

The preparation of this Report is based on the following documents: the former China Banking Regulatory Commission's *Opinions on Strengthening the Social Responsibility of Banking Financial Institutions*, the China Banking Association's *Guidelines on Corporate Social Responsibility for Chinese Banking Financial Institutions*, the Hong Kong Stock Exchange's *Environmental, Social and Governance Reporting Guide*, the Global Sustainability Standards Board's *GRI (Global Reporting Initiative) Sustainability Reporting Standards*, the People's Bank of China Guizhou Branch's *Notice on Carrying Out the 2025 Sustainable Disclosure Work for Financial Institutions*, and the *Recommendations of the Taskforce on Nature-related Financial Disclosures* from Taskforce on Nature-related Financial Disclosures (TNFD).

Data Notes

Financial data of this Report is extracted from the 2025 audited financial statements of the Bank. Other data is derived from operational records of the Bank. All monetary values are denominated in RMB unless otherwise specified. Statistical methodologies align with the Bank's consolidated financial statements unless noted.

Reporting Principles

Materiality: We have identified key sustainability issues and, through communication with stakeholders, has implemented the importance assessment and ranking procedure for these issues, disclosing them according to their level of importance.

Quantification: This Report discloses the key data of ESG quantification and explains the calculation basis.

Balance: The contents of this Report reflect objective facts and disclose positive and negative indicators. There is no false data.

Consistency: Unless otherwise stated, this Report adopts the same disclosure and statistical method as previous reports to ensure that the data in the reporting period are comparable with historical data and future goals.

Language

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

Undertaking by the Board of Directors

The Board of Directors and all directors of the Bank undertake the authenticity and accuracy of all contents in this Report, and confirm that there is no false record, misleading statement or major omission.

Third-party Verification

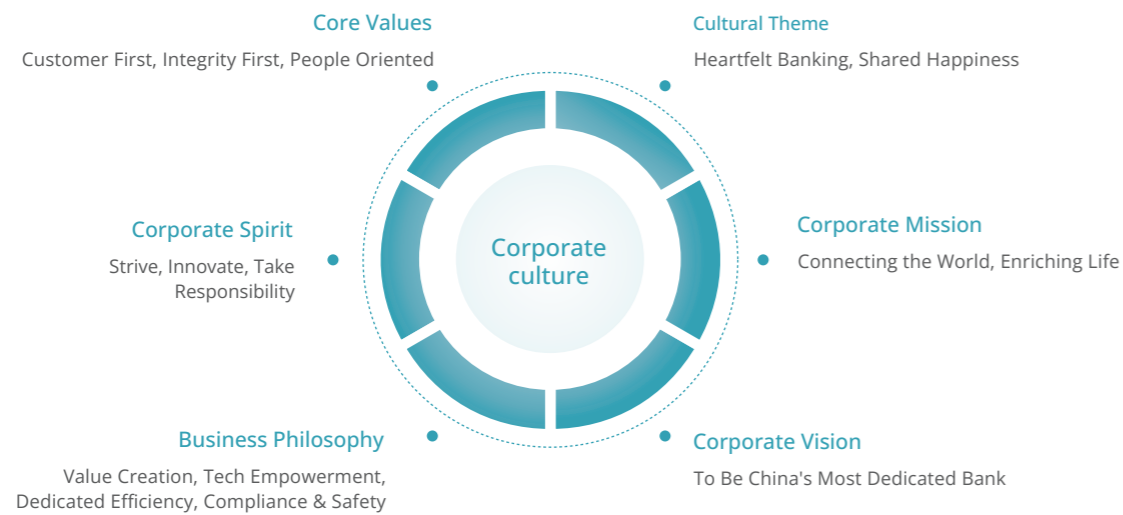
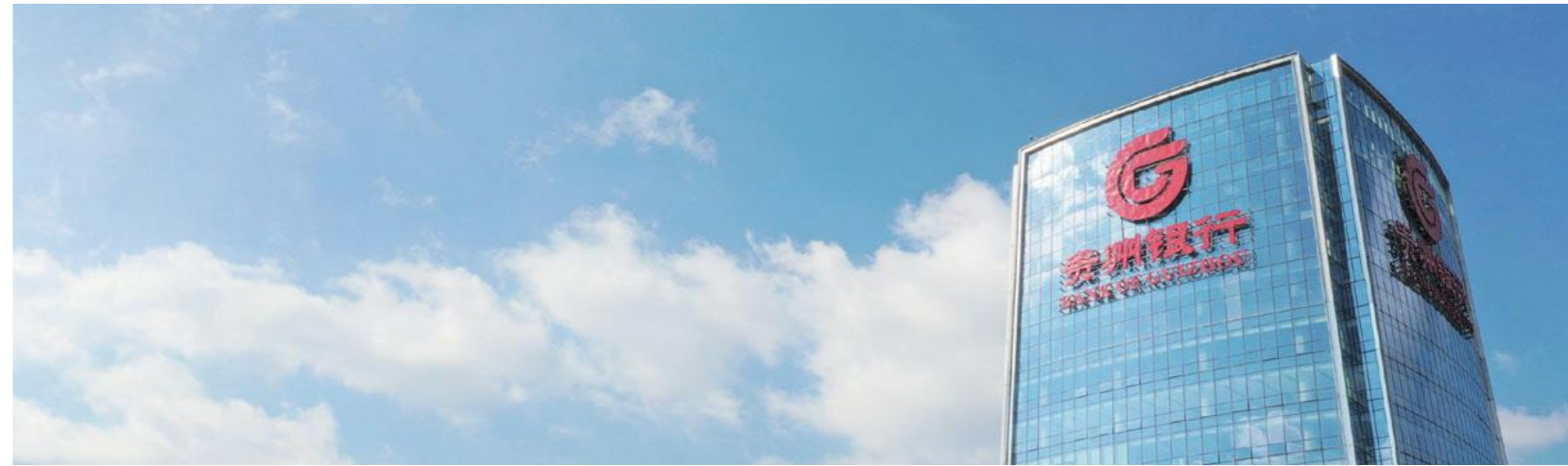
In order to ensure the authenticity and reliability of this Report, the Bank hired Lianhe Equator Environmental Assessment Co., Ltd. to provide assurance for this *Environmental, Social, and Governance Report in 2025* of the Bank.

Access to this Report

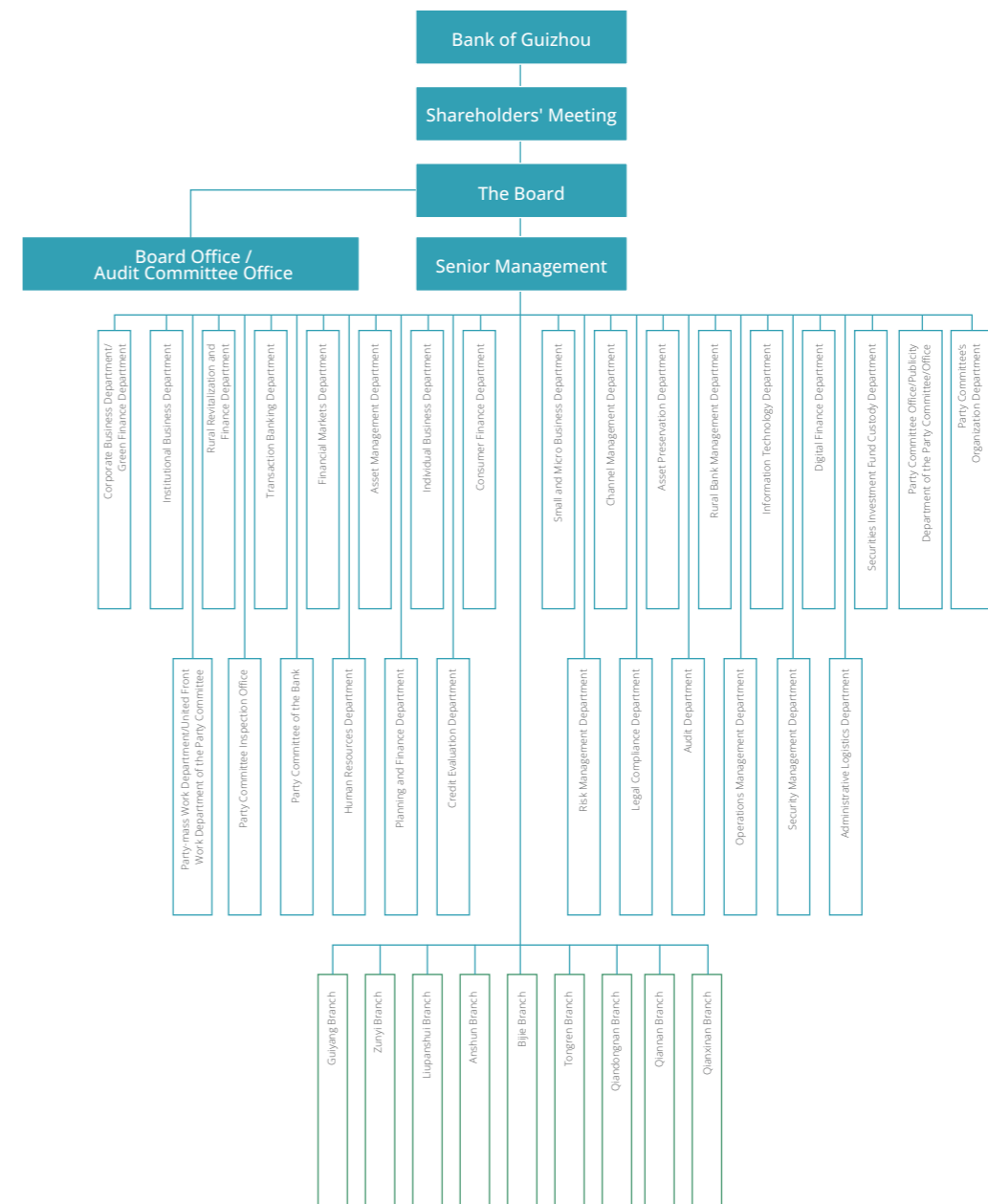
The electronic version of this Report is available on the Bank's website (www.bgzchina.com), and posted on the website of the Stock Exchange of Hong Kong Ltd., (www.hkexnews.hk).

About Us

Bank of Guizhou, formally incorporated on October 11, 2012 and headquartered in Guiyang, Guizhou Province, is a local legal person financial institution established by the merger and reorganization of Zunyi Commercial Bank, Anshun Commercial Bank and Liupanshui Commercial Bank. Bank of Guizhou was listed on the Main Board of the Stock Exchange of Hong Kong on December 30, 2019 with stock code 6199.HK. As of the end of the reporting period, the Bank has a total of 5548 formal employees and operated 220 branches. In the "Top 1000 World Banks 2024" list published by The Banker (UK), Bank of Guizhou ranked 248th globally. In the "Top 100 Chinese Banks 2024" list released by the China Banking Association, it ranked 45th.



Basic Information of the Organization	
Name:	Bank of Guizhou Co., Ltd.
Location:	Headquarters Building of Bank of Guizhou, No. 9 Yongchang Road, Guanshanhu District, Guiyang City, Guizhou Province, China
Unified Social Credit Code:	915200000550280000
Legal Representative:	Yang Mingshang
Company Profile:	As the main financial force rooted in Guizhou Province, Bank of Guizhou has always adhered to the service concept of "banking with heart", built a business system covering corporate finance, retail banking, small and micro benefits, financial markets, asset management etc., and continued to push forward product innovation and iteration, forming a pattern of synergistic development of traditional finance and modern finance. The service network of Bank of Guizhou covers 88 counties (cities and districts) in the province, and more than 2000 rural benefit stations have successfully constructed bridges for financial services in the countryside. Based on the three-dimensional layout of digital channels such as mobile banking, WeChat banking, and smart halls, the Bank of Guizhou has gradually built up a four-tier linkage matrix of modern financial services at the provincial, city, county, and township levels. Proactively embracing the digital wave, we independently developed and launched the "Gui Xiao Zhi" large model application platform. We have established a closed-loop AI capability spanning "Computing Power- Models-Platforms-Applications", and have put 52 large model application scenarios into production. These cover key business areas including office operations, risk management, R&D, compliance, and credit.
Business Scope:	Acceptance of public deposits; Issuance of short-term, medium-term, and long-term loans; Handling of domestic settlements; Processing of entrusted deposits and entrusted loans; Acceptance and discounting of bills; Agency issuance, agency redemption, and underwriting of government bonds; Trading in government bonds and financial bonds; Engaging in interbank lending; Trading and agency trading of foreign exchange; Engaging in bank card business; Provision of letter of credit services and guarantees; Agency collection and payment services; Provision of safe deposit box services; Insurance agency business; Fund sales business; Other businesses approved by banking regulatory authorities and relevant departments.



Statement of the Chairman



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As time unfolds and new chapters emerge, 2025 marks the conclusion of the 14th Five-Year Plan. For Bank of Guizhou, it has been a year of deepening ESG principles, fulfilling our financial mission, and demonstrating responsibility. Amidst a complex macro environment, intensifying market competition, and overlapping risks, we stay true to our service philosophy of "Finance for Good, Serving the People with Heart". We have deeply integrated ESG concepts into every aspect of our management, empowering high-quality development with financial resources, as well as responding to societal expectations with accountability. We have walked the path of sustainable development with firm steps and unwavering dedication, vividly demonstrating the mission and social responsibility of a state-owned urban commercial bank through tangible results.

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Looking back at 2025, we take party building as the guide to improve governance and lay a solid foundation, forge the core of ESG development. In 2025, we consistently uphold and strengthen the Party's leadership, while continuously improving the corporate governance system of modern financial enterprises to ensure the standardized and efficient operation of the Shareholders' Meeting and the Board of Directors. We unswervingly integrated the Party's leadership into every aspect and process of corporate governance, maintaining a "Good" rating in the annual corporate governance assessment among urban commercial banks. We improved the long-term mechanism for capital management, revised the Capital Management Measures of Bank of Guizhou, and enhanced the quality and efficiency of refined capital management. We strictly standardized related party transaction management and consolidated the foundation of equity governance. By building a comprehensive risk management system, we strengthen risk monitoring, identification, and whole-process prevention and control to build a solid institutional guarantee for ESG practices. Furthermore, we deeply advanced comprehensive and strict Party governance, tightening political responsibility for Party management. We vigorously promote a culture of integrity in the financial sector and sustained a clean and upright political ecosystem, providing strong political guidance and disciplinary assurance for the Bank's ESG initiatives.

Looking back at 2025, we take the development of green finance as a key lever to safeguard the beauty of colorful Guizhou. As a major financial force deeply rooted in Guizhou province and serving the local community, we have faithfully practiced the philosophy that "Lucid waters and lush mountains are invaluable assets". We have integrated green development into every aspect of credit allocation, product innovation, and management, striving to safeguard Guizhou's excellent ecological foundation. We increased support for green credit during the year and our green loan balance surpassed RMB 62 billion ranking among the top local legal financial institutions in Guizhou province. We focused on supporting the green and low-carbon transition of traditional industries, as well as quality improvement in emerging green industries. By precisely empowering new quality productive forces—such as the "Refined exploitation of rich mineral resources" and the "Electric Guizhou" initiatives—we have used financial power to accelerate the transformation of Guizhou's ecological advantages into development strengths. We successfully issued two tranches of green financial bonds totaling RMB 8 billion, achieving record-low issuance rates and effectively broadening our green financing channels. We received a "Good" rating in the

semi-annual green finance comprehensive evaluation by the Guizhou Branch of the People's Bank of China. Besides, we were successively honored with the "2025 Banking ESG Typical Practice Case" by China Financial Media and the "Excellent Green Finance Reform and Innovation Case" by the Guizhou Provincial Finance Society. These accolades serve as a testament to our growing influence and brand power in the realm of green finance.

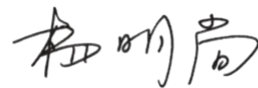
Looking back at 2025, we regarded serving the real economy as our mission and the very essence of our financial responsibility. We stayed true to our original aspiration of finance serving the real economy, closely align with Guizhou's "new industrialization, new urbanization, agricultural modernization, and tourism industrialization" and the development layout of the "Six Major Industrial Clusters". By precisely aligning with the financing needs of local major strategies and key sectors, we have injected the high-quality growth of the provincial economy with robust financial power. This year, our loans related to the "new industrialization, new urbanization, agricultural modernization, and tourism industrialization" ranked among the top in financial institutions of Guizhou. This achievement has realized coordinated development of enhancing financing efficiency, improving debt resolution quality, and revitalizing industries. We are deeply rooted in the field of inclusive finance, having been honored with the "Excellence in Inclusive Finance Award" and the "Outstanding Contribution to Inclusive Finance Award" by the China Banking Association for three consecutive years. We are fully committed to serving the comprehensive rural revitalization. Our farmer-benefit service stations now cover all counties in Guizhou, extending convenient financial accessible financial services all the way to the farmlands and residents' doorsteps. We persist in deploying outstanding cadres to assist villages on the ground. Furthermore, we have donated RMB 2.2 million to support infrastructure improvements and the cultivation of characteristic industries in Danzhai County, leveraging financial power to drive industrial growth, strengthen the county, and enrich the people.

Looking back at 2025, by taking the fulfillment of social responsibility as our foundation, we deliver financial services with heart and soul. Adhering to a people-centered philosophy of development, we have integrated social responsibility into the very fabric of our business operations and development. Focusing on customer service, financial promoting, philanthropy, and employee development, we repay society through compassionate and accountable financial services. Throughout the year, we continuously optimize our customer service system, building an inclusive finance mode that embodies the unique characteristics of Bank of Guizhou. We advance the upgrading of branches to make them more accessible for the elderly, with multiple branches passing the aging-service certification by the National Financial Technology Certification Center. These efforts ensure our financial services are delivered with greater warmth and are truly attuned to the needs of the people. We are actively carrying out financial literacy campaigns to continuously enhance the public's financial capability and spare no effort to safeguard the property security of the people. By intensifying the efforts to combat telecom and online fraud, we achieved a "Three-year Consecutive Rise" in our regulatory evaluation for consumer rights protection, ranking first among urban commercial banks in Guizhou province. We place high importance on employee development, we are dedicated to building a system for cultivating high-caliber talent. Through regular professional skill training and a sound performance appraisal and incentive system, we effectively protect employees' legitimate rights and interests, spark the entrepreneurial spirit and drive of our entire workforce. We actively meet our CSR obligations and take an active part in charity. Through these tangible deeds, we deliver the warmth of financial services to society.

Looking back at 2025, we take the accelerated development of fintech as an engine to ignite the momentum of ESG development. Digital transformation is the essential path to enhancing the quality and efficiency of ESG initiatives and promoting high-quality development in banking. Throughout the year, we have continuously increased our investment in technology and advanced digital transformation in depth, injecting "digital initiatives" into our high-quality ESG practices. We have successfully established "Gui Xiao Zhi", the first financial large model application platform in Guizhou province. We

have developed over 50 application scenarios covering intelligent office operations, technology R&D, credit management, and risk control through independent R&D. We have successively launched projects including AI-driven customer service outbound calls, the Phase II of the Tea Leaf Trading Platform, the Phase II of the HarmonyOS mobile banking, and Enterprise WeChat. Besides, we also promote the deep integration of "AI+" with business operations. By embedding tools like the "Credit Assistant" into our business workflows and achieving results in the intelligent training of credit granting models, we have broken geographical and temporal barriers. This allows us to precisely and efficiently meet customers' diversified financing needs. Our achievements in information technology R&D have won the People's Bank of China Financial Technology Development Award for multiple consecutive years, demonstrating how our technological prowess is driving ESG construction to new heights.

With unwavering original aspiration and a mission firmly on our shoulders, we persevere to achieve our ultimate goal. Standing at the new starting point of the "15th Five-Year Plan", ESG has become not only a core competitive advantage for the high-quality development of financial institutions but also an imperative requirement for us to fulfill our financial mission and serve national strategies. In the future, we will continue to uphold the service philosophy of "Finance for Good, Serving the People with Heart". With unwavering confidence, high fighting spirit, and a pragmatic approach, we will proactively shoulder our responsibilities and deepen our ESG practices. We strive to write a new chapter of high-quality development, providing solid and powerful financial support for showcasing Guizhou's new vitality in the journey of Chinese modernization!



Secretary of the party committee, Chairman

Statement of the President



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In 2025, we will remain steadfast in our original aspiration of "finance for the people", relentlessly fulfilling our social responsibility. We will safeguard people's well-being with warmth and care, tackle risks and challenges with a sense of responsibility, empower high-quality development through innovation, and demonstrate loyalty and commitment through practical actions. We will deeply embed the philosophy of "finance for the people" into every concrete task, every service provided, and every commitment we make. With a series of warm, impactful, and profound initiatives, we will exemplify the responsibilities and commitments of local banks and deliver a worthy response to the call of "finance for the people" in the new era.

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We have stayed true to our original mission and adopted a precision-targeted approach, using financial resources like living water to nourish the real economy and safeguard high-quality development. The real economy is the foundation of finance; serving the real economy is finance's inherent calling—and it remains our unwavering responsibility and commitment. We have consistently focused on the core goal of serving the real economy, and continuously increased financial support for the manufacturing industry and strategic emerging industries. The outstanding loans granted for new-type industrialization, new-type urbanization, tourism industrialization and agricultural modernization have exceeded RMB 250 billion, accounting for 66.03% of the Bank's total credit assets. We have thus provided strong financial support for the development of a modern industrial system across the province. We have focused on the pain points and difficulties hindering the development of micro and small enterprises as well as technology and innovation enterprises, and vigorously launched special credit products such as Tax Easy Loan and Business Express Loan. We have continuously optimized service processes and shortened approval timelines, reducing the average approval time for micro and small enterprise loans to 7 working days, while our online products have achieved minute-level response. Throughout the year, we issued inclusive loans to micro and small enterprises totaling RMB 38.401 billion, benefiting 39.9 thousand clients. We are fully committed to supporting science and technology innovation enterprises in their transformation and upgrading. By 2025, we had cumulatively provided loans totaling RMB 12.012 billion to technology-driven enterprises, precisely matching their funding needs across the entire value chain—from R&D and production to expansion. We stand by every entrepreneurial dream and empower every enterprise to grow, injecting robust financial strength into the region's high-quality economic development. In doing so, we're fostering positive interaction and synergistic development between finance and the real economy, providing strong support for the transformation and upgrading of local industries.

We have rooted in cities and delved deeply into people's daily life, using small yet meaningful actions to solve problems. Addressing the urgent, difficult, and pressing concerns of the people—issues that touch the lives of thousands of households. No matter how small a matter may seem, it is always deeply connected to people's well-being. We remain firmly rooted in the everyday lives of ordinary people, attentively listening to their voices and focusing on the "urgent, difficult, and pressing" issues they face. With unwavering dedication to even the smallest details, we build a robust safety net to safeguard people's livelihoods. We redeemed a total of 32613 "small change wallets" over the year, effectively addressing the pain point of "difficulty in making change" for groups including taxi drivers and small business owners. This initiative has safeguarded the most genuine vitality of urban life and become a trusted source of reassurance for the public. The branch in the ethnic area has established an anti-fraud publicity team proficient in Miao, Dong, and Han languages, conducting over 200 anti-fraud awareness campaigns in rural communities and agricultural fields, reaching more than 12000 person-times. Using local dialects that the masses can easily understand, we deliver a powerful message of protection and, with our professional expertise, effectively intercept potential risks, thus safeguarding the financial security of countless households. As a provincial pioneer, we have launched a pilot program enabling one-click cross-bank inquiries into deceased individuals' bank accounts, significantly simplifying the application process and conveying heartfelt human

warmth, ensuring that customers feel the warmth and care of financial services even during their most painful moments. Leveraging the power of finance, we invigorate consumer spending and make daily life more convenient for the public. Our outstanding consumer finance assets have surpassed RMB 40 billion, comprehensively meeting diverse needs—from everyday purchases to major expenditures—so that every ordinary day becomes a little easier and more reassuring thanks to our services. In this way, “finance for the people” takes root, blossoms, and bears fruit.

We have deepened our roots in rural communities, focusing on agriculture, rural areas, and farmers. We have leveraged finance to drive rural transformation and support rural revitalization. In rural revitalization, finance leads the way. We have always regarded serving rural revitalization as a vital mission, shifting from “blood-transfusion” assistance to “blood-making” empowerment, and using financial resources to activate the endogenous momentum for rural development. Xu Xiaoxin, a stationed cadre, has been rooted in the rural areas of Danzhai for five years. He has dedicated his youth to this mission and practiced his original aspiration through hard work. He led villagers in developing a special snake gourd industry, increasing the village collective income from RMB 50000 to RMB 450000—an 80% growth over two years. Simultaneously, he improved rural infrastructure such as roads and water conservancy, addressed bottlenecks in rural development, and transformed a once-impoverished village into a model village for rural revitalization, enabling villagers to earn more and live better lives. We have pioneeringly launched characteristic financial modes such as forest right mortgages and three-level joint credit granting. We granted a credit line of RMB 72.9 million for the Zhenning forest tree species structure adjustment project. Focusing on local characteristic industries like small yellow ginger and fragrant glutinous rice, we issued RMB 32 million in credit, driving the annual output value of the small yellow ginger industry to exceed RMB 1.536 billion. We have precisely solved financing difficulties in industrial development, continuously turning “lucid waters and lush mountains” into “invaluable assets”. We have continuously improved the rural financial service network, establishing over 2000 rural inclusive financial service stations. We have embedded rural revitalization financial service stations in the fields, with a cumulative transaction volume of RMB 4.346 billion. This has brought convenient and efficient financial services to rural areas and farmers, ensuring that every rural dream can be realized as scheduled and injecting sustained financial momentum into comprehensive rural revitalization.

We’ve been deeply committed to supporting our senior citizens, offering warm-hearted assistance and heartfelt companionship to bridge the digital divide and safeguard their well-being through the years. The warmth of finance lies in every small act of care—and even more so in our thoughtful, dedicated support for the elderly population. We’ve consistently focused on the financial service needs of seniors, making every effort to help them overcome the challenges of using smart technologies. With our unwavering presence and steadfast commitment, we’re ensuring financial security and convenience for the elderly. At the Guiyang Branch, Luo Mingzhu happened to meet 85-year-old Mr. Chi, a lone elderly resident. She spontaneously stopped her steps, bent down to offer her services, and accompanied him throughout his entire transaction process. Her genuine kindness and dedication earned her a heartfelt thank-you letter—spanning over a thousand words—from Mr. Chi himself, filled with recognition and praise. Meanwhile, the “Dandelion Service Team” in Anshun has been tirelessly making its way through rural fields and villages, successfully activating social security cards for over 6000 elderly residents and thus bridging the “last mile” of age-friendly services. We have vigorously promoted age-friendly renovations at our branches. We have established 31 model service outlets, completed renovations at 19.09% of our branches, and installed over 1000 age-friendly facilities. Amenities like comfortable seating, reading glasses, and magnifiers have become standard across all outlets, while exclusive windows and green channels ensure seniors can handle their business with priority and ease. We also launched a “Large Font Edition” mobile banking app with enlarged text and an optimized interface, driving an 82% year-on-year increase in transactions. All 576 ATM/CRS devices have been upgraded with voice prompts, all to help seniors cross the digital divide and enjoy convenient financial services.

We stepped forward boldly and embraced our mission with courage, firmly upholding our sense of responsibility to safeguard people’s livelihoods and protect our shared home. It is in times of crisis that our original aspirations truly shine, and it is during critical moments that our commitment becomes evident. In June 2025, Rongjiang was hit by a severe flood disaster. The raging waters caused extensive damage to homes and communities, placing financial services under intense scrutiny. Faced with this sudden and perilous situation, all staff members of the Rongjiang Branch remained steadfast at their posts, taking the lead in tackling the emergency. Overnight, they carried out dredging and disinfection efforts, repaired equipment, and made every possible effort to swiftly restore normal operations at branch outlets—all in order to quickly ensure continued financial services for the public and promptly address their urgent needs. We proactively opened our branch lobbies as rest stops for rescue teams, providing free access to water, electricity, and supplies, bringing

warmth and support to those working tirelessly on the front lines of rescue efforts. We also established a green channel for disaster relief funds, offering “zero fees, no limits, and instant transfers”, fully ensuring the efficient circulation and timely arrival of relief funds, thereby providing robust financial support for post-disaster rescue and reconstruction efforts. All staff members voluntarily joined in volunteer service, assisting in the evacuation of affected residents and participating in post-disaster reconstruction. With our unwavering dedication, we ensured uninterrupted financial services and fulfilled our promise of “stepping up in times of crisis” through concrete actions. With our sense of responsibility and steadfast commitment, we have built a strong financial defense line for the affected communities.

We have practiced our responsibility and spread warmth, conveying the temperature of finance with boundless love to illuminate the path forward. We have consistently integrated social responsibility into the very bloodline of our development, demonstrating the power of “finance for good” through concrete actions. We have deeply embedded the concept of green development into every stage of our financial services. We pioneered the “carbon account + credit” linkage model, precisely tying loan interest rates to corporate environmental performance indicators. This market-oriented approach incentivizes enterprises to undergo green technological upgrades and low-carbon transitions. By 2025, the outstanding balance of our green loans exceeded RMB 62 billion. Our practices were recognized as a Typical ESG Practice Case in China’s Banking Industry, and we received an “Excellent” rating in Guizhou Province’s Green Finance Evaluation for the banking sector for two consecutive years. We are using financial power to protect the lush mountains and clear waters of Guizhou and to build a strong ecological security barrier. We actively engage in public welfare. We organized company-wide voluntary blood donation activities, accumulating nearly 330000 ml of blood. Using our “Guiyin Red” to protect the “Red of Life”, we convey the warmth and commitment of financial professionals through action. We also care deeply for new employment groups. Addressing the high mobility and lack of financial knowledge among truck drivers, ride-hailing drivers, food delivery workers, and couriers, we have moved our consumer protection classes into logistics parks and street corners. We expose online irregularities such as “high-yield promises” and “illegal agency for policy surrender”, popularizing financial knowledge and building a line of defense for financial security to protect their hard-earned income, ensuring the warmth of finance covers every group.

In 2025, every effort made by Bank of Guizhou stems from its deep affection for this land and its people. Behind each heartwarming story lies the original aspiration of “finance serving the people”. From cities to rural areas, from the elderly to the young, from individual business owners to key enterprises—we’ve woven the principle of “finance serving the people” into every small detail, bringing warmth directly to the hearts of every single citizen. With practical actions and a sense of responsibility, we’ve crafted Bank of Guizhou’s ESG report card.

Finance should be guided by benevolence, with our original aspirations firmly rooted; we shall remain committed to serving the people and pursuing long-term goals through steady and persistent efforts. In the future, we will stay true to the primary task of high-quality development, demonstrating even greater responsibility, offering more dedicated service, and implementing more robust measures to continue writing moving chapters of “finance for the people”. We will harness the power of finance to empower local development, safeguard the well-being of the masses, and ensure that the warmth of finance reaches every corner of the Qian-Gui region, truly realizing the vision of “finance for the people”. “Safeguard the people’s livelihood, ensure financial stability, and benefit the people through finance”—let us dedicate our full efforts to Guizhou’s high-quality development!



Deputy secretary of the party committee, Head of the Bank

ESG Management

Board of Directors' Statement

The Board of Directors of the Bank strictly adheres to the *Environmental, Social and Governance Reporting Guide* of the Hong Kong Stock Exchange. It bears ultimate responsibility for the Bank's ESG-related matters and is in charge of reviewing and deciding on ESG strategic directions and major issues. Under the Board, the ESG Management and Consumer Rights & Interests Protection Committee has been established. It is specifically responsible for formulating the ESG management framework, conducting assessments of the materiality of ESG issues, identifying and evaluating ESG-related risks and opportunities, reviewing the ESG work plans and reports of senior management, and assisting the Board in fulfilling its ESG-related duties. During the reporting period, the ESG Management and Consumer Rights & Interests Protection Committee held a total of 6 meetings. It reviewed and approved 9 proposals, including the *Consumer Rights Protection Work Summary of 2024 and 2025 Work Plan of Bank of Guizhou*, and reviewed and passed 1 item.

For details regarding the identification and prioritization of material issues involving the Board, please refer to the "Stakeholder Engagement" and "Materiality Analysis" sections of this Report. Such content forms part of the Board Statement of the Bank.



ESG Management System

We continue to improve our ESG management system by establishing a tiered management mechanism that ensures the effective implementation of ESG concepts and requirements across all aspects of operations. This mechanism consists of: Overall supervision by the Board of Directors; Overall planning and leadership by the ESG Management and Consumer Rights & Interests Protection Committee; Coordination and organization by the Committee's working secretariat; Promotion and implementation by senior management and specific execution by various functional departments.

We continue to refine our ESG management operating mechanisms and advance key initiatives within the established framework. We have strengthened the identification and assessment of ESG risks during business access and decision-making processes, integrating environmental and social risk factors into credit review and risk management procedures. Meanwhile, by increasing the frequency of internal training and communication, we continuously enhance the depth of understanding and execution capabilities regarding ESG responsibilities across all functional departments. During the reporting period, we jointly organized a thematic training session on "Sustainable Information Disclosure and Green Finance for Commercial Banks" with the Asian Financial Cooperation Alliance. This initiative systematically improved the professional capabilities of all staff in areas such as ESG information disclosure, understanding of green finance policies, and identification of environmental and social risks.



Board of Directors

- Be fully responsible for ESG management of the Bank.
- Review the relevant work report of the ESG Management and Consumer Rights & Interests Protection Committee.
- Evaluate the work recommendations of the ESG Management and Consumer Rights & Interests Protection Committee.



ESG Management and Consumer Rights & Interests Protection Committee

- Take the lead in formulating the ESG management framework of the Bank.
- Take the lead in evaluating the importance of substantive ESG issues, and understand and evaluate the risks and opportunities brought by ESG development to the Bank.
- Review the ESG work plan and report formulated by senior management.
- Review the Bank's ESG report and environmental information disclosure report.
- Assist the Board of Directors to fulfill their duties of protecting consumer rights and promoting the development of green finance.



Working Secretary of ESG Management and Consumer Rights & Interests Protection Committee

- The Working Secretary held by a member of the Office of the Board of Directors is responsible for organizing and preparing the meeting of the ESG Management and Consumer Rights & Interests Protection Committee, communicating and coordinating with relevant functional departments, and ensuring the orderly operation of the Committee.



Each functional department

- Organize and submit the meeting proposals, implement the resolutions of the Committee, submit the relevant management and operation information of the Bank to the Committee, and report to the Committee the work plan, scheme, measures, progress and other tasks assigned by the Committee.

Stakeholder Engagement

For the purpose of fulfilling our social responsibilities effectively and safeguard the legitimate rights and interests of all stakeholders in operations, and taking into account the characteristics of the financial industry and our own operational realities, we have identified its major stakeholders: government and regulatory authorities, investors, customers, employees, partners, and the community. During the reporting period, we continued to improve our multi-level and comprehensive stakeholder engagement mechanism. By establishing normalized and long-term communication channels, we promptly understand and actively respond to the demands of all parties, taking their key ESG topics as a significant basis for refining business operations and disclosure practices. Referring to relevant information disclosure requirements and combining our business characteristics with the specific traits of different stakeholder groups, the Bank has adopted differentiated communication methods. We systematically identify and collect key ESG topics of concern to all parties, fostering a positive relationship of mutual trust, mutual promotion, and collaborative development. The table below lists the Bank's major stakeholders, their key topics of concern, and the corresponding communication methods.

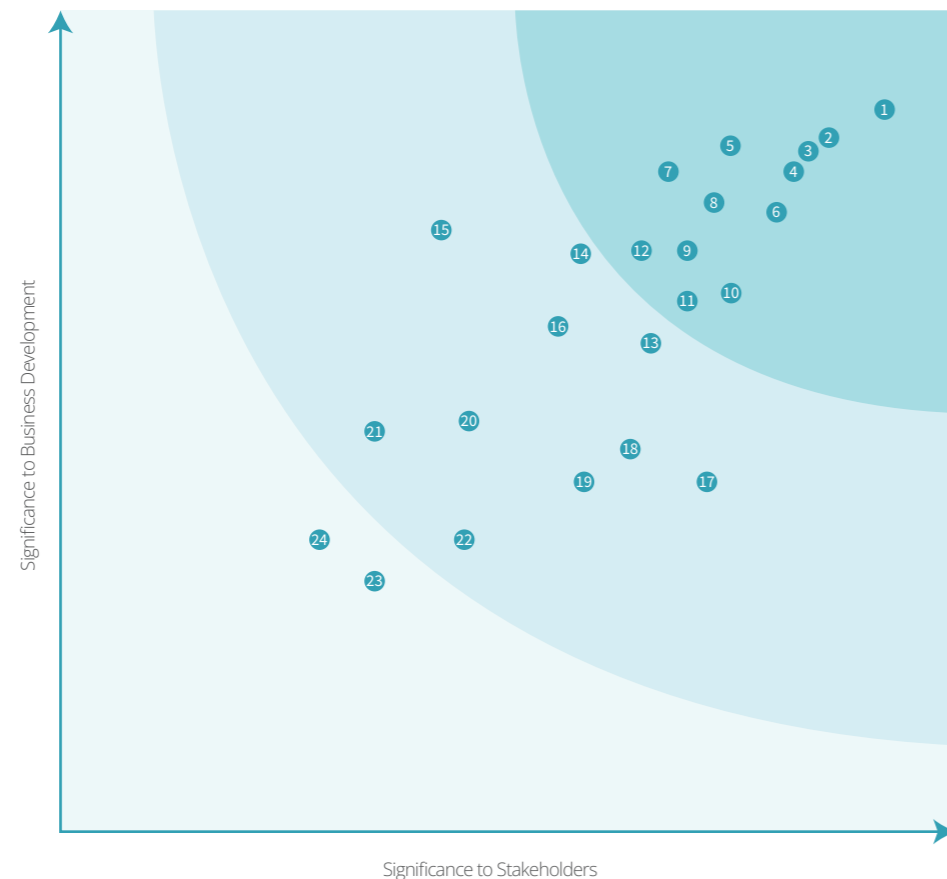
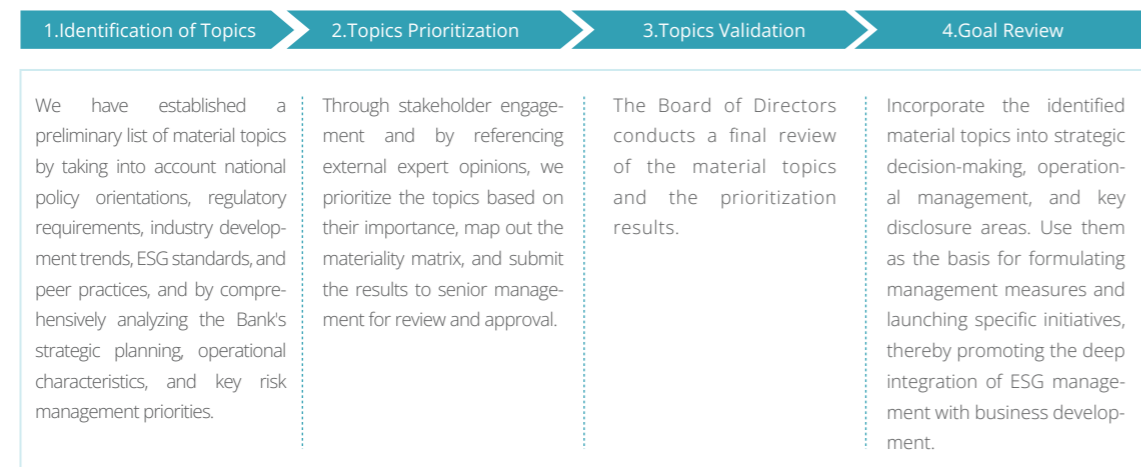


	Governments	Regulators	Investors	Customer	Employees	Partners	Community Public	
Key Issues of Concern	<ul style="list-style-type: none"> Financial technology and innovation Serving the real economy Regional coordinated development Standardization of supplier management Advancing inclusive finance Addressing climate changes Supporting rural revitalization 	<ul style="list-style-type: none"> Optimizing governance structure Safeguarding the risk bottom line Operation in compliance with laws and regulations Deepening green finance Environmental risk management 	<ul style="list-style-type: none"> Safeguarding the risk bottom line Optimizing governance structure Deepening green finance Performance Sustainable development 	<ul style="list-style-type: none"> Improving customer experience Ensuring privacy and data security Protection of consumers' rights and interests Advancing inclusive finance Environmental risk management 	<ul style="list-style-type: none"> Operation in compliance with laws and regulations Protection of consumer rights and interests Performance Creating a harmonious workplace 	<ul style="list-style-type: none"> Operation in compliance with laws and regulations Standardization of supplier management 	<ul style="list-style-type: none"> Practicing social public welfare Biodiversity protection Building a sustainable community Advancing green operations Environmental risk management 	
	Communication Methods	<ul style="list-style-type: none"> Work report Related research and discussion meeting Policy research and implementation 	<ul style="list-style-type: none"> Document submission Daily approval and supervision Implementation of supervision system 	<ul style="list-style-type: none"> Shareholders' Meeting Periodic reports and announcements Roadshow and reverse roadshow 	<ul style="list-style-type: none"> Customer satisfaction survey Customer service hotline (96655) Customer Survey 	<ul style="list-style-type: none"> Congress of workers and staff Staff training Employee satisfaction survey 	<ul style="list-style-type: none"> Daily business communication Strategic cooperation Periodic reports and announcements 	<ul style="list-style-type: none"> Community service activities Periodic reports and announcements Participation in public welfare projects

Materiality Topics Analysis

The Bank conducted an assessment and analysis of key issues related to stakeholders, including the government, regulatory authorities, investors, customers, employees, partners, and the community public. Based on the assessment results, we constructed a importance analysis matrix, which serves as the foundation for the preparation of this report and further guides the implementation of ESG management-related initiatives. Issues identified as highly material will be disclosed in detail within this report

The Materiality Topics Analysis is conducted through the following steps:



Corporate Governance	
1 Operation in compliance with laws and regulations	Highly material
5 Safeguarding the risk bottom line	Highly material
7 Optimizing governance structure	Highly material
8 Sustainable development	Highly material
Social Responsibility	
3 Employee rights and interests protection	Highly material
6 Ensuring privacy and data security	Highly material
12 Employee development and training	Highly material
14 Standardization of supplier management	Moderately material
17 Protection of consumer rights and interests	Moderately material
18 Building a sustainable community	Moderately material
19 Practicing social public welfare	Moderately material
20 Improving customer experience	Moderately material
21 Caring for employee life	Moderately material

Economic Development	
2 Serving the real economy	Highly material
4 Financial technology and innovation	Highly material
10 Performance	Highly material
11 Advancing inclusive finance	Highly material
13 Supporting rural revitalization	Highly material
22 Regional coordinated development	Moderately material
Environmental Responsibility	
9 Deepening green finance	Highly material
15 Environmental risk management	Moderately material
16 Addressing climate changes	Moderately material
23 Advancing green operations	Generally material
24 Biodiversity protection	Generally material



Achievements and Rewards

Best Innovative Application for Digital Transformation in China's Financial Industry 2025

China Center for Information Industry Development



2025 Top 100 in Proprietary Settlement

CCDC

UnionPay QuickPass Network Payment Platform Promotion & Cooperation Award

China UnionPay



Innovative Practice Case of Technological Capability Infrastructure Construction

China Financial Media Co., Ltd.

2025 Golden Reputation Award: Bank with Outstanding Investment Returns

PYSTANDARD

2025 Golden Reputation Award: Bank with Excellent Operational Management Capability

PYSTANDARD



Excellence Award for Digital Financial Inclusion Case

China Financial Certification Authority (CFCA)



2025 Banking Industry Typical ESG Practice Case

China Financial Media Co., Ltd.



Mobile Financial Client Application Specification

China UnionPay

2025 Inclusive Financing Award

The Fifth BDI Corporate Digital Index




The 5th (2025) "Jin Xin Tong" Financial Technology Innovation Application Case

China Academy of Information and Communications Technology




2025 China Banking ESG Practice Tianji Award

Securities Times



2025 Financial Bond "Long-term Dedication" Award

China Development Bank

Excellent Financial Procurement Project

China Financial Procurement Network and China Financial Magazine

Best Sustainable Financial Institution

Green Finance 60 Forum (GF60)



Excellence in Risk and Compliance Management Case

Financial Digitalization Development Alliance

2025 Excellent Work Brand of "Four Powers" Construction in China's Financial Media Publicity

China Financial Media Co., Ltd.



Outstanding Fixed Income Wealth Management Product


CHINAFUND

Excellent Wealth Management Bank for Pension Finance (Implementing the "Five Major Articles" of Finance)

CHINAFUND

Annual Growth City Commercial Bank

East Money

2025 FineBI Most Business Value Award - Financial Analysis Challenge

FineBI




Best Digital Finance Small and Medium-sized Bank Award

Modern Bankers

GBA ESG Disclosure Excellence List

Alaya Consulting




National Model Unit for Respecting the Elderly

The Office of the National Working Commission on Ageing


Benchmark Branch for Age-Friendly Services(Bank of Guizhou, Guiyang Zunyi Road Sub-branch)

Beijing National Financial Technology Certification Center



Guizhou Model Collective for Ethnic Unity and Progress

The CPC Guizhou Provincial Committee and the Guizhou People's Government




Excellent Organization Award: 2025 Guizhou Financial System Young Cadres Integrity Education Micro-course Competition

The Financial Work Committee of the CPC Guizhou Provincial Committee

Third Prize, Team Competition: 2025 Guizhou Skills Competition "Wang Xin Cup" Cyber Security Skills Competition

The Cyberspace Affairs Commission Office of the CPC Guizhou Provincial Committee



Excellent Team Leader Award: 2025 Guizhou Skills Competition "Wang Xin Cup" Cyber Security Skills Competition


The Cyberspace Affairs Commission Office of the CPC Guizhou Provincial Committee

Silver Award of the 5th Guizhou Volunteer Service Competition

The Social Work Department of the CPC Guizhou Provincial Committee, the Communist Youth League Guizhou Provincial Committee, and the Guizhou Provincial Office for Spiritual Civilization Construction

Third Prize:"Guizhou Rural Credit Cup" Storytelling Contest of the Provincial Financial System on "Upholding Original Aspiration and Practicing the Five Dos and Five Don'ts"

The Financial Office of the Guizhou Provincial Party Committee, the Guizhou Branch of the People's Bank of China, and the Guizhou Bureau of the China Securities Regulatory Commission



Guizhou May Fourth Red Banner Youth League Committee (Youth League Committee of Bank of Guizhou, Guiyang Branch)

Communist Youth League Guizhou Provincial Committee

Guizhou March 8th Red Banner Collective

Guizhou Provincial Women's Federation and Guizhou Provincial Department of Human Resources and Social Security

Enterprise with Outstanding Contribution to Charitable Donations

Guizhou Charity Federation

Typical Case of Reform and Innovation in Guizhou Provincial Financial "Five Major Articles"

Guizhou Finance Society

Excellence Award (Guizhou Division)

All-China Federation of Trade Unions of Guizhou Province, Guizhou Association for Science and Technology, and Guizhou Administration for Market Regulation

Outstanding Contribution Award:The 2nd Guizhou Provincial Staff Vocational Skills Competition


Organizing Committee of the 2nd Guizhou Staff and Workers' Vocational Skills Competition

Typical Application Case of Industry Large Model in Guizhou Province

Guizhou Provincial Bureau of Big Data Development

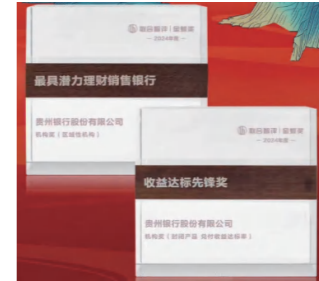
2024 Banking Industry "Good News on Rural Revitalization" Award

China Banking Association



2024 Golden Toad Award: Pioneer Award for Revenue Target Achievement

United Smart Evaluation




2024 Golden Toad Award: Wealth Management Sales Potential Bank Award

United Smart Evaluation


2024 Excellent Case of Financial "Five Major Articles"


City Commercial Banks Clearing Service Co., Ltd.



2024 Excellent Issuing Institution for Wealth Management Information Registration

China Banking Wealth Management Registration & Custody Center





Special Topic

Anchoring the "Digital Finance Article", Mapping out a New Blueprint for Digital-Intelligent Transformation

In 2025, the Bank deeply implemented the decisions and arrangements of the Central Financial Work Conference regarding the "Five Major Articles", and fully executed the *Action Plan for Promoting High-Quality Development of Digital Finance* issued by the People's Bank of China etc.,. Aligning with the construction requirements of "Digital Guizhou", we adhered to a customer-centric approach. Leveraging the digital-Intelligent transformation, "AI+" and the "Data Elements x " as key initiatives, we coordinated the deep integration of digital technology with our business operations. As the concluding year of the *Digital Transformation Plan (2022–2025) of Bank of Guizhou*, the Bank continued to refine its digital-intelligent management system, driving the digital transformation to leapfrog from merely "Supporting Development" to actively "Driving Change".

Strengthening Strategic Guidance and Achieving Transformation Goals

Aligned with the transformation plan and annual business objectives, the Bank adhered to the principles of feasibility, necessity, and effectiveness. We systematically advanced and completed 16 key digital transformation tasks, continuously addressing weaknesses and consolidating strengths, thereby steadily elevating our digital finance capabilities. We are focusing on serving the real economy and key industries and constantly expanded financial services within industrial scenarios. We have built an open digital finance ecosystem by deeply embedding our services into production and operation processes. In 2025, a series of projects—including intelligent customer service outbound calling, Phase II of the Tea Leaf Trading Platform, Phase II of the HarmonyOS Mobile Banking, and Enterprise WeChat—were successfully launched. These initiatives have extended our service coverage to a broader customer base and application ecosystem.

Phase I of the Intelligent Customer Service Outbound Calling Project has been successfully launched.

This has enhanced the collaborative support capabilities of online channels and improved customer service efficiency, while further strengthening remote service and precise customer engagement.

Phase II of the Tea Leaf Trading Platform has been successfully launched

Key features such as tea enterprise payments to farmers, enterprise information management, and transaction monitoring alerts have been added, effectively improving transaction efficiency, service quality, and security within the tea industry.

Phase II of the HarmonyOS Mobile Banking app was successfully launched

This marks the Bank's successful expansion into the domestic ecosystem, effectively reaching users on the new HarmonyOS and meeting the demand for diverse ecosystem integration.

Enterprise WeChat has been successfully launched

By establishing a digital customer management platform within the WeChat ecosystem and integrating the Enterprise WeChat private domain operation system, we have bridged the "last mile" of customer service, driving a holistic improvement in digital marketing, customer management, and service capabilities.

Driving "AI+" to Achieve Breakthroughs in Smart Compliance

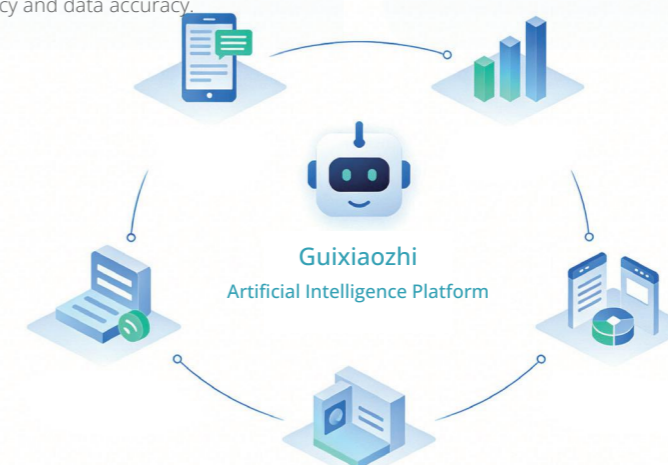
The Bank continues to advance the development of "AI+" scenarios and has built the "Gui Xiao Zhi" AI platform. We are driving the deep integration of AI technologies into customer service, credit management, risk prevention, business decision-making, and precision marketing, continuously enhancing the intelligence and compliance capabilities of our financial services.

Credit Management and Process Optimization

- Launched the AI Credit Assistant for Interbank Credit Investigation Reports. Leveraging the Bank's internal AI capabilities and integrated other tools, the system achieves automatic filling of investigation reports, significantly improving efficiency and standardization.
- We continue to advance the RPA and OCR projects for interbank customer ratings. By using software robots to automatically batch-process repetitive rating tasks and leveraging OCR technology to recognize various file formats and generate financial statements, we provide foundational data support for the AI Credit Assistant, further enhancing operational efficiency and data accuracy.

Risk Management and Data Reporting

- The Bank piloted intelligent model training with the "New e-Loan" product. Through simulation and optimization, we achieved a reduction in the non-performing loan (NPL) ratio and an increase in overall profitability, driving a shift in risk management from experience-based to data-predictive.
- Centering on "Automated Data Extraction + In-depth BI Application", we are driving the transformation of regulatory reporting from manual processing to system automation. During the reporting period, customer risk reporting was automated, and EAST inclusive finance data reporting was fully automated.



Data-Driven Operation

- Established BI application system that integrates customer and business data into multi-dimensional analysis dashboards. This initiative facilitates data collaboration across Head Office, branch, and sub-branch levels and improves coverage of corporate client portfolio management. By gradually forming a "Analysis-Decision-Execution-Feedback" data closed loop, the Bank has significantly strengthened its data-driven operational capabilities.
- Leveraging big data platforms and BI tools, the Head Office's data talents have actively participated in digital transformation initiatives. They have developed specialized analytical applications, such as dashboards for Treasury business and Financial Management Department data, as well as for public offering fund investment operations. These tools provide intuitive and timely data support for interbank business analysis and strategic decision-making, effectively enhancing statistical and management efficiency.

Cultivating Versatile Talent and Fostering a Digital-Intelligent Culture

The Bank continues to refine its digital talent development system, establishing a "four-in-one" mechanism encompassing College-Enterprise Cooperation, Learning through Competition, Precision Empowerment, and Frontier Training. During the reporting period, we collaborated with the University of Electronic Science and Technology of China (UESTC) and FineBI to cultivate 24 certified data analysts; We have successfully hosted a BI Data Analytics Application Competition, attracting 48 teams and 223 participants, effectively enhancing practical data analysis skills. Besides, we conducted 22 sessions of the "Digital Finance Night School" regularly, covering approximately 1300 Head Office staff members. These targeted training sessions have gradually improved employee digital literacy. We also held 2 sessions of the "Bank of Guizhou Lecture Hall - Digital Finance Series", introducing cutting-edge industry practices to continuously upgrade employees' digital application capabilities and professional expertise.



BI Data Analytics Competition



Graduation Ceremony for Data Analytics Talent Training

Transformation Results Materialize, Industry Influence Continues to Grow

The Bank's practice on digital transformation and data management has earned widespread recognition from both the industry and regulators. Our digital transformation achievements were featured as the lead article in a special topic of Payment and Clearing, a magazine supervised by the People's Bank of China. We were also honored with the "Iron Horse - Best Digital Finance Small and Medium-sized Bank" award by Modern Banker magazine. Furthermore, our Data Management and Application System was selected for the *Innovative Practice Case Database for Financial Powerhouse Construction of People's Daily Online and the Compilation of Banking Digital Finance Cases (2025)* compiled by China Financial Media Co., Ltd., further solidifying our industry influence in the field of digital finance.



The Data Management and Application System Was Selected for the *Innovative Practice Case Database for Financial Powerhouse Construction of People's Daily Online*

Our self-developed "Financial Business Analysis Model" won the Second Prize at the National Level in the 2025 FineBI Financial Analysis Challenge. This achievement fully demonstrates the effectiveness of data empowerment in business management and our technical strength, further highlighting the Bank's comprehensive capabilities in digital finance innovation and data application.

获奖团队/选手	获奖作品
【数据拆解师】	基于“业-财-人”融合的智能财务分析与战略决策平台
【贵州银行：龙云、王翔】	银行财务经营分析模型
【怎么都对】	无车承运：如何从业财融合角度驱动利润提升
【汪汪队】	XX银行数据看板
【食尚先锋队】	高校一卡通数据分析
【数据机师】	物流运输成本分析
【ALICE】	财务健康度全景看板

获奖团队/选手	获奖作品
【马脚粘粘粘】	财务应收账款分析
【繁星队】	2025年公司门店财务经营分析
【超级飞侠】	某上市机场集团财务简报

获奖团队/选手	获奖作品
【“财务室着火，先抱显示器走”队】	应收账款逾期：从“被动应对”到“主动洞察”

团队/选手	获奖作品
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Won Second Prize at the National Level in the 2025 FineBI Financial Analysis Challenge

In 2025, the Bank achieved systematic breakthroughs in strategic coordination, technology application, data governance, talent development, and outcome transformation by focusing on its digital finance strategic objectives. The depth and breadth of digital technology and data elements in business empowerment have continued to expand, driving a leap from quantitative change to qualitative transformation in the Bank's overall digital transformation, and providing solid support for high-quality services to the real economy. Looking ahead, we will continue to optimize the digital finance ecosystem and strengthen data-driven decision-making and risk management capabilities to promote the deep integration of digital technology with business scenarios. Meanwhile, we will continue to cultivate digital talents, improve the digital governance system, and enhance outcome transformation and application. These efforts aim to further elevate financial service efficiency and customer experience, consolidate our leading position in the industry's digital transformation, and facilitate the high-quality and sustainable growth of the real economy.

Building a Solid Foundation with Dedication: Strengthening Governance Foundations, Creating Steady Value

Addressed Issues:

- Operation in compliance with laws and regulations
- Safeguarding the risk bottom line
- Optimizing governance structure



Upholding the Leadership of the Party

Guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, the Bank has closely followed with the latest important speeches, instructions, and directives of General Secretary Xi Jinping. At the same time, based on its functional positioning of "uniting hearts, pooling strength, serving development, and promoting harmony", the Bank has fully implemented the decisions and deployments of the Head Office Party Committee. Focusing on its core responsibilities and main business, the Bank has actively carried out various tasks to serve development, deepened reform and innovation, strived to improve work quality and efficiency, and promoted the stable development of the entire Bank.

Strengthening Political Development

The Bank has formulated institutional documents such as the *Key Points for the Party Building Work of Bank of Guizhou in 2025* and the *2025 Party Member Education and Training Work Plan*, clarifying the direction of Party building work for the year. The Bank has deeply studied the spirit of the Fourth Plenary Session of the 20th Central Committee of the Communist Party of China, resolutely implemented the decisions and deployments of the Party Central Committee and the Provincial Party Committee, carried out education and learning to thoroughly implement the spirit of the Party's eight-point frugality code, conducted in-depth research and supervision, effectively promoted problem rectification, and integrated "learning, inspection, and rectification" as a whole.

During the reporting period

<ul style="list-style-type: none"> ● The Head Office Party Committee convened Party Committee meetings 35 times ● New Party members were recruited across the Bank 48 person 	<ul style="list-style-type: none"> ● The Head Office Party Committee held General Membership Meetings for centralized study 21 times ● The "New Era Guiyin Lecture Series" were held 6 sessions 	<ul style="list-style-type: none"> ● The Head Office Party Committee organized Party Day activities 13 times ● The "New Era Guiyin Lecture Series" covered Party members and cadres over 3300 person-times
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The Bank actively builds consensus for development, strengthens political leadership, and deepens theoretical grounding, guiding Party members and cadres at the branch level to enhance their ideological awareness and foster closer ties between the Party, the masses, and the staff. The Bank has continued to organize educational activities to raise branch Party members' understanding of the importance, long-term nature, and arduousness of the spirit of the Party's eight-point frugality code, thereby enhancing their consciousness in complying with discipline and rules. During the reporting period, the Bank organized over 200 cadres and employees to participate in the Bank of Guizhou's lecture series on deeply studying and implementing the spirit of the Fourth Plenary Session of the 20th Central Committee of the Communist Party of China, the "Major Ideological and Political Course for Employees", symposiums with non-Party members, and youth lecture series.




The Party Branch Held Its Annual Organizational Life Meeting



Organizing Party Day Activities


Exercising Full and Strict Governance over the Party

The Bank's Party Committee has resolutely implemented the main responsibility for exercising full and strict governance over the Party, actively implemented the general requirements for building the Party in the new era, continuously deepened the construction of a clean government and the fight against corruption, unremittingly implemented the spirit of the Party's eight-point frugality code, and promoted the normalization and long-term effectiveness of work-style development. During the reporting period, the Bank organized and convened meetings on the construction of a clean government and the fight against corruption, as well as special Party Committee meetings on exercising full and strict governance over the Party, to study, deploy, and coordinate key tasks. It organized the signing of the *Responsibility Statement for the Construction of a Clean Government and the Fight Against Corruption* at all levels, and formulated the *Task Arrangement for Implementing the Main Responsibility of Exercising Full and Strict Governance over the Party and Key Points for the Construction of a Clean Government and the Fight Against Corruption*, clarifying key tasks and specific measures for governing and managing the Party, and transmitting responsibility and pressure. Through multiple measures, the Bank has focused on strengthening political supervision, intensifying anti-corruption deterrence, improving institutional mechanisms, deepening warning education, and strengthening the construction of a clean culture in the new era, thereby advancing the comprehensive and strict governance of the Party, the construction of a clean and honest administration, and the fight against corruption in depth.



Strengthen Disciplinary Education

Fully utilizing typical cases of disciplinary and legal violations occurred, and comprehensively employing resources such as warning education bases and documentary films to conduct in-depth and effective warning education, forming a powerful deterrent. During the reporting period, the Head Office conducted 4 diverse warning education sessions, covering over 1600 cadres and staff.



Maintaining High Pressure Against Corruption

Resolutely supporting and cooperating with discipline inspection and supervision agencies in investigating cases of misconduct and corruption. Fully supporting discipline inspection agencies in accurately applying the "Four Forms" of supervision and discipline enforcement to criticize, educate, assist, and handle cadres. Vigorously promoting improvements and governance based on specific cases to strengthen the deterrent effect of discipline and law.



Strengthening the Construction of a Clean Culture in the New Era

Organized centralized "Discipline and Law Education Month" activities and integrity compliance lectures. Organized participation in the "Clean Guizhou · Guizhou Youth Speak" integrity education series and the themed essay contest on the construction of a clean financial culture. Issued integrity reminders focusing on key holiday periods such as May Day, Dragon Boat Festival, National Day, and Mid-Autumn Festival.

Standardizing Corporate Governance

The Bank has always adhered to consolidating its management foundation and improving its corporate governance system, continuously enhancing its risk prevention and control capabilities and management standards, and making every effort to ensure the Bank's sustained, stable operation and high-quality development.

Improving the Corporate Governance System

The Bank strictly complies with regulatory requirements such as the *Company Law of the People's Republic of China*, the *Hong Kong Listing Rules*, and the *Corporate Governance Code for Banking and Insurance Institutions*. It continuously improves its governance standards and strengthens its standardized, institutionalized, and scientific corporate governance system. The Bank has promptly revised its Articles of Association and the Rules of Procedure for the Shareholders' Meeting and the Board of Directors. In line with regulatory requirements and the Bank's actual needs, it has revised the Shareholders' Meeting's delegation of authority to the Board of Directors, continuously consolidating the foundation for the compliant operation of the governance system.



During the Reporting Period

Shareholders' Meeting

- Convened Shareholders' Meetings **4** times
- Reviewed and considered proposals **24** cases

Board of Directors

- The Board of Directors consists of **12** directors (one of whom is pending qualification approval), including **3** executive directors, **4** non-executive directors, and **5** independent non-executive directors.
- The Board of Directors has established **6** specialized committees: the Strategic Development Committee, the Risk and Related Party Transaction Management Committee, the Nomination and Remuneration Committee, the Audit Committee, the ESG Management and Consumer Rights and Interests Protection Committee, and the Compliance Management Committee.
- Members of the Board of Directors possess diverse professional backgrounds and extensive management experience in law, economics, finance, auditing, engineering, environmental studies, and investment management.
- The composition of the Board of Directors is diversified, with female executive director **1** person
- Female non-executive directors **2** person
- Female independent non-executive directors **2** person
- Female directors accounting for **41.67%**
- Convened meetings of the Board of Directors **13** times
- Convened meetings of the specialized committees **31** times
- Reviewed and considered proposals **105** cases

Supervisory Committee¹

- Convened meetings of the Supervisory Committee **5** times
- Organized special supervision meeting **1** time
- Reviewed and supervised matters **37** items
- Issued supervision reminder letters **7** letters



Investor Relations Management

The Bank has always attached great importance to the opinions and suggestions of its shareholders. By convening shareholders' meetings and setting up an investor hotline, it has established and maintained effective channels for communication with shareholders through various means, and regularly reviews the implementation and effectiveness of the shareholder communication policy, so as to ensure that all shareholders enjoy equal status and that their rights to know, to participate, and to vote on major matters of the Bank are protected. During the reporting period, the Board of Directors of the Bank reviewed the shareholder communication policy. After considering the various channels available for shareholders to express their views, the Board concluded that the shareholder communication policy is appropriate and effective, and has been properly implemented during the reporting period.

Shareholders and investors may contact the board of directors for inquiries as follows:

Address: Board Office/Audit Committee Office, 43rd Floor, Guizhou Bank Head Office Building, No.9 Yongchang Road, Guanshanhu District, Guiyang City, Guizhou Province, China
 Postal Code: 550081
 Contact Tel: (86) 0851-86987798
 Fax: (86) 0851-86207999
 Email: irm@bgzchina.com

¹In accordance with the *Company Law of the People's Republic of China*, the *Notice of the National Financial Regulatory Administration on Matters Relating to the Alignment of Corporate Governance Regulations with the Company Law* (Jin Gui [2024] No. 23), and other relevant laws, regulations, and supervisory rules, as well as the relevant requirements for the reform of the supervisory committees of state-owned enterprises, and taking into account the actual situation of the Bank, the Bank's Supervisory Committee was legally dissolved on December 17, 2025. The Audit Committee of the Board of Directors will now exercise the powers of the Supervisory Committee as prescribed by the *Company Law of the People's Republic of China* and supervisory regulations.



Operation in Compliance with Laws and Regulations

The Bank continues to advance Operate in Compliance with Laws and Regulations, constantly strengthening compliance management and making steady progress in anti-money laundering efforts. The Bank strictly adheres to the requirements of fair dealing and anti-unfair competition, enhances intellectual property protection and the application of innovative achievements, and comprehensively elevates its standards for compliant operations.

Consolidating the Foundation of Compliance Management

The Bank attaches great importance to compliance management. It earnestly implements regulatory requirements and, adhering to the work principles of "establishing sound rules, ensuring strict execution, strengthening supervision, and enforcing serious accountability", continuously improves its compliance management system and organizational structure. By constantly enhancing its capability to manage compliance risks, the Bank lays a solid foundation for improving the quality and efficiency of its operations and management.



Anti-Money Laundering (AML)

The Bank has thoroughly implemented the new Anti-Money Laundering Law and strictly complied with laws and regulations such as the *Anti-Money Laundering Law of the People's Republic of China* and the *Regulations on Anti-Money Laundering by Financial Institutions*. By standardizing its institutional framework and consolidating its management foundation, the Bank has continuously enhanced its awareness of AML duties. During the reporting period, the Bank improved its information inquiry and management mechanisms, strengthened technological empowerment, intensified supervision and inspection, and actively conducted AML publicity and training to continuously improve the quality and efficiency of its AML work.

Improving Information Inquiry and Management Mechanisms

The Bank promoted the filing of beneficial owner information and established a sound mechanism for the inquiry and management of such information. This initiative improves information utilization efficiency and provides strong support for AML efforts.

Continuously Enhancing the Level of AML Intelligence

The Bank optimized system functions and processes and launched new monitoring models to improve the effectiveness of system monitoring. Focusing on new scenarios of money laundering crimes, the Bank significantly enhanced its intelligent monitoring capabilities.

Deepening Supervision and Inspection, Strengthening Training and Publicity

The Bank increased the intensity of supervision and inspection, continuously promoted AML business training, and innovatively carried out AML publicity. It supervised institutions at all levels to continuously improve their AML standards in areas such as AML management, customer due diligence, and the preservation of customer identity information and transaction records. During the reporting period, the Bank conducted 6 AML training sessions, covering 1100 person-times.

Fair Dealing and Anti-Unfair Competition

The Bank strictly complies with the requirements of laws and regulations such as the *Anti-Unfair Competition Law of the People's Republic of China* and the *Guiding Opinions on Regulating the Management of Market-adjusted Prices for Banking Services*. In its business operations, the Bank actively upholds a fair and just market competition order. Meanwhile, the Bank continuously strengthens compliance training and concept promotion for its employees to ensure that all staff fully understand and strictly implement relevant regulations, effectively preventing and guarding against acts of unfair competition.

Intellectual Property Protection

The Bank consistently focuses on the protection of intellectual property and continuously improves its intellectual property management mechanisms. During the reporting period, the Bank organized a series of legal awareness activities, including Intellectual Property Publicity Week, to continuously enhance the legal awareness and intellectual property protection awareness of all employees, fostering a positive atmosphere that respects innovation and adheres to legal compliance. In promoting technological research and development and the transformation of achievements, the Bank formulated and implemented the *Bank of Guizhou Mobile Financial Client Application Standards*. This established systematic management requirements for security protection, privacy protection, and accessibility services. The related practices were honored with the "Front Runner" certificate from the National Internet Finance Association of China, playing a positive exemplary role in the industry. Meanwhile, the Bank's joint research achievement, *Intelligent Optimization Method and Device for Credit Strategy Driven by Digital Twin*, was granted a national invention patent (Patent No.: ZL 2025 1 1299570.X), further demonstrating the Bank's R&D strength in the field of digital finance technology innovation.



Invention Patent Certificate for Intelligent Optimization Method and Device for Credit Strategy Driven by Digital Twin

Safeguarding the Risk Bottom Line

The Bank continues to improve our risk management and internal audit systems, enhance institutional frameworks, optimize governance structures, and strengthen professional training and team development. The Bank consistently enhances the quality and effectiveness of risk prevention and control, credit management, and audit supervision, providing a solid guarantee for the Bank's stable operations and high-quality development.

Risk Management

The Bank has fully implemented the decisions and deployments of the Party Central Committee and the provincial Party committee and government regarding economic and financial work. Closely aligning with Guizhou province's key economic work priorities, regional development strategies, and financial industry development trends, and taking into account the Bank's actual situation, the Bank formulated and issued the *Bank of Guizhou 2025 Comprehensive Risk Management Policy*. This policy actively guides the allocation of credit resources toward the "new industrialization, new urbanization, agricultural modernization, and tourism industrialization", the "Five Major Financial Sectors", the modern industrial system, and the real economy, ensuring that the Bank's work is aligned and resonates with national policies.

Construction of the Comprehensive Risk Management System

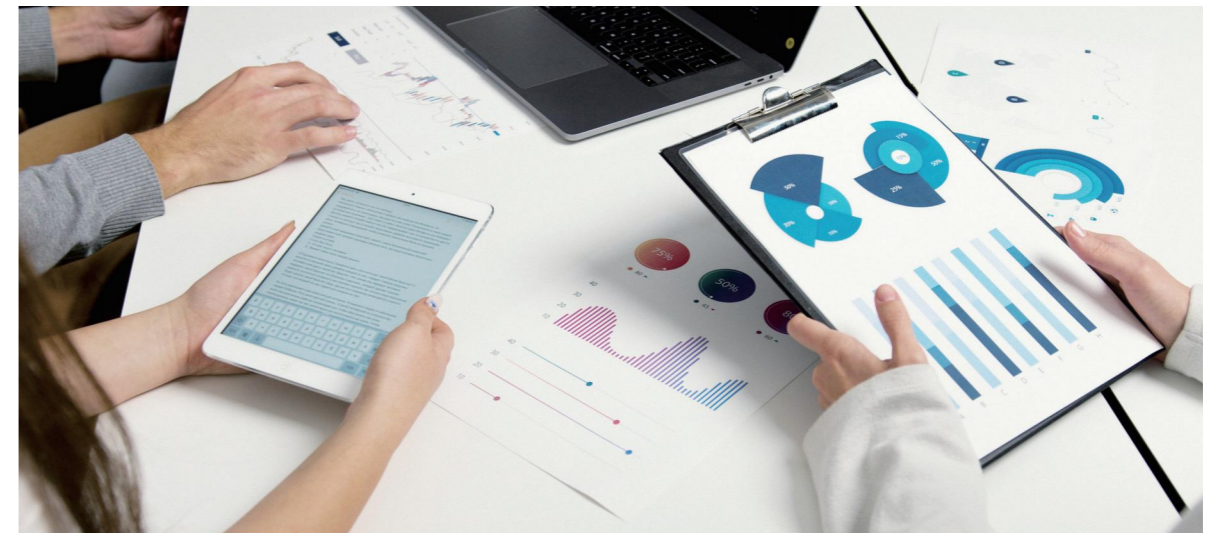
▶ During the reporting period, the Bank newly issued or revised 16 management policies, including the *Bank of Guizhou Measures for the Identification and Assessment of Major Risks*, the *Bank of Guizhou Corporate Credit Business Management Provisions*, and the *Bank of Guizhou Credit Guarantee Management Measure*. These updates improved the mechanisms for identifying, assessing, and monitoring major risks, ensuring comprehensive coverage, standardized management, and effective control in key risk areas.

Optimization of Customer Structure

▶ The Bank continued to optimize its customer structure, consolidated credit risk management, and strengthened the supervision of due diligence. During the reporting period, the Bank reinforced unified credit management requirements and strictly enforced the "Three Checks" system for loans. Emphasis was placed on ensuring pre-loan investigations were authentic, effective, and comprehensive; enforcing rigid constraints during the loan review and approval process; and implementing comprehensive monitoring for post-loan management. By further improving the quality of the "Three Checks", focusing on the management of large-scale credit, increasing risk screening, and strengthening risk prevention and control for large credit customers, the Bank optimized the proportion of its credit exposure within the customers' total credit, effectively preventing credit risk.

Risk Management Training

▶ In 2025, the Bank conducted a series of risk management training activities to consolidate the foundation of risk management. Focusing on the interpretation of core risk management policies and the analysis of practical cases, the training covered employees at the Head Office, branch, and sub-branch levels. Through professional and systematic training, the Bank continuously improved the professional standards of its risk management personnel and enhanced the risk prevention awareness and practical capabilities of all employees.



Internal Audit

We continue to improve internal audit management system and strengthen audit supervision and risk prevention capabilities. Based on the *Audit Law of the People's Republic of China* and its implementing regulations, as well as relevant laws and regulations from regulatory authorities, the Bank of Guizhou revised and formulated the *Bank of Guizhou Economic Responsibility Audit Management Measures for Managers* and the *Bank of Guizhou Off-Balance Sheet Business Audit Management Measures* during the reporting period. We also issued the *Notice on Further Improving the Rectification of Issues Identified in Audits*. These actions have further consolidated the Bank of Guizhou's internal audit system and operational standards. Currently, the Bank of Guizhou has 12 effective audit policies, completed 68 audit projects throughout the year, and continuously improved the coverage and enforcement of internal supervision.

At the audit governance level

The Bank formulated the *Bank of Guizhou Internal Audit Charter*, which was reviewed and approved by the Board of Directors. This charter clarifies core elements such as audit objectives, organizational structure, responsibilities and authorities, and work procedures. Simultaneously, focusing on practical audit operations, the Bank established a full-process regulatory system covering on-site audits, off-site audits, project quality evaluations, and audit file management, laying a solid institutional foundation for ensuring audit quality and standardizing operational procedures.

Regarding the audit team

The Bank's Audit Department currently employs 34 professionals. The team's expertise spans multiple fields including auditing, accounting, economics, finance, and law. The department is organized into 7 specialized teams responsible for specific tasks such as asset-liability audits, financial accounting audits, and economic responsibility audits. All team members possess extensive industry experience and hold nationally recognized professional qualifications such as Certified Public Accountant (CPA) and Auditor. Meanwhile, the Bank continues to encourage employees to enhance their professional competence through systematic learning and professional qualification certification.

Empowering with Green Dedication: Safeguarding the Ecological Foundation and Co-creating a Low-Carbon Future

Addressed Issues:

- Deepening green finance
- Environmental risk management
- Addressing climate changes
- Advancing green operations
- Biodiversity protection

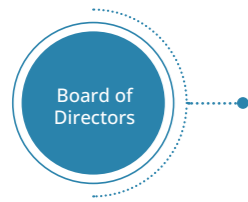


Addressing Climate Changes

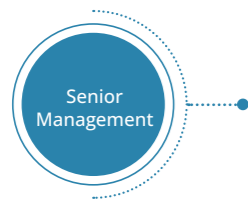
The Bank deeply recognizes the risks and opportunities presented by climate change. Referencing the *International Financial Reporting Standards S2—Climate-related Disclosures* (IFRS S2) and the *Environmental, Social and Governance Reporting Guide of the Hong Kong Stock Exchange*, the Bank has systematically established and continuously improved our climate governance structure, management strategies, risk control mechanisms, and target indicator systems. By fully integrating climate factors into governance decision-making, strategic planning, and the entire business process, the Bank strives to strengthen our capabilities in identifying, assessing, and responding to climate-related risks. The Bank continuously improves the quality and efficiency of green finance services and actively supports the achievement of the "Carbon Peaking and Carbon Neutrality" goals and the green transformation of the economy and society.

Governance Structure Related to Climate and Environmental Risks

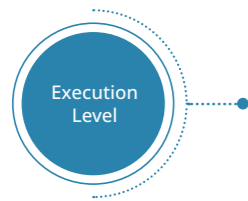
The Bank of Guizhou continuously improves its governance structure for climate and environmental risk management, establishing a sound organizational system of "Board of Directors—Senior Management—Specialized Departments and Teams". In the *Bank of Guizhou Implementation Plan for Implementing Green Finance Strategy and "Dual Carbon" Actions* (2023-2025), the Bank of Guizhou clearly defines the responsibilities of each department to ensure that climate-related risks and opportunities are effectively identified, assessed, and addressed.



- The Board of Directors assumes the primary responsibility for climate and environmental risk management. It is responsible for approving the Bank of Guizhou's climate-related strategies, goals, and major policies, and supervising their implementation.
- The ESG Management and Consumer Rights and Interests Protection Committee, established under the Board of Directors, is responsible for regularly reviewing the progress of climate risk management and green finance development, the achievement of targets, and disclosure information.



- Responsible for formulating and promoting the implementation of climate risk management strategies, setting green finance development goals, and decomposing them by region and other criteria.
- Established the Leading Group for Green Finance Innovation and Development to implement green finance regulatory requirements, coordinate the integration of climate risks into the comprehensive risk management system, and report the Bank of Guizhou's green finance development status to the Board of Directors and the Audit Committee annually.



- The execution is led by the Corporate Banking Department / Green Finance Department, which is responsible for promoting and managing green finance business. It has an internal green finance professional team responsible for promoting green projects and business plans, product and service innovation, and green certification, striving to improve the quality, efficiency, and risk management level of the Bank of Guizhou's green finance services.

Climate Change Related- Risks and Opportunities

The Bank incorporates climate and environmental risks into its annual comprehensive risk management policies. Based on its business operations, it has conducted assessments and analyses on the climate change related risks and opportunities, and developed specific response measures according to their distinct impacts, as detailed in the table below.

Risk Type	Description	Potential Financial Impact	Time Horizon ¹	Response Measures
Policy and Legal Risks	Under China's "dual carbon" policy framework, government and regulatory bodies are continuously improving their support for green finance and imposing stricter environmental disclosure requirements on financial institutions. Failure to promptly adjust business strategies in line with these policies may expose the Bank to compliance risks. Additionally, as the national carbon market expands, key industries face tighter constraints. If clients in these industries are unable to achieve green transformation and upgrading in a timely manner, they may face production halts, phase-out, or sharply rising carbon costs, leading to an increase in default rates among certain industry clients.	Increased credit risk; higher compliance costs; asset impairment risk	Long-term	The Bank has established a Green Financial Innovation and Development Leading Group to closely monitor central and local transition finance guidelines and carbon market policies, providing timely interpretations and recommendations on relevant standards and policies. The team has improved credit policy guidelines and strictly implements a "one-vote veto" on environmental non-compliance.
Technological Risks	During the process of achieving the carbon peak and carbon neutrality goals, traditional high-carbon industries such as power, steel, building materials, non-ferrous metals, chemicals, and paper-making will undergo energy-saving and emission-reduction transformations, and develop energy-efficient products and technologies. However, certain technological pathways for energy conservation and carbon reduction that are still in the pre-commercialization stage carry significant uncertainty and high investment risks. Furthermore, investing in projects with rapidly iterating technologies may also lead to the risk of stranded credit assets. From an internal perspective, the Bank currently lacks specialized talent and tools to assess green transition technology pathways, which hinders the development of transition finance business.	Increased operating costs; declining revenue; collateral value impairment	Medium-term	The Bank focuses on mature technologies, prioritizing technology upgrading projects with clear technical pathways and well-defined business prospects (e.g., distributed photovoltaics, industrial waste heat recovery). It conducts technical due diligence by engaging third-party technical evaluation agencies or partnering with industrial funds. The Bank also intensively studies transition finance guidelines, strengthens research on transitional technology pathways in key industries, recruits interdisciplinary talents, and cooperates with professional institutions to provide training.
Market Risks	As the sustainable investment sector continues to grow, a growing number of capital market participants and financial consumers are paying increased attention to the impact of climate change on investment assets, leading to higher expectations for green financial products. As a result, traditional financial products face the risk of losing market share. If the Bank fails to meet the evolving demands of the capital markets and its customers, it may suffer from reduced competitiveness of its financial products and a decline in market share.	Increased financing difficulty; higher financing costs	Medium-term	The Bank strengthens market trend research and has issued the Bank of Guizhou Corporate Credit Policy Guidelines in 2025 to actively support initiatives such as urban and rural carbon peaking actions, the circular economy for carbon reduction, and the enhancement of carbon sink capacity. It has stepped up innovation in green finance and transition finance products and services, and successfully executed its first transition finance loan.
Reputation Risks	The issue of global climate change is currently receiving significant public attention. High-polluting enterprises generally have a low capacity to resist climate-related risks. If our bank or our credit clients cause destructive impacts on the climate or environment during their operations, it may adversely affect our bank's reputation.	Brand value impairment, customer attrition, and net profit decline	Short-term	The Bank actively implements the ESG development concept, regularly releases ESG reports and environmental information disclosure reports to demonstrate to stakeholders the measures we have taken in fulfilling social responsibilities and addressing climate change. It also strengthens monitoring and early warning. During the credit approval process, the Bank pays special attention to whether the financing targets have any environmental compliance violations, negative environmental news and conducts regular compliance inspections.

¹Time Horizon: Short-term (within 1 year), Medium-term (1-3 years), Long-term (over 3 years)

Risk Type	Description	Potential Financial Impact	Time Horizon ¹	Response Measures
Physical Risks	Short-term Risks In recent years, extreme weather events such as heavy rain and flash floods have occurred frequently, which may cause damage to the bank's operating premises, data centers, or other infrastructure, thereby affecting business continuity. On the investment and financing aspects, extreme weather may lead to asset damage and operational disruption for borrowing enterprises (e.g., in agriculture, tourism, and infrastructure projects), affecting their debt repayment capacity.	Increased operating costs; impairment of collateral value; increased credit risks	Short-term	Ensure own operations: Improve emergency support plans for data centers and office premises; formulate the Bank of Guizhou's Graded and Categorized Control Requirements for Safety Risks of Extreme Weather to guide institutions at all levels in effectively responding to extreme weather risks such as heavy rainfall. Conduct regular emergency drills and improve contingency plans for emergencies to ensure business continuity.
	Long-term Risks Long-term climate change (e.g., persistent high temperatures, changes in rainfall patterns, and other chronic natural hazards) may impact regional water resources and agricultural ecosystems, thereby affecting the stability of related industrial chains and the value of collateral.		Long-term	Strengthen pre-loan assessment: Focus on agriculture, tourism, and projects located in disaster-prone areas. Explore stress testing: Drawing on regulatory requirements, gradually explore scenario analysis and stress testing for industries susceptible to climate impacts.

Opportunity Type	Description	Potential Financial Impact	Time Horizon	Response Measures
Opportunity	Energy and resource efficiency Reduce operating costs by promoting green buildings, digital operations, energy-saving and emission-reduction technologies, as well as energy-efficient products across all business premises.	Reduce energy and water consumption; lower operating costs	Medium-term	The Bank actively promotes green operations and office management, regularly collecting data on energy and water consumption at the head office and all branch offices to monitor energy and resource usage levels. The Bank's head office building adopts green building materials, intelligent power management systems, intelligent water supply and drainage systems, and intelligent air conditioning systems, effectively fulfilling its commitment to low-carbon operations.
	Products and services In the process of achieving China's goals of peak carbon emissions and carbon neutrality, various green and environmental protection industries, as nationally strategic emerging supported industries, will generate significant financing demand. As a practitioner of green finance development in Guizhou Province, the Bank meets the diverse and customized green financing needs of clients within the province by developing green financial products and service solutions.	Expand the loan customer base; enhance market competitiveness	Long-term	The Bank actively explores and promotes innovation in green finance businesses, expanding innovative services in areas such as the transformation and upgrading of traditional industries, green buildings, and green transportation facilities. It has established a green finance fast track, optimized approval processes, and improved the efficiency of green financial services.
	Market The Bank can leverage support from government and regulatory authorities to develop green finance-related businesses, thereby delivering returns to investors.	Lower operating costs; increase net profit	Medium-term	The Bank actively issues green financial bonds, raising funds to support green projects in energy conservation and carbon reduction industries, environmental protection industries, and resource recycling industries, thereby continuously providing new momentum for local green development. The Bank has successfully obtained the qualification as a local corporate financial institution pilot for carbon emission reduction instruments, actively supporting projects in key areas such as clean energy, energy conservation and environmental protection, and carbon emission reduction technologies, thereby contributing to the achievement of carbon peak and carbon neutrality goals.

Climate and Environmental Risk Management

To implement the requirements of the Green Finance Guidelines for the Banking and Insurance Industries, the Bank has revised and issued internal policies including the Bank of Guizhou Measures for the Management of Environmental, Social and Governance (ESG) Risks of Corporate Credit Customers, thereby establishing an effective end-to-end management system for the identification, assessment, and monitoring of environmental and social risks.

The Bank incorporates the ESG risk classification and assessment results of credit customers into the scope of customer rating and access evaluation, using them as an important basis for developing differentiated risk management measures and providing references for credit approval decisions. The annual corporate credit policy guidelines explicitly require that "all industry customers must strictly adhere to green loan standards and a strict environmental protection veto mechanism. For customers or projects that fail to meet environmental protection requirements, no new credit facilities may be extended".

Key Performance

- The Bank has conducted ESG risk classification and identification business for credit customers during the year

1932

items

Customer ESG Risk Management Process



Climate and Environmental Risk Stress Testing

As the national carbon market accelerates its expansion and the carbon pricing mechanism gradually improves, the carbon emission costs of enterprises in high-carbon industries have become an important variable affecting their operating performance and debt servicing capacity. To proactively assess the potential impact of carbon price fluctuations on the Bank's credit asset quality and to enhance the quantitative level of climate risk management, the Bank selected the aluminum smelting industry in 2025 to conduct a climate risk stress test. The test aims to systematically analyze, through scenario simulation, the transmission pathways and extent of impact of rising carbon costs on the financial condition of relevant enterprises, thereby providing data support for differentiated credit strategies and credit structure optimization. The test uses carbon price and the proportion of free carbon allowances as stress factors, simulating the carbon-related cost pressure faced by enterprises under scenarios where carbon prices rise year by year and free allowances decrease year by year. By constructing financial articulation relationships, the test dynamically tracks changes in enterprises' income statements and balance sheets. The results show that the increase in operating costs of the tested enterprises leads to a decline in total profit and net profit. However, due to their sound financial condition in the base period, their overall risk resilience is relatively strong, resulting in a limited impact on the Bank's non-performing loan ratio and capital adequacy level.

In the next step, the Bank will gradually expand the industry coverage of stress tests, optimize scenario settings and transmission pathways, and improve testing accuracy. At the same time, the Bank will continue to strengthen climate risk data accumulation and carbon emission management for customers in high-carbon industries, optimize credit policies and customer access management, and continuously improve climate risk management capabilities.

Climate and Environment Related Indicators and Targets

The Bank actively responds to the national "Carbon Peaking and Carbon Neutrality" strategy and has formulated the Vision, Goals and Actions of the Bank of Guizhou for "Carbon Peaking and Carbon Neutrality", striving to achieve peak carbon dioxide emissions by 2028 and to reach carbon neutrality by 2050.



Greenhouse Gas Emissions

The Bank's emissions of greenhouse gases and air pollutants such as nitrogen oxides during the reporting period are as follows.

Emissions		
Indicator	Unit	2025
Nitrogen oxide emission ¹	Kg	3,513.54
Sulfur oxide emission ¹	Kg	5.52
Particulate matter emission ¹	Kg	334.99
Greenhouse gas emissions (Scope 1) ²	Tons of CO ₂	2,483.56
Greenhouse gas emissions (Scope 2) ²	Tons of CO ₂	16,592.15
Greenhouse gas emissions (Scope 3) ²	Tons of CO ₂	11,342,249.86
Greenhouse gas emissions from office paper consumption	Tons of CO ₂	133.43
Greenhouse gas emissions from employee business travel by transportation	Tons of CO ₂	254.30
Greenhouse gas emissions from employee business travel accommodation	Tons of CO ₂	817.22
Greenhouse gas emissions from investment and financing activities	Tons of CO ₂	11,341,044.91
Total greenhouse gas emissions (Scope 1 and Scope 2)	Tons of CO ₂	19,075.71
Per capita greenhouse gas emission intensity (Scope 1 and Scope 2)	Tons of CO ₂ /Person	3.44
Greenhouse gas emission intensity per square metre of floor area (Scope 1 and Scope 2)	Tons of CO ₂ /M ²	0.06

Carbon emissions from investment and financing activities

In accordance with the *Notice of the People's Bank of China Guizhou Provincial Branch on Carrying Out 2025 Sustainable Information Disclosure by Financial Institutions* and the specific indicator requirements for sustainable information disclosure of financial institutions in Guizhou Province, and following the principle of "disclose as much as possible", the Bank has conducted carbon accounting for investment and financing activities that meet the *Technical Guidelines for Carbon Accounting of Financial Institutions (Trial)*. The carbon emission accounting of the Bank's investment and financing activities includes all project financing businesses and non-project (excluding small and micro) financing businesses with an average monthly financing amount exceeding RMB 5 million. The carbon emissions from the Bank's investment and financing activities in 2025 are shown in the following table:

Type	Carbon dioxide equivalent (Unit: tons of CO ₂ equivalent)	Percentage of reported financing activities in the Bank's total financing activities of that type (%)
Carbon emissions from project financing activities	9,647,400.40	100.00
Carbon emissions from non-project financing activities	1,693,644.51	28.63
Total	11,341,044.91	-

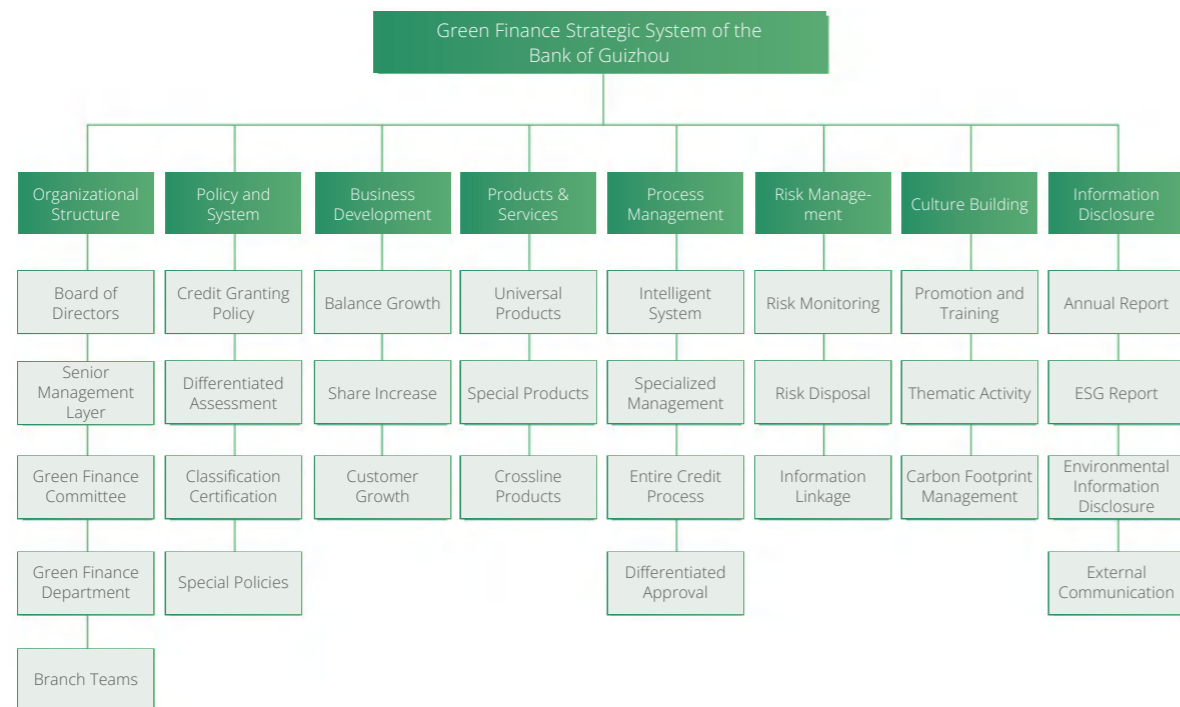
¹The calculation factors for greenhouse gas and pollutant emissions refer to Appendix II *Guidelines for Reporting Environmental Key Performance Indicators* of the Hong Kong Stock Exchange's *How to Prepare an Environmental, Social and Governance Report* (updated on 31 December 2024); the *Carbon Dioxide Emission Factors for Electricity in 2023* issued by the Ministry of Ecology and Environment and the National Bureau of Statistics;

²The calculations are performed in accordance with the *Notice of the People's Bank of China Guizhou Provincial Branch on Carrying Out 2025 Sustainable Information Disclosure by Financial Institutions* and the specific indicator requirements for sustainable information disclosure of financial institutions in Guizhou Province. Scope 1 mainly includes greenhouse gas emissions from gasoline, diesel, natural gas, liquefied petroleum gas, and fugitive emissions from fire extinguishers; Scope 2 mainly includes greenhouse gas emissions from purchased electricity; Scope 3 mainly includes greenhouse gas emissions from office paper, employee business travel by transportation, employee business travel accommodation, and investment and financing activities.

Deepening Green Finance

Green Finance Strategic Planning

The Bank has formulated and issued the *Green Finance Strategic Plan of the Bank of Guizhou (2021-2025)* and the *Vision, Goals and Actions of the Bank of Guizhou for "Carbon Peaking and Carbon Neutrality"*, which clarify the Bank's guiding ideology, definition and philosophy, principles, and development objectives for green finance, and establish the framework of the Bank's green finance strategic system during the "14th Five-Year Plan" period.



The Bank has formulated a high standard top-level plan for green finance. In the *Implementation Plan for Bank of Guizhou's Green Finance Strategic Planning and 'Dual Carbon' Actions (2023-2025)*, the responsibilities of each department are clearly defined to promote coordinated management and business development of green finance, striving to become a "green bank" recognized by the government, trusted by regulators, well-known to the public, and endorsed by employees.

Policies and Regulations for Green Finance

In 2025, the green finance policy system at the national level and in Guizhou Province continued to improve. At the national level, the People's Bank of China, together with the National Financial Regulatory Administration and the China Securities Regulatory Commission, issued the *Catalogue of Green Finance-supported Projects (2025 Edition)*, which for the first time covers the entire chain of "production-distribution-consumption", adds first-level categories such as green consumption and green trade, and unifies the definition standards for various green financial products. At the provincial level, the People's Bank of China Guizhou Provincial Branch took the lead in issuing documents such as the *Implementation Plan for High Quality Delivery of the "Five Key Financial Articles" in Guizhou Province* and the *Guizhou Province Transition Finance Standards Pilot Implementation Plan*, focusing on the transition finance needs of key industries such as coal power and steel, and improving the incentive and constraint mechanisms for green finance. The Provincial Forestry Administration and three other departments jointly issued the *Implementation Opinions on Financial Support for High Quality Development of the Forestry Industry*, clarifying innovative models such as forest rights mortgage and biological asset mortgage.

The Bank actively responded to policy requirements by incorporating green finance into the Bank's development strategy. During the reporting period, it formulated credit policy guidelines, clarified key directions for green finance, and issued supporting incentive policies for green finance. By improving the institutional system, the Bank provides strong institutional support for the high-quality development of green finance.

Document Name	Document No.	Document type
Notice on Printing and Issuing the <i>Vision, Goals and Actions of the Bank of Guizhou for Carbon Peaking and Carbon Neutrality</i>	Qian Yin Fa [2021] No. 17	Strategic Planning
Notice on Printing and Issuing the <i>Green Finance Strategic Plan of the Bank of Guizhou (2021-2025)</i>	Qian Yin Fa [2021] No. 16	Strategic Planning
Notice on Revising and Issuing the <i>Management Measures of the Bank of Guizhou for Corporate Forest Rights Mortgage Loan</i>	Qian Yin Gui Zhang [2022] No. 189	Management Measures
Notice on Revising and Issuing the <i>Management Measures of the Bank of Guizhou for Green Parking Project Equity Support Loan</i>	Qian Yin Gui Zhang [2022] No. 194	Management Measures
Notice on Printing and Issuing the <i>Guidelines of the Bank of Guizhou for "Corporate Carbon Account" related Financing Business</i>	Qian Yin Ban Fa [2022] No. 536	Guidance Documents
Notice on Revising and Issuing the <i>Management Measures of the Bank of Guizhou for Green Building Loan</i>	Qian Yin Gui Zhang [2022] No. 66	Management Measures
Notice on Revising and Issuing the <i>Management Measures of the Bank of Guizhou for Ecological Environment Infrastructure Loan</i>	Qian Yin Gui Zhang [2022] No. 65	Management Measures
Notice on Revising and Issuing the <i>Management Measures of the Bank of Guizhou for Green Financial Bond Proceeds</i>	Qian Yin Gui Zhang [2022] No. 89	Management Measures
Notice on Revising and Issuing the <i>Implementation Rules of the Bank of Guizhou for Green Finance Business Certification</i>	Qian Yin Gui Zhang [2023] No. 26	Management Measures
Notice on Revising and Issuing the <i>Management Measures of the Bank of Guizhou for Green Finance Business</i>	Qian Yin Gui Zhang [2023] No. 28	Management Measures
Notice on Printing and Issuing the <i>Implementation Plan of the Bank of Guizhou to Implement the CBIRC's Green Finance Guidelines for the Banking and Insurance Industries</i>	Qian Yin Ban Fa [2023] No. 152	Guidance Documents
Notice on Printing and Issuing the <i>Implementation Plan of the Bank of Guizhou for Implementing the Green Finance Strategic Plan and "Carbon Peaking and Carbon Neutrality" Actions (2023-2025)</i>	Qian Yin Ban Fa [2023] No. 151	Strategic Planning



Document Name	Document No.	Document type
Notice on the Business Guidelines of the Bank of Guizhou for "Qianlin Loan"	Qian Yin Gong Si [2023] No. 6	Guidance Documents
Notice on Printing and Issuing the Guidelines of the Bank of Guizhou on "Carbon Emission Reduction Support Tool" related Loan Business	Qian Yin Ban Fa [2023] No. 195	Guidance Documents
Notice on Issuing the Guidelines of the Bank of Guizhou for Management of Green Credit Customer White List	Qian Yin Gong Si [2023] No. 13	Guidance Documents
Notice on Printing and Issuing the Transition Finance Framework of the Bank of Guizhou	Qian Yin Fa [2024] No. 417	Strategic Planning
Implementation Plan of Bank of Guizhou for Advancing Green Finance as a Strategic Priority	Qian Yin Ban Fa [2024] No. 239	Guidance Documents
Notice on Revising and Issuing the Working Rules of the Bank of Guizhou Green Finance Innovation and Development Leading Group	Qian Yin Ban Fa [2024] No. 415	Management Measures
Notice on Printing and Issuing the Guidelines of Bank of Guizhou on Charging Infrastructure Loan Business	Qian Yin Gong Si [2024] No. 13	Guidance Documents
Notice on Revising and Issuing the Management Measures of Bank of Guizhou on Environmental, Social and Governance Risks of Corporate Credit Customers	Qian Yin Gui Zhang [2025] No. 81	Management Measures
Bank of Guizhou's Corporate Credit Policy Guidelines in 2025	Qian Yin Ban Fa [2025] No. 258	Guidance Documents

Differentiated Credit Management

During the reporting period, the Bank formulated the *Credit Policy Guidance of the Bank of Guizhou in 2025*, listing "deepening green finance, supporting ecological priority to promote green development" as the annual credit focus. It strengthened the integrated development of green finance with areas such as the "Six Major Industrial Bases", "3533", "5+3 Key Projects", and "Electric Guizhou", and enhanced green credit support for key projects including industry, transportation, water conservancy, green buildings (one-star and above), and ecotourism, thereby promoting green and high-quality development of local industries. Strictly enforce the environmental protection veto mechanism, clearly curbing credit for "Two High" (high energy consumption and high emissions) projects.

Assessment and Incentive Policies

During the reporting period, the Bank incorporated the growth of green loan balance into the assessment of corporate business line operating targets and high-quality assessment of business lines, continuously improving the supporting incentive policies for green finance, including: Providing differentiated preferential measures in internal fund pricing for green loans, green bond proceeds loans, green transition loans, carbon emission reduction loans, etc., actively leveraging the advantages of green credit's low economic capital occupation and low internal fund cost, and encouraging business units to increase green credit disbursement.

Green Financial Products and Services

Green Credit

During the reporting period, the Bank increased its green credit support for key projects in industry, transportation, water conservancy, green buildings (one-star and above), eco-tourism, and other areas, with a focus on the green and low-carbon transformation of energy, industrial carbon reduction and emission reduction retrofits, etc. The Bank actively supported initiatives such as the Urban and Rural Development Carbon Peaking Action, the Circular Economy to Support Carbon Reduction Action, and the Carbon Sink Capacity Consolidation and Enhancement Action, thereby promoting green and high-quality development of local industries. As of the end of the reporting period, the Bank's green credit balance reached RMB 62.150 billion, an increase of RMB 3.744 billion from the beginning of the year, or a growth rate of 6.41%¹.

Statistical Table of Green Credit Related Information

Indicator	Unit	2025	2024	2023
Green credit balance	RMB 100 million	621.50	578.58	521.94
Corporate green credit balance	RMB 100 million	610.93	576.84	520.09
Proportion of corporate green credit to the Bank's total corporate loans	%	16.40	23.60	22.29
Newly issued amount of corporate green credit	RMB 100 million	108.47	117.14	101.48
Number of corporate green credit customers	Nr.	472	408	366

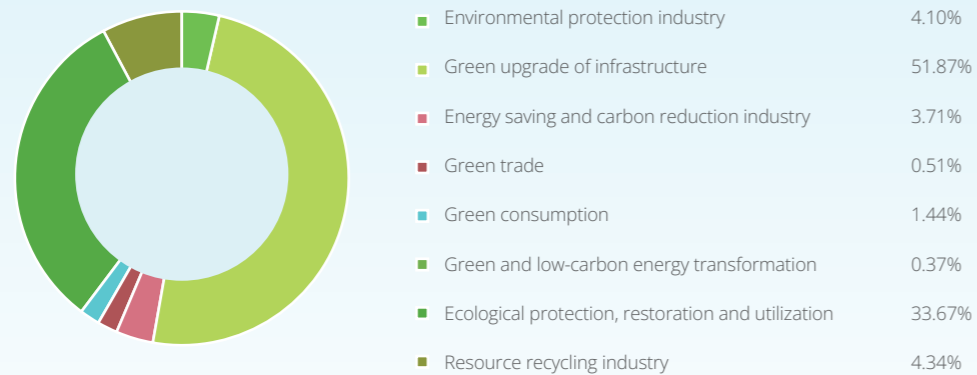
Allocation and proportion of green credit by sector

Green Credit Classification	Green Credit Balance (RMB 100 million)	Proportion (%)
Energy saving and carbon reduction industry	23.05	3.71
Environmental protection industry	25.48	4.10
Resource recycling industry	26.95	4.34
Green and low-carbon energy transformation	2.30	0.37
Ecological protection, restoration and utilization	209.23	33.67
Green upgrade of infrastructure	322.38	51.87
Green trade	3.18	0.51
Green consumption	8.93	1.44
Total	621.50	100.00

Notes: The statistical basis for green credit classification follows the PBOC (People's Bank of China) standard.

¹According to the Notice on Printing and Issuing Catalogue of Green Finance-supported Projects(2025 Edition) (Yin Fa [2025] No. 132) and other documents, the statistical caliber for green loans was adjusted in 2025, and corresponding adjustments were made after tracing the data.

Proportion of green credit by industry



The Bank's green loan allocation has expanded from infrastructure to real economy sectors, supporting key projects such as clean energy, green buildings, ecotourism, underforest economy and agricultural production as well as the new energy industrial chain, generating positive environmental and social benefits.

Environmental Benefits of Green Credit

Emission reduction indicators	Unit	2024	2025
Annual COD (chemical oxygen demand) reduction attributable to the loans	Tons	19,223.36	18,551.41
Annual NH ₃ N (ammonia nitrogen) reduction attributable to the loans	Tons	646.62	658.56
Total annual nitrogen reduction attributable to the loans	Tons	734.56	744.08
Total annual phosphorus reduction attributable to the loans	Tons	164.83	161.65
Annual standard coal savings attributable to the loans	Tce	42,702.32	41,264.60
Annual CO ₂ emission reduction attributable to the loans	Tons	702,034.99	609,746.02
Annual SO ₂ emission reduction attributable to the loans	Tons	1,298.68	1,220.88
Annual nitrogen oxide emission reduction attributable to the loans	Tons	66.80	97.02
Annual particulate matter reduction attributable to the loans	Tons	0.09	0.37

Innovative Green Credit Products and Services

The Bank continues to promote innovation in green loan products, developing ESG-related loans, intellectual property pledge loans, and loans empowering photovoltaic power generation projects. Through differentiated services, the Bank precisely addresses corporate needs and helps local economies embark on a new path of green and low-carbon development.



Case: Empowering Rooftop Green Power to Light Up a Clean Energy Future

The Bank actively extends green financial services to the development and utilization of new energy. In Guanling County, the Bank provided RMB 29 million in project loans to specifically support an industrial company in Guanling to build a distributed photovoltaic power station using the rooftops of its industrial park buildings. The project pioneeringly adopts the "self-generation for self-use, surplus power connected to the grid" model, converting idle rooftop resources into clean power generation capacity. The project not only significantly reduces electricity costs for enterprises in the park and revitalises corporate assets, but also generates substantial green benefits, achieving a win-win for environmental and economic value. Through efficient and customized financial services, the Bank strongly supports local clean energy infrastructure construction – a concrete practice of pursuing the "Carbon Peaking and Carbon Neutrality" goals and using financial vitality to promote high-quality green development of regional industries.



Case: Intellectual Property "Loans" Drive Green Recycling; Financial Vitality Empowers Tech Innovation Transformation

The Bank actively innovates its service model by using intellectual property pledge loans to solve financing difficulties for green technology enterprises. A certain industrial company in Guizhou is a national high-tech enterprise and "green factory" Specializing in the green recycling of waste lead acid batteries and the production of recycled lead. Although the company holds 26 core technology patents, it faced a financing bottleneck due to a lack of conventional sufficient collateral. The Taijiang Branch of the Bank proactively engaged with the company, accurately identified the market value of its patented technologies, quickly formed a dedicated team, and tailored a financing solution using intellectual property as the core collateral. Ultimately, the Bank provided credit support to the company, helping it transform "intellectual property" into "assets" for purchasing raw materials and increasing R&D investment.

Green Bonds

The Bank deeply participates in the issuance and investment of green bonds, helping to channel financial resources into green and low-carbon industries. As of the end of the reporting period, the Bank had issued a cumulative total of RMB 21 billion in green financial bonds, ranking first among financial institutions in Guizhou Province in terms of issuance volume. In 2025, the Bank newly issued two tranches of green financial bonds totaling RMB 8 billion, with record low issuance interest rates.



In 2025, the Bank invested RMB 250 million in green financial bonds, with a year-end holding balance of RMB 200 million.

During the reporting period, the Bank's green financial bond issuance were as follows:

Full name of bond	Abbreviation	Bond term (years)	Issuance scale (RMB 100 million)	Issuance interest rate
Bank of Guizhou Co., Ltd. 2025 Green Financial Bond (First Tranche)	25 Bank of Guizhou Green Bond 01	3	40	1.94%
Bank of Guizhou Co., Ltd. 2025 Green Financial Bond (Second Tranche)	25 Bank of Guizhou Green Bond 02	3	40	2.25%



In accordance with legal and regulatory requirements, the proceeds from the green financial bonds are fully used to support business development in the green finance sector. During the life of "25 Bank of Guizhou Green Bond 01" and "25 Bank of Guizhou Green Bond 02", a cumulative total of RMB 1.53 billion has been deployed, covering 50 projects across seven major categories: energy conservation and carbon reduction industries, environmental protection industries, resource recycling industries, green and low-carbon energy transformation, ecological protection, restoration and utilization, green infrastructure upgrading, and green trade – continuously providing new momentum for local green development.



Transition Finance

To actively respond to the national "Carbon Peaking and Carbon Neutrality" strategy and precisely support a smooth transition of high carbon industries to green and low-carbon models. With the support of the People's Bank of China Guizhou Provincial Branch, the Bank launched the Transition Finance Framework of Bank of Guizhou and financing classification as well as other development plans and management mechanisms, focusing on serving industries and projects with significant carbon emission reduction benefits, and providing reasonable and necessary financial support for the low-carbon transition of high emission or hard-to-abate sectors. During the reporting period, the Bank accelerated transition finance services. On the basis of the transition finance framework and catalogue standards, it further improved incentive policies such as a reduction in FTP (funds transfer pricing) for transition loans, and successfully implemented the Bank's first transition loan.



Case: Finance Linked to Emission Reduction to Support Green Transition

In response to national environmental policies and to support the low-carbon transformation of traditional industries, the Bank extended a fixed asset loan to a certain Manganese Industry Group Co., Ltd. for the construction of a demonstration project for the harmless disposal and resource utilization of 500000 tons/year of electrolytic manganese slag. As of the end of 2025, RMB 23 million had been disbursed. The project links the comprehensive utilization of electrolytic manganese slag and the carbon emission intensity per unit of product to the loan interest rate – the Bank's first "transition finance" transaction. After implementation, the company's electrolytic manganese production will reach an advanced clean production level, fundamentally eliminating the safety and environmental hazards of manganese slag stockpiling, achieving resource recycling, and supporting the goals of sustainable, high-quality development.

Green Finance Exchange and Cooperation

The Bank actively plays a leading and platform role in the green finance field. By hosting industry forums and deeply engaging in policy discussions and practical exchanges, it continuously enhances its professional influence and brand reputation. During the reporting period, the Bank received honors such as the China Financial Media 2025 Banking ESG Typical Practice Case and the Guizhou Financial Society's Green Finance Outstanding Reform and Innovation Case.



Case: Organizing the Commercial Bank Sustainable Information Disclosure Development Forum & Green Finance Committee Meeting

In August 2025, as the lead bank of the Green Finance Committee of the Asia Financial Cooperation Alliance, the Bank organized the "Commercial Bank Sustainable Information Disclosure Development Forum & 2025 Annual Working Meeting of the Green Finance Committee". In his address, Chairman Yang Mingshang systematically elaborated on the Bank's green finance planning and practices, emphasizing that the Bank will continue to strengthen its responsibility as the lead bank, improve top-level design, and work with alliance members to build a collaborative development ecosystem. The event brought together representatives and experts from 19 member institutions, demonstrating the Bank's active commitment to the "green content" development requirement and promoting industry knowledge sharing and win-win development.





Case: Bank of Guizhou was awarded the title of "Green Finance Innovation Case"

In October 2025, the "2025 Banking ESG Typical Practice Cases" list, hosted by China Financial Media, was officially announced. The Bank's innovative practice of "Finance Linked to Emission Reduction to Support Green Transition" stood out among many nominated cases and was named a "Green Finance Innovation Case". This recognition fully affirms the industry's acknowledgement of Bank of Guizhou's deep commitment to green finance and active exploration of sustainable development pathways, highlighting its sense of responsibility in promoting the green transformation of the economy and society.



Case: 2025 Green Finance Business Training

To thoroughly implement the *Implementation Plan of Bank of Guizhou for Advancing Green Finance as a Strategic Priority* and to enhance the professional level of green finance business across the Bank, the Head Office Corporate Banking Department / Green Finance Department successfully held the annual green finance special training in March 2025. The training adopted a hybrid online + offline format, covering 9 branches and 103 managerial subbranches across the jurisdiction. A total of 350 participants attended, including relevant front, middle and back office departments of the Head Office, as well as relationship managers from branches and subbranches. The training systematically explained the trends in green finance policies, the interpretation of the *Catalogue of Green Finance-supported Projects*, incentive policies, and the application of new standards. In light of Guizhou Province's "Six Major Industrial Bases" layout, the training summarized and refined green business growth points in areas such as new energy, infrastructure, and agricultural production. At the same time, a special session on carbon finance innovation was set up, focusing on 153 key regulated enterprises in the province (steel, thermal power, etc.), clarifying the direction for financial services to support the low carbon transformation of local traditional industries. This training effectively improved the green finance marketing and risk identification capabilities of front, middle and back office staff.



Advancing Green Operations

The Bank consistently practices a green and low-carbon sustainable development concept, strictly complies with the *Environmental Protection Law of the People's Republic of China*, the *Energy Conservation Law of the People's Republic of China*, the *Water Pollution Prevention and Control Law of the People's Republic of China*, the *Law on the Prevention and Control of Environmental Pollution by Solid Waste of the People's Republic of China*, and other environmental protection laws and regulations, and continuously promotes green office operations. During the reporting period, the Bank took measures such as strengthening energy consumption and waste management, promoting paperless office practices, and organizing green finance industry forums, striving to integrate green and low-carbon concepts throughout the entire green operation process.

Energy and Resource Consumption

The Bank's energy consumption during operations mainly includes electricity, natural gas, coal gas, and liquefied petroleum gas consumed in office premises, as well as gasoline and diesel consumed by the Bank's own vehicles.

The Bank's energy consumption from operating activities during the reporting period is as follows.

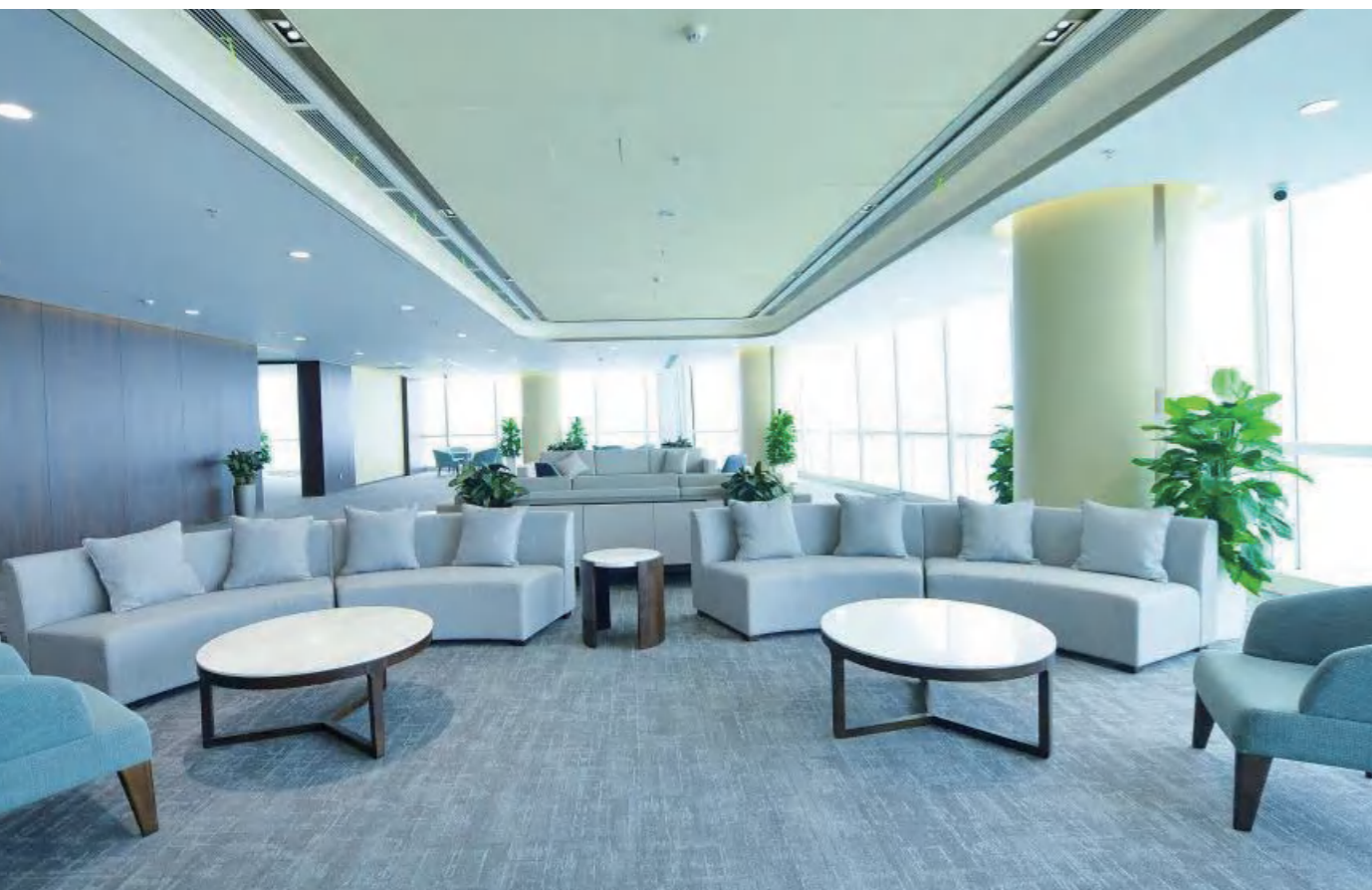
Indicator Name	Disclosure Items	Unit	2025
Direct energy consumption	Petrol	L	373,663.49
	Diesel	L	1,163.56
	Natural gas	m ³	663,868.76
	Gas	m ³	0.00
	Liquefied petroleum gas	kg	14,158.15
Indirect energy consumption	Purchased power	kWh	29,196,104.30
	Purchased electricity consumption intensity	kWh per person	5,262.46
Total energy consumption and intensity	Total energy consumption	kWh	40,211,615.22
	Energy consumption per employee	kWh per person	7,247.95
	Energy consumption per square metre of floor area	kWh per square metre	123.01
Resource consumption	Water consumption	Tons	151,230.01
	Water consumption intensity	tons per person	27.26
	Office paper consumption	Tons	145.13
	Office paper consumption intensity	kg per person	26.16

Waste Management

The waste electronic equipment generated during the Bank's operations mainly includes computers, monitors, printers, ATMs, and self-service terminals. Hazardous waste mainly includes waste fluorescent lamps, waste lead-acid batteries, and hazardous waste consumables. Nonhazardous waste mainly includes office waste, and light bulbs and tubes (excluding fluorescent lamps). The Bank promotes the recycling of electronic equipment through trade-in and auction disposal methods. Scrapped equipment is disposed of by professional third parties with appropriate qualifications.

The Bank's waste emissions during the reporting period are as follows

Indicator Name	Disclosure Items	Unit	2025
Hazardous waste	Waste fluorescent lamps	Pcs	782
	Waste leadacid batteries	Pcs	1,204
	Hazardous waste consumables	kg	3,613.84
Nonhazardous waste	Office garbage	kg	325,044.12
	Light bulbs and tubes (excluding fluorescent lamps)	Pcs	1,792



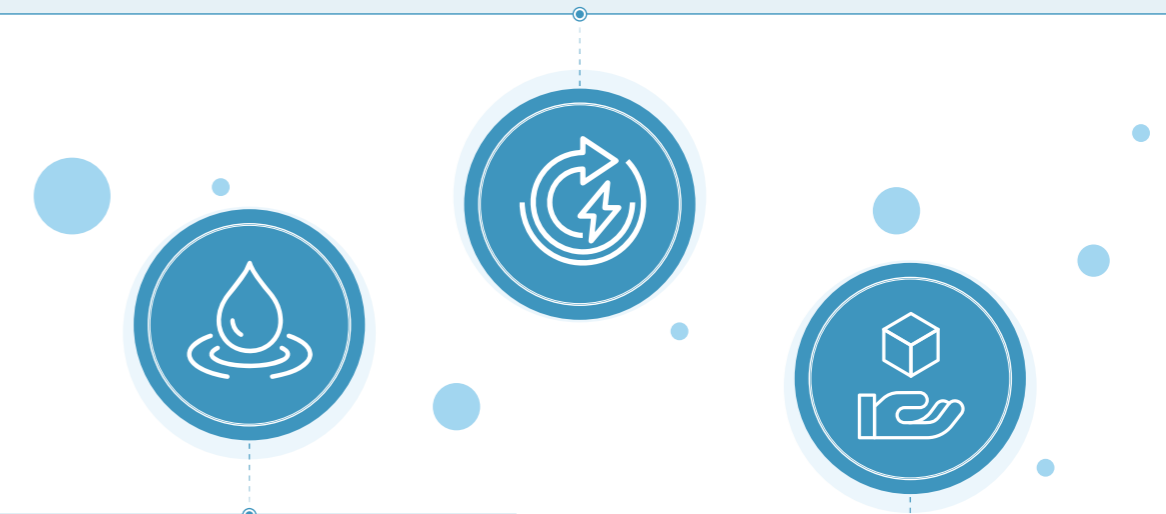
Implementing Energy Conservation and Emission Reduction

During the reporting period, the Bank managed its operations in accordance with the *Specific Measures for Green Development and Energy Saving & Consumption Reduction of Bank of Guizhou Building*, the *Notice on Further Strengthening Energy Conservation Management of Lighting, Air Conditioning, etc. in Bank of Guizhou Building*, the *Waste Classification Implementation Plan of Bank of Guizhou*, and other requirements. It adheres to the business philosophy of "intensification, cost reduction, quality improvement, and efficiency enhancement", rationally designed energy use plans, and actively promoted digital, intelligent, and paperless office work. During the reporting period, the Bank collected data on energy use, water use, etc., regularly conducted comparative analysis of usage, and made efforts to reduce energy and resource consumption as well as carbon emissions.



Power-saving management

The Bank has established and improved a power-saving management system and advocates that all employees save electricity. By strictly controlling the switching times of indoor and outdoor lighting and air conditioning, eliminating "lights left on all night", and standardizing air conditioning temperature settings. At the same time, a mechanism for adjusting the number of operating boilers on demand has been established to save gas. Equipment maintenance and inspection have been strengthened, and unnecessary equipment is turned off promptly, comprehensively improving equipment energy efficiency.



Water conservation management

The Bank has established a water conservation system, posted "Save Water" signs, and advocates full participation across the organization. By strengthening the maintenance of water-using equipment, eliminating leaks and drips; Strengthening management in canteens, cleaning, and other areas to increase the water recycling rate.

Material-saving management

The Bank fully promotes paperless office work, uses a paperless meeting system to circulate documents, and reduces the printing of paper documents and materials. Strictly implements waste classification and actively carries out the "Clean Plate Campaign" to eliminate food waste.

Biodiversity Protection

Biodiversity Finance

The Bank deeply recognizes the significance of biodiversity protection for ecological security and sustainable development, and actively directs financial resources to the field of ecological protection and restoration. By promoting biodiversity-related lending businesses, the Bank actively explores innovative pathways for green finance to support biodiversity protection. As of the end of the reporting period, the Bank had issued a total of 505 green loans for ecological protection, restoration and utilization, amounting to RMB 20.813 billion, of which RMB 5.786 billion was directed to ecological agriculture, forestry, animal husbandry and fisheries. Through tangible financial actions, the Bank protects natural capital and promotes the coordinated development of ecological protection, biodiversity restoration and local green industries.



Case: Finance Empowering Ecological Fisheries to Support Biodiversity Protection

The Bank actively fulfills its financial responsibility for biodiversity protection by supporting eco-friendly industries through innovative credit services. In 2025, the Bank provided a total of RMB 27.516 million in loan support to a fishery company in Guizhou. The project built 50 advanced land-based recirculating aquaculture units, integrating water circulation, tailwater treatment and digital monitoring systems, achieving industrialized and ecological management of the breeding process, with an annual output of approximately 2000 tons. This model significantly reduces the pollution and dependence on natural water bodies from traditional aquaculture at the source, directly contributing to the protection of regional aquatic ecosystems.



Biodiversity Impact

Relationship with Natural Ecology

As one of the national ecological civilization pilot zones, Guizhou Province is home to dozens of national nature reserves such as Fanjingshan and Maolan. Its unique geographical environment, superior ecological endowment and favourable climate conditions nurture rich biodiversity resources. As a corporate financial institution rooted in Guizhou and serving the local economy, the Bank deeply recognizes the close connection between its operations and natural ecology, actively practices a nature positive development concept, continuously improves nature-related risk management mechanisms, and directs financial resources towards eco-friendly sectors.

The Bank's nature-related dependencies and impacts are mainly reflected in two areas: its own operations and its investment and financing activities.

Nature-related dependencies and impacts in own operations

The direct impacts of the Bank's operating activities on nature are mainly reflected in resource consumption and waste emissions.

Energy consumption	The daily operations of the Head Office building and branches consume energy such as electricity and natural gas, generating Scope 1 and Scope 2 greenhouse gas emissions, which indirectly affect climate change.
Water resource consumption	The water demand of office premises, employee canteens, etc., places certain pressure on local water resources, making water protection particularly important.
Paper consumption	Although the Bank fully promotes paperless office work, compliance documents and customer contracts still require paper materials, consuming forest resources.
Waste management	The electronic waste (computers, printers, etc.), hazardous waste (waste fluorescent lamps, waste lead-acid batteries) and nonhazardous waste (office waste, kitchen waste) generated by the Bank must be properly disposed of to avoid contamination of soil and water bodies.

Nature-related dependencies and impacts in investment and financing activities

Dependency

The quality of the Bank's credit assets is closely related to the state of natural ecology. Supporting water conservancy projects depends on a stable supply of water resources; Supporting forest rights mortgage loan projects depends on the continued health of forest ecosystems; Supporting ecol-agricultural projects depends on the stability of soil quality, water resources and climatic conditions; Supporting tourism projects depends on the attractiveness of natural landscapes and biodiversity. If land degradation, water scarcity or biodiversity loss occurs, the security of the relevant credit assets will be directly threatened.



Impact

The Bank's investment and financing activities have both positive and negative impacts on nature. Positive impacts include: Reducing mineral extraction and environmental pollution by supporting circular economy enterprises; Supporting forest tree species adjustment through forest rights mortgage loans, thereby enhancing forest ecological functions and biodiversity; Supporting clean energy substitution through distributed photovoltaic projects, thereby reducing fossil energy consumption. Negative impacts mainly exist in the support of infrastructure construction projects: for example, water conservancy projects may alter river ecosystems, road construction may fragment animal and plant habitats, and industrial projects may generate pollutant emissions. The Bank controls the negative impacts of its investment and financing activities on nature by strictly enforcing the environmental protection veto mechanism, conducting ESG risk classification, and carrying out dynamic post-loan monitoring.

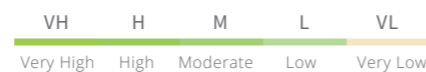
Assessing Nature-related Dependencies and Impacts

The Bank has systematically analyzed and assessed the nature-related dependencies, impacts, risks and opportunities involved in its own operations and investment and financing portfolio in accordance with the TNFD LEAP¹ methodology, in order to optimize the Bank's nature-related risk management processes and identify development opportunities closely linked to nature.

Based on the Bank's loan balance in 2025, this report selects the top five Level1 industries, including wholesale and retail trade; Water conservancy, environment and public facility management; Construction industry; Leasing and business services; the real estate industry, and additionally incorporate agriculture, forestry, animal husbandry and fishery, which have a high degree of nature relevance. The Bank used the ENCORE² tool to systematically assess the nature-related dependencies and impacts of economic activities in these industries. The specific results are as follows:

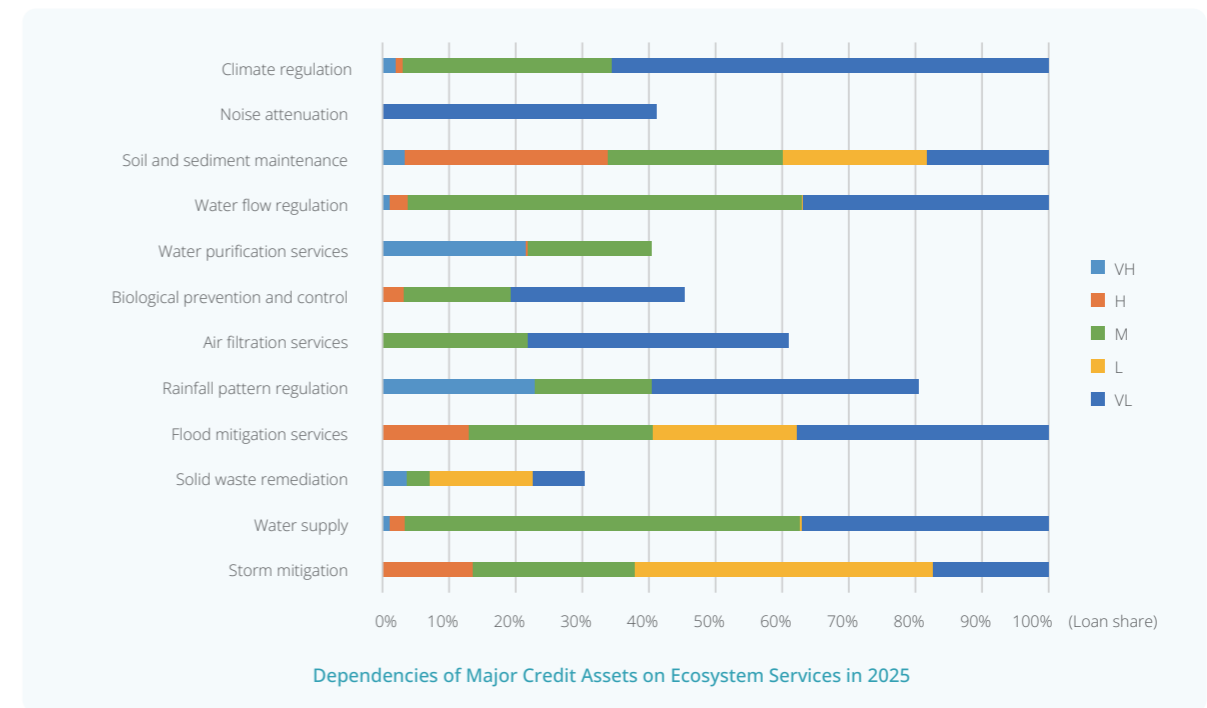
Nature-related dependencies of economic activities in the Bank's key industries

Primary industry	Secondary industry	Dependency												
		Solid waste remediation	Soil and sediment maintenance	Water purification	Biological prevention and control	Air filtration	Flood protection services	Climate regulation	Water supply	Noise attenuation	Storm mitigation	Water flow regulation	Rainfall pattern regulation	
Agriculture, forestry, animal husbandry and fishery industries	Agriculture	M	VH	VH	H	M	H	VH	H	/	H	H	VH	
	Forestry	M	VH	VH	H	M	H	H	VH	/	H	H	VH	
	Animal husbandry	M	M	H	M	M	M	M	M	VL	H	H	VH	
	Fishery industry	VH	VH	VH	H	M	H	M	H	/	H	H	VH	
	Agriculture, forestry, animal husbandry, fishery professional and auxiliary activities	VL	M	VH	M	VL	M	M	H	/	M	H	M	
Construction industry	Building industry	VL	H	M	/	VL	M	M	M	VL	M	M	VH	
	Construction installation industry	/	M	M	/	VL	M	VL	L	VL	M	M	VH	
	Building decoration, renovation and other construction industries	VL	M	M	/	VL	M	VL	M	VL	M	M	VH	
	Civil engineering construction industry	/	H	M	/	VL	H	M	M	VL	H	M	VH	
Wholesale and retail	Retail industry	/	M	/	VL	VL	M	VL	M	/	M	M	VL	
	Wholesale industry	/	L	/	VL	/	L	VL	M	/	L	M	VL	
Real estate industry	Real estate industry	/	M	/	/	VL	VL	VL	VL	VL	L	VL	/	
	Business service industry	/	VL	/	/	/	VL	VL	VL	/	VL	VL	VL	
Leasing and business services	Leasing industry	/	VL	/	/	/	M	VL	VL	/	M	L	VL	
	Public facility management industry	L	H	VH	M	M	M	M	M	/	M	M	M	
Water conservancy, environment and public facility management	Ecological protection and environmental management industries	VH	VL	M	VL	VL	VL	VL	M	VL	L	M	M	
	Water management industry	VH	M	VH	VL	M	M	VL	M	VL	L	M	VH	
	Land management industry	/	M	/	/	VL	VL	VL	VL	VL	L	VL	/	
	Land management industry	/	M	/	/	VL	VL	VL	VL	VL	L	VL	/	

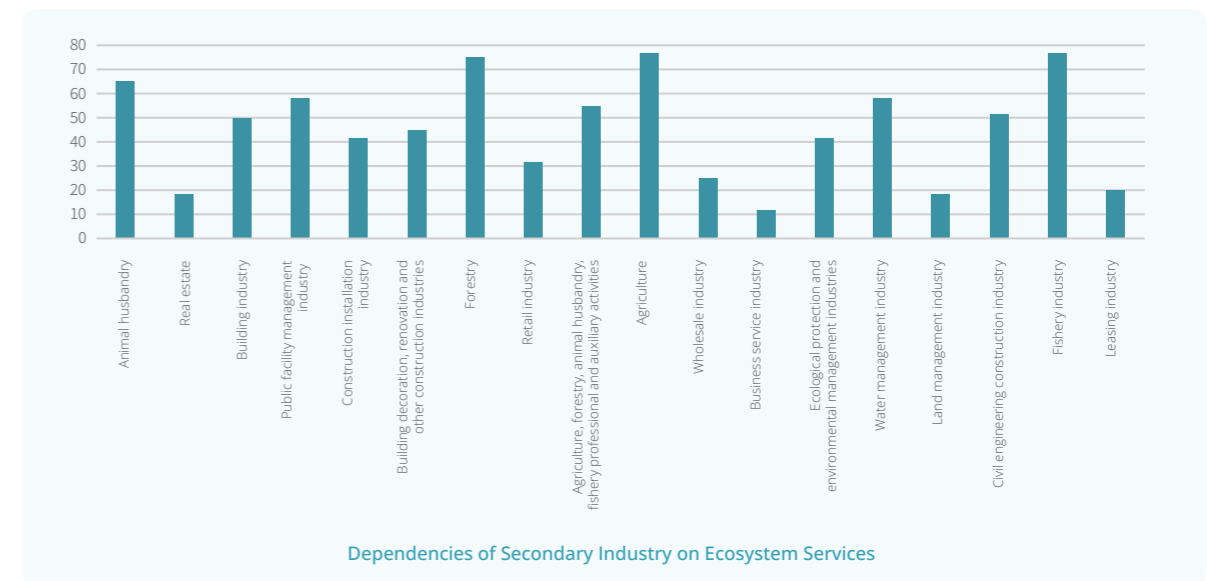


¹The TNFD LEAP methodology refers to Locate, Evaluate, Assess, and Prepare.

²ENCORE is a tool jointly developed by Global Canopy, the UN Environment Programme Finance Initiative (UNEP FI), and the UN Environment Programme World Conservation Monitoring Centre (UNEP-WCMC). It aims to help financial institutions assess their portfolios' dependencies and impacts on nature.



The results show that the credit assets within the study sample have a high dependency on key ecosystem services such as "soil and sediment maintenance", "water supply", "storm mitigation", and "water flow regulation".

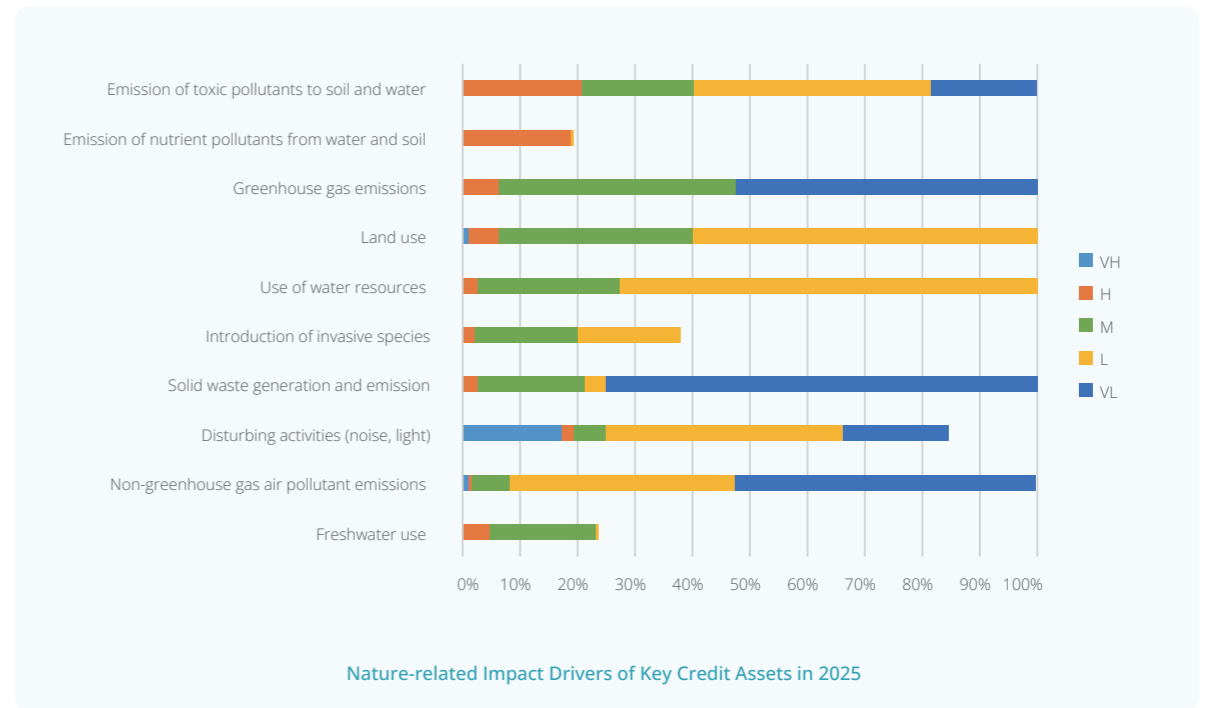


In assessing the ecosystem service dependencies of secondary industry, the Bank used an assignment method to calculate the total dependency score for each secondary industry. According to the calculation, the sectors with high nature-related dependency are agriculture, forestry, animal husbandry, fishery, specialized and supporting activities for agriculture, forestry, animal husbandry and fishery, public facilities management, and water conservancy management. In the Bank's 2025 credit assets, 15.41% are distributed across the above high dependency sectors. The operating activities of these sectors are highly or very highly dependent on one or more ecosystem services. The Bank will continue to improve its nature-related risk data accumulation and stress testing tools, enhance its risk identification and early warning capabilities for sectors dependent on ecosystem services, and ensure that credit allocation is aligned with biodiversity protection goals.

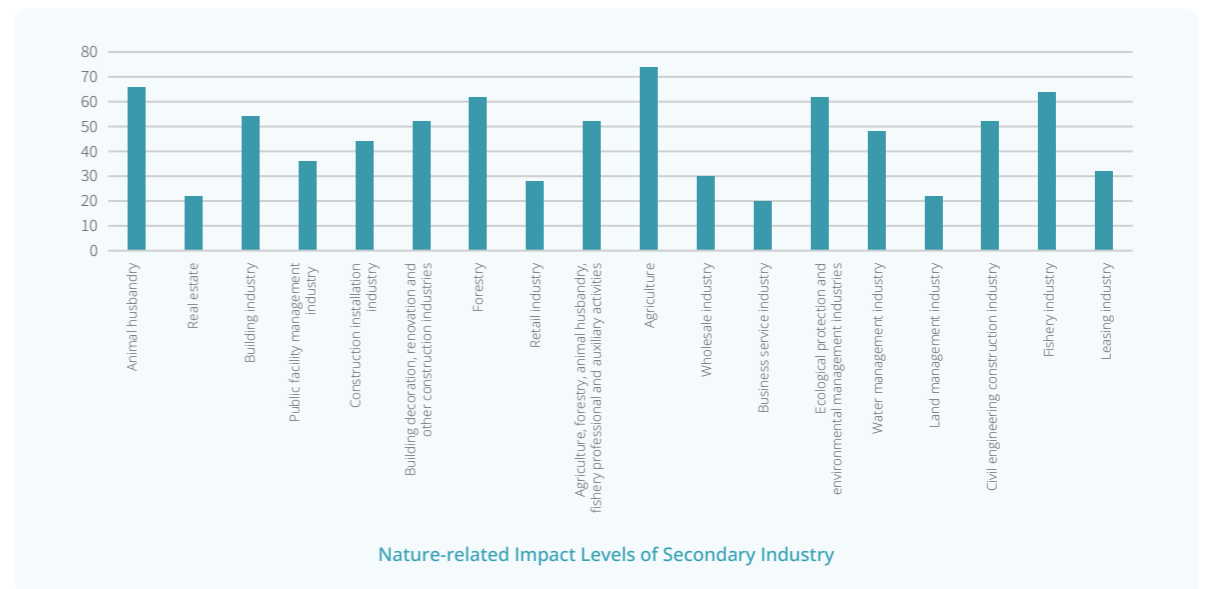
Impact of economic activities in key industries of Bank on nature

Primary industry	Secondary industry	Impact									
		Interference (Noise, light)	Freshwater use	Greenhouse Gas Emissions	Nongreenhouse gas air pollutant emissions	Emission of toxic pollutants to soil and water	Emission of nutrient pollutants from water and soil	Solid waste generation and emission	Land use	Water consumption	Introduction of invasive species
Agriculture, forestry, animal husbandry and fishery industries	Agriculture	M	H	M	M	H	H	H	H	H	H
	Forestry	H	M	M	VH	M	/	L	VH	M	M
	Animal husbandry	M	/	M	H	H	H	H	H	H	M
	Fishery industry	M	H	M	/	H	H	H	M	M	H
	Agriculture, forestry, animal husbandry, fishery professional and auxiliary activities	M	/	H	H	/	/	H	H	VH	L
Construction industry	Building industry	VH	M	H	L	H	/	M	L	L	L
	Construction installation industry	M	L	M	L	M	/	M	L	L	L
	Building decoration, renovation and other construction industries	VH	M	M	L	H	/	M	L	L	L
	Civil engineering construction industry	VH	M	M	L	H	/	M	L	L	L
Wholesale and retail	Retail industry	VL	/	M	M	VL	/	VL	L	M	/
	Wholesale industry	L	/	M	L	L	/	VL	L	M	/
Real estate industry	Real estate industry	L	/	VL	VL	L	/	VL	L	L	/
Leasing and business services	Business service industry	VL	/	VL	VL	VL	/	VL	M	L	/
	Leasing industry	L	L	VL	/	L	L	VL	L	L	L
Water conservancy, environment and public facility management	Public facility management industry	/	/	VL	VL	M	H	VL	M	L	M
	Ecological protection and environmental management industries	H	/	H	M	H	H	M	M	M	M
	Water management industry	M	H	M	M	M	/	L	H	L	/
	Land management industry	L	/	VL	VL	L	/	VL	L	L	/

VH H M L VL
Very High High Moderate Low Very Low



The results show that the credit assets within the study sample also have certain impacts on the natural environment. Among these, "emission of toxic pollutants to soil and water", "disturbing activities (noise, light)", "land use", and "water resource use" are the four impact drivers with the greatest degree of impact.



In assessing the nature-related impact levels of secondary industry, the Bank used an assignment method to calculate the total impact score for each secondary industry. According to the calculation, the sectors with high nature-related impact are forestry, agriculture, fishery, animal husbandry, specialized and supporting activities for agriculture, forestry, animal husbandry and fishery, ecological protection and environmental management, and building construction. In the Bank's 2025 credit assets, 7.08% are distributed across the above high impact sectors. The operating activities of these sectors have a high or very high impact on ecosystems. For the above high impact sectors, the Bank will adopt differentiated and refined risk management measures, incorporate ecological and environmental compliance into routine monitoring, and focus on whether the customer's production and operations cause land degradation, excessive water consumption, or destruction of biological habitats.

Dedicated and Practical: Deepening and Boosting a Prosperous Real Economy Finance Together

Addressed Issues:

- Serving the real economy
- Financial technology and innovation
- Advancing inclusive finance
- Supporting rural revitalization
- Regional coordinated development



Contributing to Regional Development

The Bank has always deeply integrated its own development with regional development strategies, closely following Guizhou Province's construction goals of the "Four New" and "new industrialization, new urbanization, agricultural modernization, and tourism industrialization". Through professional and customized financial solutions, it precisely guides financial resources to key links and priority areas of the real economy, contributing to high-quality regional economic development. During the reporting period, the Bank's loan balance supporting the "new industrialization, new urbanization, agricultural modernization, and tourism industrialization" reached RMB 250.382 billion, an increase of RMB 21.695 billion from the beginning of the year.

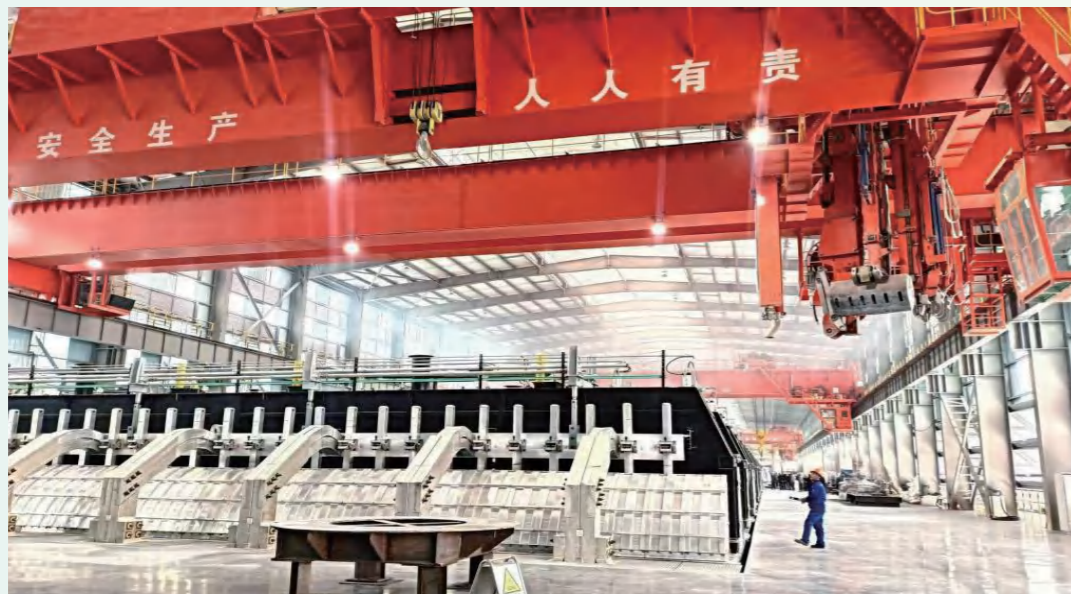
Enabling New-type Industrialization

Closely following the direction of new-type industrialization, the Bank continuously increased financial support for advanced manufacturing, deep processing of resources, and key links in industrial chains. By focusing on key sectors within the province and strengthening credit guarantees for industrial development, the Bank actively serves the optimization and upgrading of Guizhou's industrial structure. As of the end of the reporting period, the Bank's new-type industrialization loan balance reached RMB 40.027 billion, an increase of RMB 8.178 billion from the beginning of the year, with a cumulative annual disbursement of RMB 26.756 billion, injecting financial momentum into the high-quality development of regional industry.



Case: Liupanshui Branch Supports the Upgrading and Cluster Development of the Aluminium Industry Chain

Focusing on the core enterprise of the aluminium industry in Shuicheng District, Shuangyuan Aluminium's RMB 3.209 billion technological transformation and upgrading and capacity expansion project, the Liupanshui Branch efficiently completed a RMB 500 million, 10-year credit approval and disbursed RMB 300 million, supporting the introduction of 500KA intelligent electrolytic cells and intelligent control technology to increase production capacity and environmental standards. At the same time, the branch extended its services to upstream and downstream enterprises. Relying on the financing coordination mechanism for small and micro enterprises, after surveying 54 aluminium-related enterprises, it formulated a "one chain, one policy" comprehensive financial service plan, providing RMB 305 million in credit support to 19 industrial chain enterprises through a combination of "working capital loans + fixed asset loans".



Enabling New-type Urbanization

The Bank implements the Implementation Plan of Guizhou Province on new-type Urbanization (2023-2025) and other policy requirements, consistently adhering to the "people-centred" development concept. By continuously improving the financial service system, it actively supports major regional infrastructure and livelihood projects, comprehensively contributing to the quality and efficiency improvement of new-type urbanization. As of the end of the reporting period, the Bank's loan balance supporting new-type urbanization reached RMB 150.596 billion, an increase of RMB 3.951 billion from the beginning of the year, with cumulative annual disbursements reaching RMB 31.43 billion.



Case: Xingyi Branch Provides Financial Support for the Construction of Xingyi High-speed Railway South Station, Facilitating Regional Transport Connectivity

The Xingyi Branch actively serves national strategies and the development of the real economy, focusing on major infrastructure projects. In 2025, it disbursed a total of RMB 14.6 million in special-purpose loans to support the construction of Xingyi High-speed Railway South Station, contributing to Guizhou's goal of achieving "high-speed rail connectivity for every city". Although the project received provincial special bond support in its early stage, a funding gap still existed, affecting construction progress. Upholding its sense of responsibility for financing major livelihood projects, the branch quickly formed a professional team, conducted in-depth research, flexibly set loan terms and optimized the credit structure based on the project's characteristics, efficiently completed approval and disbursement, and promptly filled the funding gap, ensuring the project was completed on schedule. As a key node of the Panzhou Xingyi high-speed railway, Xingyi High-speed Railway South Station was officially opened on 28 November after completion, reducing travel time between Guiyang and Xingyi to less than 2 hours, effectively improving regional transport efficiency and promoting the flow of people and economic linkages.

Enabling Agricultural Modernization

The Bank thoroughly implements the requirements of the *Guiding Opinions on Financial Support for Comprehensively Promoting Rural Revitalization and Accelerating the Building of A Leading Country in Agriculture* (Yin Fa [2023] No. 97) issued by the People's Bank of China and four other ministries, always adhering to the original aspiration of "finance for the people, serving the real economy", and actively promoting the deep integrated development of "technology + finance + agriculture". By focusing on local specialty industries and strengthening financial product innovation, the Bank provides precise, efficient, and low-cost financial services to agricultural leading enterprises at or above the provincial level and high-quality small and medium-sized enterprises, fully supporting "Guizhou products going out of the mountains" and enabling high-quality regional economic development. As of the end of the reporting period, the Bank's loan balance supporting agricultural modernization reached RMB 35.787 billion, an increase of RMB 6.597 billion from the beginning of the year, with cumulative annual disbursements of RMB 20.061 billion.



Case: Guanling Branch's Innovative Services Help Rosa Roxburghii Enterprises Expand Markets

The Anshun Branch proactively conducted onsite research and comprehensive assessment for a provincial high-tech enterprise that integrates R&D, production, and sales of functional lozenges as well as the promotion of Rosa Roxburghii planting technology. Based on the enterprise's characteristics of "light assets, high growth", the branch creatively adopted a combined "credit + third-party guarantee" credit model, tailoring a "SME Credit Link" revolving credit scheme, providing RMB 16.5 million in revolving credit support with a three-year term and the ability to draw down and repay at any time. With the coordinated support of fiscal interest subsidy and credit enhancement policies, the comprehensive annualized financing cost of this loan was reduced by approximately 1.5 percentage points compared to ordinary working capital loans, directly saving the enterprise more than RMB 200,000 in interest expenses. This cooperation effectively alleviated the enterprise's financial pressure, strongly supporting its smart production line upgrades, capacity expansion, and front-line market development.

Enabling Tourism Industrialization

The Bank actively implements the national "cultural and tourism integration" development strategy, fully leverages its role as a financial engine, and precisely supports the high-quality development of tourism and wellness industries. In business practice, the Bank focuses on key areas and is committed to promoting the deep integration of payment services with cultural and tourism scenarios. By cooperating with Anshun Tourism Group on the "Anlv Tong" platform project, it provides comprehensive payment and settlement services, successfully creating a new "finance + culture & tourism" scenario. As of the end of the reporting period, the Bank's loan balance for tourism industrialization reached RMB 23.972 billion, an increase of RMB 2.969 billion from the beginning of the year, with cumulative annual disbursements of RMB 11.219 billion.



Case: Anshun Branch Loans Support the Construction of Huajiang Canyon Scenic Area, Painting a New Picture of the "Bridge" Economy

In response to the difficulties faced in the development and construction of the Huajiang Grand Canyon Scenic Area, such as challenging mountain construction, high upfront investment, and a significant funding gap, the Anshun Guanling Branch proactively engaged with the operator, a tourism company, and opened a green approval channel through coordination between branches and sub-branches, disbursing a total of RMB 8.3 million in working capital loans. The credit funds effectively supported the construction of key components such as tourist roads, visitor centers, docks, and sightseeing boats, helping the scenic area accelerate the formation of a closed-loop tourism experience and improve its reception capacity and visitor experience. This initiative is a concrete practice of the branch to empower the "bridge" economy with financial services and support the development of local cultural tourism industry, injecting timely financial vitality into the tourism resource development along the Huajiang Grand Canyon Bridge.

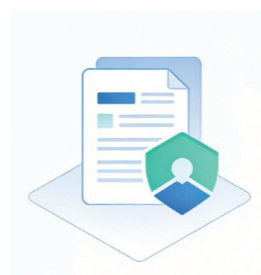


Serving the Real Economy

The Bank always regards supporting the real economy as the fundamental purpose and key focus of its financial work. It actively integrates into the overall economic development of the province, proactively engages in government-finance-enterprise financing matchmaking activities, continuously improves resource allocation efficiency and the quality and effectiveness of financial supply services, and steadily increases support for key industries and critical sectors. This injects stable and sustainable financial "vitality" into local economic and social development, and continuously enhances its ability to serve the real economy.

Sci-Tech Finance Services

The Bank has thoroughly studied and implemented the important speech spirit of General Secretary Xi Jinping's inspection tour in Guizhou. Centering on the decision-making arrangements and deployments of the Central Committee and the Provincial Party Committee, and by strengthening policy guidance, product innovation, and institutional safeguards, the Bank is vigorously cultivating new quality productive forces, injecting robust momentum into the high-quality development of technology enterprises in Guizhou Province. As of the end of the reporting period, the Bank's outstanding loans supporting technology-based enterprises reached RMB 12.012 billion. In the People's Bank of China's effectiveness evaluation of scientific and technological innovation service capabilities across 23 financial institutions, the Bank maintained a leading position among local legal-person institutions in the province.

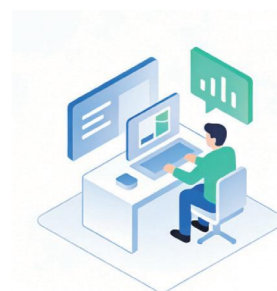


Improving Policy Guidance

The Bank issued key documents, including the *Corporate Business Credit Policy Guidance of Bank of Guizhou in 2025* and the *Implementation Opinions on Financial Services for the Construction of a Modern Industrial System*. By issuing the *Construction Plan for Sci-Tech Finance Specialty Sub-branches*, the Bank plans to add one new sci-tech specialty sub-branch. It continues to optimize assessments for professional sub-branches and the sci-tech talent system to ensure financial resources are precisely directed toward technological innovation.

Deepening Product Innovation

Focusing on the core needs of tech enterprises, the Bank targets key scenarios such as intellectual property pledges and R&D investment financing to provide customized financial services. Building on existing products like "Technology Innovation Loan", "IP Pledge Loan", "Qianzhi Loan", and "Tax Easy Loan", the Bank has deepened cooperation with the Science and Technology Bureau and Financial Office. It is exploring innovative models such as investment-loan linkage and option loans to provide full-cycle financial support for tech enterprises at various development stages. As of the end of the reporting period, the outstanding balance of intellectual property pledge loans reached RMB 289 million, and that of technology innovation loans reached RMB 258 million. Furthermore, the Bank actively invested RMB 90 million in Guizhou Province's first science and technology innovation bond, pioneering the practice of using wealth management funds to serve the development of new quality productive forces.



Optimizing Approval Mechanisms

The Bank continuously optimized the "Green Channel" and the "Integrated Investigation, Review, and Approval Form" mechanisms. To enhance approval efficiency, the Bank launched an exclusive rating model for technology enterprises and established differentiated review and approval processes, significantly improving the efficiency of credit empowerment.



Case: Assisting High-Tech Enterprises in Cross-Regional Development and Digital Transformation

During a survey of sci-tech finance services, the Bank identified the localized financial needs of a leading domestic intelligent finance and tax system developer. As a key investment promotion project for Guizhou Province, the enterprise relocated entirely from Beijing to Guanshanhu District, Guiyang, in 2023. During this cross-regional move, it faced challenges such as poor connectivity with original financial services and insufficient response times. To support its R&D and market expansion, the Bank established a special service team led by sub-branch management to drive the business application and approval process. In June 2025, the Bank successfully approved a RMB 19.5 million revolving credit facility for the enterprise. This cooperation not only recognizes the enterprise's technical strength and development prospects but also serves as a significant initiative for the Bank to layout the industrial digital ecosystem and empower the digital transformation of the real economy.

Supply Chain Finance Services

The Bank attaches great importance to financial support for the optimization and upgrading of industrial and supply chains. Centered on the needs of the real economy, it uses supply chain finance as a link to promote collaborative development and value co-creation, effectively alleviating financing difficulties for small and medium-sized enterprises (SMEs) on the chain, and continuously improving product supply capabilities and comprehensive service quality.

Broadening Scenario-Based Product Supply in Supply Chain Finance

Aligning with the development of provincial industrial clusters, the Bank prioritizes support for industries such as deep resource processing, new energy battery materials, modern energy, advanced equipment manufacturing, and sauce-aroma liquor. By refining the supply chain finance product system, it promotes the precise alignment of financial resources with key links and weak points in the industrial chain. Focusing on regional pillar industries, the Bank deepens the "One Chain, One Policy" industrial finance service model. It conducted multi-dimensional research and systematic analysis on the phosphorus chemical industry to clarify support directions, access standards, and product configuration plans. Differentiated financing services were formulated for core enterprises and upstream/downstream customers, enhancing the flexibility and sustainability of supply chain financing.

As of the end of the reporting period, the Bank had cumulatively disbursed RMB 9.807 billion in trade financing, continuously expanding the coverage and depth of supply chain finance support for the real economy.



Case: Precisely Serving the Development of a Liquor Industrial Chain

Through three-level linkage (Headquarters, Branch, and Sub-branch), the Bank successfully launched the second phase of the "Liquor Distributor Procurement Financing" business in January 2025, achieving a new breakthrough in supply chain finance. In deepening bank-enterprise cooperation, the Xishui Sub-branch enabled direct bank-enterprise connection for a liquor brand company, providing comprehensive services including payment settlement, account inquiry, payroll disbursement, and electronic bills, thereby continuously consolidating the foundation of cooperation.

Improving Financing Accessibility for Private and Small/Micro Enterprises on the Chain

The Bank fully leverages the credit transmission and risk mitigation roles of core enterprises, vigorously supporting the development of private and small/micro enterprises on the industrial chain through supply chain finance products. During the reporting period, trade financing business cumulatively supported the private economy with RMB 6.501 billion throughout the year. The outstanding loan balance was RMB 6.265 billion, an increase of RMB 187 million from the beginning of the year. Support for small and micro enterprises reached RMB 7.023 billion, with an outstanding loan balance of RMB 6.557 billion, accounting for 67.47% of the total trade financing balance.

Advancing Supply Chain Finance System Construction and Digital Upgrades

The Bank actively promotes the digital transformation of its supply chain finance system, continuously optimizing and upgrading functions such as electronic invoice recognition, image push, and accounts receivable changes to enhance customer experience and operational efficiency. Integrating external data resources such as industry and commerce, judicial, and credit information, the Bank continuously improves the intelligence and precision of supply chain finance risk control management. Simultaneously, aligning with the bank-wide requirements for system localization updates, the Bank is advancing the XC transformation of the supply chain system, further enhancing system stability and data security.



During the Reporting Period

- Core enterprises have cumulatively issued e-Credit through Bank of Guizhou's supply Chain Finance Platform

1494 transactions	Total amount RMB 8.538 billion
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- The Bank has cumulatively provided e-Credit financing to upstream suppliers within the industrial chain

1400 transactions	Total amount RMB 8.334 billion
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Pension Finance Services

The Bank actively responds to the national strategy on population aging. By deepening industry-finance cooperation and optimizing elderly-friendly services, it comprehensively improves the professionalism and standardization of pension finance services. Focusing on key areas of pension finance, the Bank proactively coordinates with competent authorities to obtain lists of key enterprises in the elderly care industry. It continues to promote the precise disbursement of pension finance loans, summarizes and replicable service models, strengthens inter-bank exchanges and business synergy, and constantly optimizes business strategies to enhance the professionalism and standardization of pension finance services. During the reporting period, the quality and efficiency of pension finance services were outstanding. The Bank was rated "Excellent" in the regulatory assessment of service quality and efficiency. The proportion of loans to the elderly care industry was higher than the provincial average. As of the end of the reporting period, the outstanding balance of loans to the elderly care industry was RMB 1.924 billion, ranking among the top in the provincial banking sector. Meanwhile, the Bank reached a strategic cooperation agreement with the Provincial Department of Civil Affairs to become the provincial pension fund custodian bank. It also won the "Excellent Fixed Income Wealth Management Product" and the "Excellent Wealth Management Bank for Practicing the 'Five Major Articles' of Finance: Pension Finance" awards from the China Fund News for the first time.

Cross-border Finance Services

The Bank continues to expand the application of cross-border RMB business, actively promoting the use of cross-border RMB in scenarios such as bulk commodity imports and profit distribution for Hong Kong-listed companies. The scale of RMB receipts and payments under current accounts has achieved rapid growth. During the reporting period, the Bank completed an international settlement volume of USD 272 million, of which cross-border RMB settlement volume was RMB 1.266 billion.

The Bank actively promotes digital transformation, incorporating the construction of the new generation international settlement system into key bank-wide transformation tasks. It has completed the launch and achieved stable operation of the SWIFT messaging function for the new system, and will continue to advance the overall system launch in 2026. Based on meeting the requirements for the global SWIFT ISO messaging upgrade, the new international settlement system further optimizes the functional architecture, improves business processing efficiency and service response capabilities, and solidifies the system support for the standardized operation and steady development of cross-border financial business.

Advancing Inclusive Finance

The Bank strives to improve the long-term mechanism for the sustainable development of inclusive finance, effectively enhancing the inclusiveness, accessibility, and coverage of financial services. During the reporting period, focusing on key areas such as small and micro enterprises, new citizens, and specialized and sophisticated SMEs across the province, the Bank continuously optimized financial service supply and improved service quality, writing a new chapter in the high-quality development of inclusive finance with dedication. As of the end of the reporting period, the Bank's inclusive finance loan balance was RMB 58.021 billion, an increase of RMB 3.309 billion or 6.05% compared to the beginning of the year.



2025 Inclusive Finance Award



Digital Inclusion Excellence Case Award

Supporting Small and Micro Enterprises

Keeping in mind the mission of financial services for the real economy, and based on meeting the diverse financial needs of all social sectors and groups, the Bank continuously improves its comprehensive service capabilities for small and micro enterprises, individual industrial and commercial households, and rural customers. It strives to build a multi-level, wide-coverage inclusive finance service system with the characteristics of Bank of Guizhou. Relying on the supply chain finance platform, the Bank embeds products and services into the supply chain scenarios of core enterprises, leverages the credit transmission role of core enterprises, and provides batch support for the development of small and micro enterprises upstream and downstream of the industrial chain. In 2025, the Bank issued inclusive loans to micro and small enterprises totaling RMB 38.401 billion, benefiting 39.9 thousand clients.



By the end of the reporting period

- The inclusive small and micro loan balance was **RMB 56.159 billion**
- Compared with the beginning of the year, the increase of inclusive small and micro loan balance was **RMB 3.219 billion**
- Compared with the beginning of the year, the increase proportion of inclusive small and micro loan balance was **6.08 %**
- The proportion of inclusive small and micro enterprise loan balances to the total loan balance was **15.05 %**
- The number of inclusive small and micro enterprise customers reached **62297 household**



Case: Rapid Disbursement of "Congrong Revival Loan" to Aid Disaster-Stricken Merchants in Reconstruction

After Rongjiang County suffered a rare flood, goods worth nearly RMB 1 million in a local non-staple food wholesale warehouse were completely submerged, and the hotel operated by the person in charge also suffered severe losses, facing huge financial pressure to resume work and production. The Rongjiang Sub-branch's post-disaster reconstruction credit commando team took the initiative to assist in cleaning the warehouse during visits and recommended the special relief product "Congrong Revival Loan". By streamlining processes and improving efficiency, the loan approval and disbursement of RMB 1 million were completed in just 2 days, effectively helping the wholesale department resume operations and injecting a powerful stimulus for reconstruction into affected merchants.



Deepening Scenario Ecosystems



Driven by financial technology, the Bank deeply embeds financial services into industrial chains and people's livelihood scenarios. Centering on the government's "Seven Major Improvement Projects" for education and "Seven Major Special Actions" for health-care, it continues to expand into key areas such as education, consumption, and healthcare.

Ecological Scenarios	Measures	Achievements
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- The Bank launched a Head Office-to-Head Office cooperation with Suning.com, organizing promotional campaigns centered on home appliances and 3C products. These campaigns combined merchant discounts with installment payment reductions. Special events were held during the week of the 10th of each month, offering benefits such as gifts for store visits, gifts for purchases, and special offer items.
- The Bank promoted the implementation of the "One Store, One Branch" model, strengthened coordination with regional stores, and expanded service coverage by leveraging the "Trade-in" policy.

Gradually expanded the coverage of financial services in the home appliance consumption sector to enhance customer experience and built a strong reputation for benefit services.

Ecological Scenarios	Measures	Achievements
 <p>Education Scenarios</p>	<ul style="list-style-type: none"> The Bank successfully connected with iFlytek's Guizhou distributor to jointly launch 0-interest installment activities and special promotional offers, providing installment services for credit card customers. Continuously advancing the "Yin Xiao Bao" project construction. Through standardized processes and user-friendly operations, it supports online fee payments and closed-loop fund management, helping educational institutions improve operational efficiency and fund management levels. 	<p>As of the end of the reporting period, "Yin Xiao Bao" had cumulatively served 4343 schools, with 3.2963 million transactions totaling RMB 1.979 billion throughout the year.</p>
 <p>Healthcare Scenarios</p>	<ul style="list-style-type: none"> Established the medical insurance wallet account system and completed its province-wide rollout. After the project went live, all 8 coordinated zones in the province selected the Bank as the clearing bank for medical insurance wallets. This effectively expanded the scope of mutual aid for personal medical insurance accounts, promoted the coordinated use of family funds, and solved the problem of cross-provincial mutual aid. Through the "Yin Yi Tong" project, services such as appointment registration, payment, and inquiry are provided via self-service terminals, official accounts, and mini-programs, enhancing the convenience of seeking medical treatment. 	<p>As of the end of the reporting period, the "Yin Yi Tong" project had gone live in 40 hospitals, with 4.7487 million transactions totaling RMB 1.594 billion throughout the year.</p>

Supporting Rural Revitalization

The Bank thoroughly implemented the national rural revitalization strategy and fully executed requirements from the *Notice on the Special Action of Learning and Applying the Experience of "Thousand Village Demonstration and Ten Thousand Village Renovation Project" to Strengthen Financial Support for Rural Comprehensive Revitalization* jointly issued by the People's Bank of China and other four ministries, focusing on agricultural modernization, rural industrial development, and the construction of the rural financial service system, the Bank continuously increased resource input. It also improved the risk management mechanism for agricultural-benefit businesses, revised the *Administrative Measures for Rural Inclusive Financial Services of Bank of Guizhou*, reconstructed business processes and hierarchical management requirements, promoted quality and efficiency improvements in agricultural-benefit businesses, and continuously consolidated the foundation of financial services for agriculture, rural areas, and farmers. As of the end of the reporting period, agricultural-benefit terminals had cumulatively processed 1.8464 million transactions for rural residents, including small-amount withdrawals and transfers, totaling RMB 4.346 billion. The outstanding balance of agriculture-related loans was RMB 117.382 billion, an increase of RMB 10.057 billion or 9.37% compared to the beginning of the year.

Improving the Rural Service Network to Bridge the "Last Mile" of Financial Services

The Bank continued to promote the construction, quality improvement, and efficiency enhancement of agricultural-benefit service points. Through measures such as standardizing establishment processes, upgrading equipment, and replacing low-efficiency stations, it optimized the supply of basic rural financial services and improved service quality and operational efficiency. At the end of the reporting period, the Bank had established over 2000 agricultural-benefit service points in rural areas, with the township coverage rate continuously increasing. Relying on the service point network, the Bank provided convenient financial services for rural residents, such as cash withdrawals, transfers, social security services, and payment settlements. This effectively improved the rural payment environment and substantially extended the reach of financial services. Meanwhile, through terminal migration upgrades and station optimization adjustments, the Bank ensured stable service operations and continuously consolidated the position of rural inclusive financial services.

Innovating Products and Service Models to Support Rural Industrial Development

Focusing on the financing needs of characteristic agricultural industries and new types of agricultural business entities, the Bank continued to promote product innovation and service optimization. By creating separate credit plans and implementing preferential internal fund pricing, the Bank guided credit resources to tilt towards key areas of rural revitalization. Focusing on the province's characteristic and advantageous industries, the Bank conducted research and opened a "Green Channel" for credit for leading agricultural enterprises and high-quality agriculture-related entities to improve financing efficiency. Meanwhile, exploring innovative models such as biological asset mortgages and conducting pilot programs for live livestock mortgages. Through "ear tag + digital supervision" technology, the Bank successfully issued live livestock mortgage loans to breeding entities in Pingtang, Fenggang, and other areas, effectively solving the difficulties of collateral and guarantees in the breeding industry. Focusing on food security, the Bank jointly launched special financial services with competent authorities and established a project database to enhance support for grain and oil processing enterprises, aiding the large-scale and specialized development of rural industries.



Case: Implementing "Livestock Asset Mortgage Loans" to Break Financing Bottlenecks for Breeding Enterprises

A certain ecological agriculture technology Co., Ltd. in Guizhou is a key agricultural enterprise in Pingtang County, with a beef cattle inventory of over 400 heads. During the critical stage of production expansion and fattening, the enterprise faced working capital turnover difficulties due to a lack of traditional collateral. Targeting the characteristics of its breeding industry, the Bank creatively adopted a "Bank + Supervision + Insurance" model, using live cattle as collateral. After on-site inspections and plan optimization, it successfully issued a "Livestock Asset Mortgage" loan to the enterprise. This business realized the effective conversion of biological assets into credit funds, providing a replicable financial solution for solving the "difficult collateral" problem in the breeding industry.



Case: Special Loans Supporting the Goose Industry Leader

A certain agricultural technology Co., Ltd. in Guizhou is a leading enterprise in Jinping County's goose industry. Adopting the "Leading Enterprise + Cooperative + Farmers" model, it drove over 400 households to develop the goose breeding industry, with annual sales of over 2 million goslings. As the breeding scale expanded, the enterprise faced capital turnover pressure regarding gosling procurement and feed supply. The Bank proactively aligned with the demand, formulated a special service plan, and opened a green approval channel, rapidly issuing a RMB 4 million loan. This effectively guaranteed the enterprise's capital needs during the peak production season and supported the sustainable development of the local characteristic industry and the mechanism linking agriculture and benefiting farmers.



With Sincere Dedication: Dedicated to Social Contribution, Committed to a Harmonious Society

Addressed Issues:

- Employee rights and interests protection
- Ensuring privacy and data security
- Employee development and training
- Standardization of supplier management
- Protection of consumer rights and interests
- Building a sustainable community
- Practicing social public welfare
- Improving customer experience
- Caring for employee life



Creating a Harmonious Workplace

The Bank upholds the legitimate rights and interests of employees, establishes diverse career development channels, cares for employees' physical and mental health, focuses on cultural and sports life needs, continuously improves the standardized labor employment management mechanism, and actively creates a favorable situation for the joint development of employees and the enterprise.

Employee Rights and Interests Protection

The Bank strictly complies with national laws and regulations such as the *Labor Law of the People's Republic of China*, the *Labor Contract Law of the People's Republic of China*, and the *Regulations on the Prohibition of Child Labor*. It formulates rules and regulations regarding talent development, human resource development, compensation and benefits, and employment management. The Bank conscientiously implements the labor contract system, handles onboarding, transfers, and resignations in accordance with the law, strictly enforces the paid annual leave system for employees, earnestly fulfills the obligation to pay social insurance, disburses employee salaries on time and in full, and fully respects the legitimate rights and interests of employees.

Workplace Diversity and Equality

The Bank adheres to the principle of equality in recruitment, promotion, and other career development stages, selecting and appointing talents based on job competency. It ensures that employees enjoy equal opportunities for career development and guarantees that workers of different genders, ages, ethnicities, family backgrounds, and social origins enjoy equal statutory rights in recruitment, compensation and benefits, training, and rank promotion. The Bank supports the equal development of employees from different cultural backgrounds in their work, actively creates a diverse and inclusive working environment, and promotes the diversified integration and coordinated development of the entire Bank.

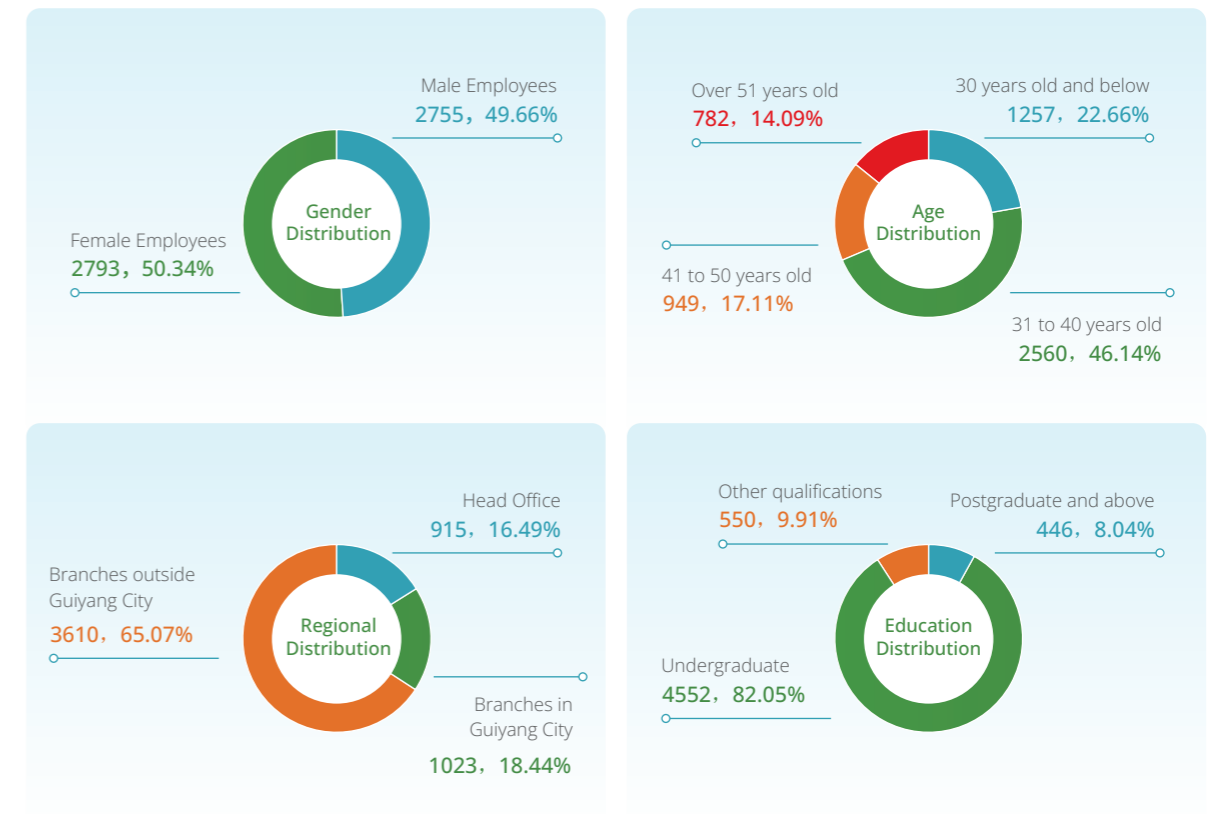
Equal Employment

The Bank strictly implements the *Implementation Measures for Personnel Recruitment (Transfer) Work of Bank of Guizhou*. It conducts personnel recruitment in accordance with the principles of openness, equality, competition, and merit selection. During the reporting period, focusing on strategic orientation and the talent needs for doing well in the "five major articles", the Bank established a list of talent needs in key areas, actively participated in various special talent introduction activities within and outside the province, introduced a batch of urgently needed talents and outstanding university graduates, and signed labor contracts with new employees in accordance with the law.



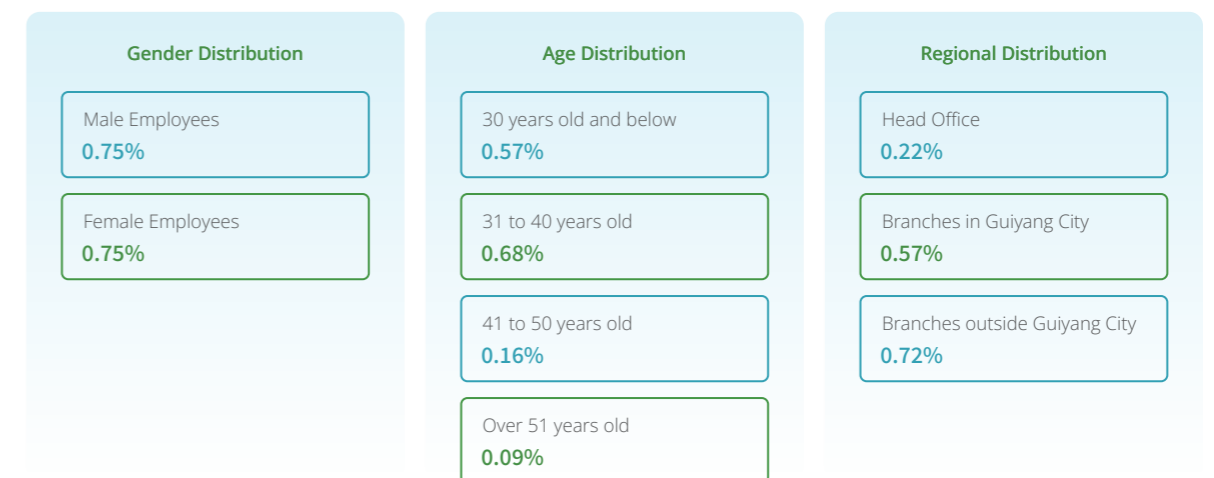
Employee Distribution

The Bank focuses on building a diverse and inclusive workforce, continuously optimizing the personnel structure to promote the coordinated development of employees of different genders, ages, ethnicities, and educational backgrounds. The employee structure is as follows:



Employee Turnover Rate

During the reporting period, the Bank maintained a low overall employee turnover rate. The workforce across all age groups, regions, and hierarchical levels remained stable, providing strong talent support for the continuous development of business operations.



Women's Rights and Interests

The Bank has continued to improve the mechanism for protecting the rights and interests of female employees. During the reporting period, the Bank revised the *Special Collective Contract for Female Employees of Bank of Guizhou Co., Ltd.*, further clarifying safeguard measures regarding labor protection, benefits, and special rights for female staff, effectively safeguarding their legitimate rights and special interests. Concurrently, focusing on the protection of rights and career development for female staff, the Bank organized over 250 female employees to participate in legal awareness campaigns themed "Caring for Female Employees, Law by Your Side". The Bank also conducted a series of activities for "International Women's Day" and organized staff participation in national and provincial "Rose Book Fragrance" themed reading activities for female employees. These initiatives actively foster an atmosphere of caring for women and promoting growth, further coalescing employee strength to boost the Bank's high-quality development.



"Caring for Female Employees, Law by Your Side" Legal Awareness Campaign



"Rose Book Fragrance" Themed Reading Activities

Compensation and Benefits

The Bank has thoroughly implemented and executed the spirit of reforms regarding the compensation system and wage determination mechanisms for state-owned enterprise executives. Benchmarking key reform priorities, the Bank has strengthened the regulation of compensation levels, standardized compensation decision-making procedures, and enhanced the fairness of the compensation distribution mechanism. Furthermore, the Bank has strictly consolidated the primary responsibility for wage distribution, further enforcing financial and distribution discipline.

Employee Communication

The Bank collects proposals and motions from employee representatives across the organization on an irregular basis. For recommendations that comply with policy requirements, align with the Bank's development realities, and demonstrate high feasibility, the Bank designates responsible departments and implements a "cancellation-on-completion" management system (tracking issues until resolved). For proposals that are not currently feasible, the Bank promptly communicates and provides explanations to the representatives, ensuring that all proposals are handled in a closed-loop manner and effectively implemented. During the reporting period, the Bank completed revisions to the *Bank of Guizhou Labor Contract* and the *Collective Contract of Bank of Guizhou Co., Ltd.* These documents stipulate content closely related to the vital interests of employees, including labor contract management, labor safety and hygiene, and insurance and benefits. This initiative continuously strengthens the protection of employee rights and interests, striving to build a "family culture".



Case : Compliantly Organizing the Staff and Workers' Congress to Deepen the Effectiveness of Democratic Management

On December 12, 2025, the Fourth Session of the Third Staff and Workers' Congress of Bank of Guizhou was successfully convened. The meeting elected collective bargaining representatives for the Bank and deliberated and approved the newly revised *Bank of Guizhou Collective Contract* and *Bank of Guizhou Special Collective Contract for Female Employees*. This initiative fully leveraged the role of the broad workforce in participation, supervision, and management, driving the high-quality development of democratic corporate governance.



The Fourth Session of the Third Staff and Workers' Congress of Bank of Guizhou

Employee Development and Training

With the core objective of supporting business transformation and high-quality development, the Bank highlights the strategic position of talent in leading development. The Bank is strengthening talent team construction across all sectors, continuously deepening reforms in talent development systems and mechanisms, and constantly enhancing organizational support capabilities. By establishing a sound talent management mechanism and optimizing the talent service environment, the Bank reinforces the talent support necessary for high-quality development.

Employee Development

Focusing on Improving the Talent Development Mechanism

The Bank has thoroughly implemented the guiding opinions on Guizhou Province's high-level talent training support program and related talent project implementation plans, as well as the 2025 key talent work points issued by the Provincial Financial Administration. The Bank formulated and issued the *2025 Work Key Points of the Talent Work Leading Group of the CPC Bank of Guizhou Committee*, detailing the objectives, tasks, and specific measures for talent work, while regularly tracking effectiveness and strengthening supervision. The Bank has also conducted solid research and investigation into talent work, deeply analyzing existing problems and deficiencies to propose countermeasures. These efforts aim to enhance the governance and strategic support capabilities of our talent work, while strengthening the sense of urgency, responsibility, and mission regarding talent development.

Focusing on Smoothing Talent Development Channels

The Bank leverages the guiding role of the professional sequence rank system and continuously optimizes the rank evaluation mechanism. The Bank formulated and issued the *Notice on Conducting the 2025 Professional Rank Evaluation for Head Office Employees (P1-P3)*, ensuring the steady and orderly advancement of the 2025 professional rank evaluation for head office staff. The Bank also guided branches in conducting professional rank evaluations and appointments, continuously building a team of professionals with strong business capabilities and excellent comprehensive qualities.



Employee Training

The Bank conducted in-depth research on training needs and certification exam requirements, formulating the 2025 education training and certification exam plan. During the reporting period, the Bank organized 28 certification exams for sectors including corporate banking and operations management, and facilitated 1869 professional training sessions covering digitalization, risk compliance, and business expansion. Concurrently, the Bank organized participation in leadership capability enhancement programs, such as compliance training for executives at Guizhou financial institutions and quality improvement training for bank middle and senior management, continuously upgrading the comprehensive quality and management capabilities of our cadre and talent pool.



Case : BI Data Analysis and Application Competition

In October 2025, the Bank of Guizhou BI Data Analysis and Application Competition was successfully held. Fifteen finalist teams centered their work on real-world business scenarios, including precise customer mining, credit risk management, and business process optimization. They comprehensively showcased innovative achievements in data analysis and modeling, as well as the depth, breadth, and value of their applications within the business domain.



Scene from the BI Data Analysis and Application Competition



Case : Organizing the "Qianxing Plan" Internal Trainer Professional Capability Enhancement Training

In September 2025, Bank of Guizhou held the "Qianxing Plan" Internal Trainer Professional Capability Enhancement Training and successfully completed the acceptance review of courses developed by internal trainers. This initiative yielded a batch of high-quality courses based on internalized experience, effectively facilitating the extraction and accumulation of organizational knowledge.



"Qianxing Plan" Internal Trainer Professional Capability Enhancement Training



Case : Enhancing the Comprehensive Quality of Managers to Boost High-Quality Development

In accordance with the overall arrangement of the Head Office's 2025 education and training plan, various branches organized and held capability enhancement training classes for managers of business-oriented sub-branches and team leaders. These initiatives continuously strengthened the management team construction of business-oriented sub-branches, enhancing managers' political quality, comprehensive management capabilities, and adaptability to digital transformation.



Capability Enhancement Training Class for Managers of Business-oriented Sub-branches and Team Leaders



During the Reporting Period

- Conducted employee training programs **1392** cases
- Held training sessions **1869** times
- Invested in training totally **RMB 7.2571** million
- Conducted employee training **81612** person-times
- Employee training coverage rate **99.67%**

Statistics on Employee Training

Category	Indicator	Average Training Hours (Hours/Person)	Training Coverage Rate (%)
Gender Distribution	Male Employees	76.11	99.41
	Female Employees	76.66	99.93
Employee Category	Senior Management	236.80	100.00
	Middle Management	132.76	98.77
	Frontline Staff	84.35	99.66

Employee Health and Safety

The Bank has formulated the *Bank of Guizhou Employee Health Examination Management Measures* to standardize health management across the organization, providing a strong safeguard for protecting the interests and physical and mental well-being of our staff. The Bank strictly implements the spirit of the *Implementation Plan for the Medical Mutual Aid Activities of the Guizhou Provincial Federation of Trade Unions*, continuously carrying out medical mutual aid protection activities. These efforts safeguard the vital interests of employees and alleviate the financial burden of medical treatment. In 2025, the trade union committees of the Guiyang, Bijie, and Qianxinan branches were newly added to the program. By 2025, the Bank achieved full coverage in medical mutual aid protection, covering 5496 union members with a total amount of RMB 1.6075 million.

The Bank strictly complies with laws and regulations such as the *Work Safety Law of the People's Republic of China* and the *Fire Protection Law of the People's Republic of China* to ensure workplace safety. During the reporting period, the Bank convened the 2025 Work Safety Meeting, organized thematic education and training on fire safety, and conducted comprehensive drills for anti-riot response and fire rescue. These initiatives strengthened safety awareness among all employees and effectively improved their collaborative response and practical capabilities in handling emergencies.



During the Reporting Period

- Held various safety training sessions

268 times

- Organized "Six Entrances and Six Connections" publicity campaigns

3643 times

- Conducted various emergency drills

920 times

- Organized "Six Entrances and Six Connections" campaigns with audiences reached

238256 person-times

- Had days lost due to work-related injuries

255.50 days

- Work-related fatalities occurred among employees

0 time



Organizing Thematic Education and Training on Fire Safety



Conducting Comprehensive Drills for Anti-riot Response and Fire Rescue

Caring for Employee Life

Adhering to a people-oriented development philosophy, the Bank advocates for a harmonious balance between work and life and places high importance on the physical and mental well-being of its staff. The Bank formulated the *Bank of Guizhou Trade Union Cultural and Sports Event Management Measures* to standardize cultural and sports activities across the organization and continuously implement the matchmaking and friendship-building system. During the reporting period, the Bank actively enriched the cultural and sports lives of employees by organizing 200 matchmaking events, while actively providing assistance, resolving doubts, and helping staff manage their concerns.



"Financial and Commercial Chamber Cup" Tennis Tournament



Staff Table Tennis Tournament of the Provincial Tobacco, Liquor and Tea Industry Trade Union



2025 Guizhou Capital Market Badminton Friendly Match



2025 Hiking Event of the Liupanshui Branch

Improving Customer Experience

Focusing on the protection of consumer rights and interests, the Bank of Guizhou has fully integrated consumer rights and interests protection into the product and service lifecycle. It continues to improve standard systems, deepen customer management, promote digital platforms, and create model outlets for elderly-friendly services. These efforts systematically enhance customer trust and satisfaction, driving the customer experience to continuously evolve towards a high-quality direction that is professional, convenient, and warm.

Protecting Consumer Rights and Interests

The Bank of Guizhou strictly abides by laws and regulations such as the *Civil Code of the People's Republic of China*, the *Law of the People's Republic of China on the Protection of Consumer Rights and Interests*, and the *Personal Information Protection Law of the People's Republic of China*, and continuously carries out financial consumer rights protection actions. Institutions at all levels of the Bank of Guizhou actively combine theory with practice, continuously strengthening the management of suitability and retrievability. By conducting training for all branches and sub-branches, the Bank of Guizhou further standardizes product sales behavior.

Consumer Rights and Interests Protection

The Bank of Guizhou strictly follows the *Measures for the Administration of Consumer Rights and Interests Protection of Banking and Insurance Institutions*, continuously improves the consumer rights and interests protection work system, effectively safeguards the legitimate rights and interests of financial consumers, and comprehensively enhances the quality, efficiency, and governance level of consumer protection work.



Clarifying Management Systems

The Bank of Guizhou has formulated the Measures for the Administration of Consumer Rights and Interests Protection of the Bank of Guizhou to comprehensively coordinate and promote consumer rights and interests protection work. Simultaneously, it has established a review system and mechanism for consumer rights and interests protection regarding products and services. By guarding the first line of defense for financial marketing and publicity, and adhering to the principles of authenticity, accuracy, completeness, and timeliness, the Bank of Guizhou has established a mechanism for product and service information disclosure.

Strengthening Organizational Structure

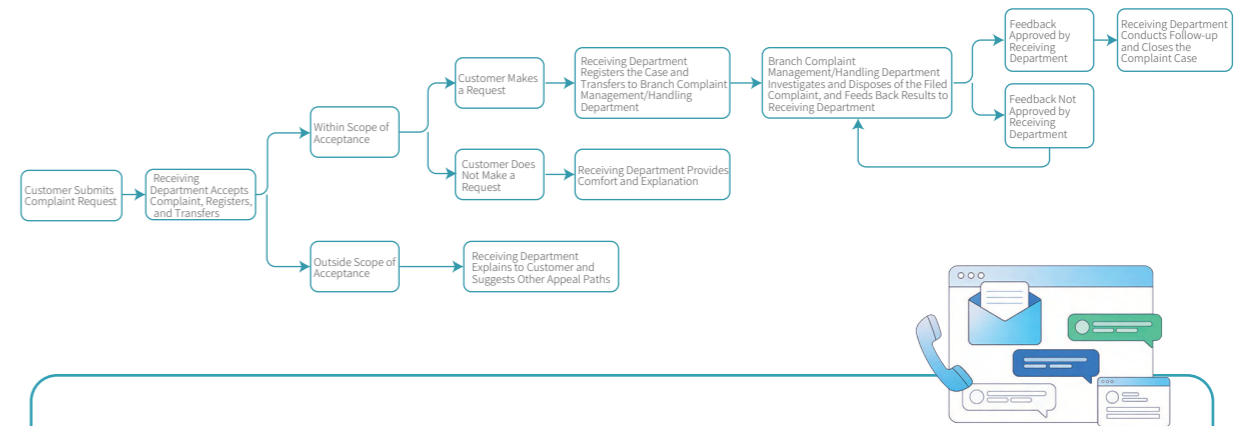
The Bank of Guizhou has established the ESG and Consumer Rights and Interests Protection Management Committee to lead the formulation of strategies, policies, and goals for consumer rights and interests protection. A Consumer Rights and Interests Protection Leading Group, with the President serving as the group leader, has been established. The Bank of Guizhou convenes meetings of this leading group on schedule to facilitate horizontal information sharing and coordination mechanisms between departments.

Conducting Consumer Protection Training

The Bank of Guizhou has formulated the Work Plan for Special Training on Consumer Rights and Interests Protection of the Bank of Guizhou for 2025, continuously providing consumer rights and interests protection training to employees at different levels. During the reporting period, the Bank of Guizhou recorded a total of 6399 participant instances in special consumer protection training, achieving full coverage of all personnel required to attend.

Optimizing Complaint Management

The Bank of Guizhou has established and continuously improved its complaint handling work system, emergency management mechanism for major consumer complaints, traceability and rectification mechanism, and diversified dispute resolution mechanism. It strengthens the construction of complaint supervision and management, strictly implements complaint process control, and establishes a full-chain communication mechanism for complaint work orders. Through refined operations and standardized management, the Bank of Guizhou comprehensively enhances the quality and efficiency of complaint handling.



Centered on creating a harmonious and healthy financial consumption environment, the Bank of Guizhou strictly implements financial consumer service requirements. It has fully smoothed complaint acceptance channels and continuously optimized customer service experience, constructing an omni-scenario complaint acceptance network spanning from offline to online. This ensures comprehensive and seamless services for expressing demands and protecting rights for all customers. During the reporting period, the service connection rate of the Bank of Guizhou's 96655 Customer Service Center reached 93.13%.

Smoothing Customer Complaint Channels

- Complaint Hotline: 96655 (Press 4)
- Complaint Website: www.bgzchina.com
- Complaint Email: tsfk@bgzchina.com
- Mail Complaint Address: Bank of Guizhou Head Office Building, No.9 Yongchang Road, Financial City, Guanshanhu District, Guiyang City, Guizhou Province
- Postal Code: 550081
- PBOC Financial Consumer Rights and Interests Protection Consultation & Complaint Hotline: 12363
- Banking and Insurance Consumer Hotline: 12378

The Bank of Guizhou continues to prioritize the reduction of complaint volume as a key initiative in its consumer rights and interests protection work. During the reporting period, the Bank of Guizhou received a total of 694 complaints. The total volume of complaints decreased by 304 compared to the same period in 2024, representing a year-on-year decline of 30.46%.

	Overview of Customer Complaints	Volume (Cases)	Percentage (%)	Overview of Customer Complaints	Volume (Cases)	Percentage (%)
By Region	Head Office	337	48.56	Qianxinan	12	1.73
	Guiyang	107	15.42	Qiannan	14	2.02
	Zunyi	101	14.55	Tongren	9	1.30
	Liupanshui	28	4.03	Bijie	31	4.47
	Qiandongnan	38	5.48	Anshun	17	2.45

Elderly-Friendly Services

The Bank of Guizhou strictly implements the *Guiding Opinions of the National Financial Regulatory Administration on Further Improving the Level of Financial Services for the Elderly and the Basic Requirements for Elderly-Friendly Services of Banking Financial Institutions*. It revised and issued the *Bank of Guizhou Branch Elderly-Friendly Service Standards* to further clarify service requirements and strengthen guidance. The Anshun Branch and Bijie Branch Business Departments were honored with the title of "National Model Unit for Respecting the Elderly" for their high-quality services, setting a benchmark for elderly-friendly services in the industry.

Actively Promoting the Construction of Elderly-Friendly Outlets

The Bank of Guizhou effectively advances the construction and certification of model elderly-friendly service outlets, continuously optimizing the allocation of facilities. During the reporting period, it added more than 1000 sets of elderly-friendly facilities, completed internal certification for 31 model outlets and re-inspection for 11 outlets. Additionally, the Bank of Guizhou introduced qualified third-party institutions to conduct on-site inspections; 16 outlets, including the Guiyang Baoshan Sub-branch, passed the certification of the National Financial Technology Certification Center.



Elderly-friendly Seating at Outlets

Actively Carrying Out Financial Knowledge Popularization and Publicity

The Bank of Guizhou continuously carries out publicity campaigns on the theme of elderly fraud prevention. Through various forms such as real case explanations, distribution of publicity materials, and interactive Q&A sessions, the Bank of Guizhou listens to the financial service demands of the elderly during interactions, further bridging the distance with elderly customers. Focusing on the popularization of knowledge regarding the prevention of pension fraud, the aim is to enhance the financial risk prevention capabilities of the elderly demographic.



Xingren Sub-branch Carries out "Door-to-Door Financial Knowledge Delivery" Activity



Xingyi City Sub-branch Carries out Elderly Fraud Prevention Themed Publicity Campaign

Strengthening Financial Knowledge Education

During the reporting period, the Bank of Guizhou formulated the *Bank of Guizhou 2025 Financial Knowledge Publicity and Popularization Plan* and actively carried out the "March 15" Consumer Rights and Interests Protection Education and Publicity Campaign, the "Popularizing Financial Knowledge for Ten Thousand Miles" campaign, and the "Financial Education Publicity Week" campaign. During the reporting period, the Bank of Guizhou cumulatively conducted 2551 online and offline financial knowledge publicity and popularization activities, reaching 2.0488 million consumers.



In July 2025, the Guiyang Branch Business Department organized its subordinate sub-branches to go deep into venues such as the Guizhou Province Resident Identity Card Production Center and the Guiyang Wandong Community Market. Combined with the "Six Entries and Six Connections" publicity campaign on financial safety knowledge, a series of anti-fraud publicity activities with rich content and diverse forms were carried out to enhance the public's anti-fraud awareness.



On June 18, 2025, to celebrate the 10th anniversary of the implementation of the deposit insurance system, the Bank of Guizhou's Anshun Branch and the Anshun Branch of the People's Bank of China jointly launched a "Ten Years of Deposit Insurance, Guarding Thousands of Families" live streaming publicity campaign to improve public awareness of deposit insurance and enhance public trust in financial institutions.



The Qianxinan Branch Business Department carried out a themed publicity campaign for the "March 15" Financial Consumer Rights and Interests Day, distributing brochures on "Anti-Counterfeit Currency", "Anti-Money Laundering", and "Illegal Fundraising" to passersby. Staff patiently introduced relevant laws and regulations such as the *Consumer Rights and Interests Protection Law*, enhancing the public's awareness of safety and risk prevention.

Ensuring Privacy and Data Security

The Bank of Guizhou consistently focuses on protecting customer privacy and data security. It actively implements the requirements of laws and regulations such as the *Personal Information Protection Law of the People's Republic of China*, the *Data Security Law of the People's Republic of China*, and the *Technical Specifications for Personal Financial Information Protection*. The Bank of Guizhou has formulated management systems including the *Bank of Guizhou Data Security Management Measures*, the *Bank of Guizhou Data Security Management Implementation Rules*, and the *Bank of Guizhou Data Governance Assessment Measures*. These measures further standardize basic management in areas such as data governance, data security, and post-project evaluation. By continuously strengthening organizational structure, working mechanisms, management of business data processing activities, data security technology protection, risk monitoring, data security incident emergency response, and data security training, the Bank of Guizhou comprehensively ensures data security and effectively protects customer privacy.

Protecting Consumer Privacy

The Bank of Guizhou adheres to the principles of legality, legitimacy, and necessity. It collects personal information with customer authorization, ensures transparency regarding the purpose of information use, clearly informs customers of relevant matters when collecting sensitive information, prevents information leakage, and safeguards privacy security.

Personal Information Collection

When collecting consumer personal information, the Bank of Guizhou strictly adheres to the principles of legality, legitimacy, and necessity, obtaining lawful authorization and consent from customers through contract texts, privacy policies, and other means.

Clarifying Information Usage

When collecting personal sensitive information such as customer identity, assets, and financial income and expenditure, the Bank of Guizhou clearly informs customers of relevant matters regarding the purpose, method, scope, and usage of data collection.



Privacy Data Protection

The Bank of Guizhou implements differentiated protection measures for customer data classification and grading within information system functions. It identifies situations involving customer sensitive information, applies graded protection to sensitive data, and establishes a Big Data Analysis Laboratory with secure management and control to prevent the illegal disclosure of customer information.

Strengthening Data Security Management

The Bank of Guizhou continuously strengthens the construction of its governance system and improves the bank-wide data security mechanism. It has established a clear and sound data security responsibility mechanism and management framework. Simultaneously, the Bank of Guizhou conducts data classification and grading, constructs a directory list of key data, applies large model technology to conduct data sensitivity analysis, builds a knowledge base for important data sources and statistical calibers, and strengthens technical and management protection for key data.

Ensuring Information System Security

The Bank of Guizhou strengthens technical protection management and balances data application with security control. It adopts multiple information security protection measures to build a solid guarantee for the bank-wide data application work.

Application of Big Data Analysis

The Bank of Guizhou has established a Big Data Analysis Laboratory. Through independent environments and physical isolation management in 8 branches, and by superimposing technical management measures such as bastion hosts and two-factor authentication, the Bank of Guizhou effectively balances security control conflicts amidst the continuous growth of data application.

Standardizing Data Storage

The Bank of Guizhou strengthens the application of electronic document encryption systems and integrates document encryption functions into business systems to enhance document download encryption management at the system level. It reinforces the application of sensitive data file identification tools on office computers, conducts routine identification of sensitive data on office computers, and urges branches and sub-branches to strengthen standardized management of data storage.

Ensuring Data Transmission Security

The Bank of Guizhou has built a secure data file ferry tool and established transmission channels for business files between network domains. On the basis of ensuring traceable and secure data transmission, it further improves data transmission efficiency. Simultaneously, the Bank of Guizhou continuously conducts cybersecurity level protection evaluations, completing the evaluation work in August 2025, to continuously improve the level of security protection.

Strengthening Emergency Security Management

The Bank of Guizhou continuously improves its cybersecurity governance system. In accordance with the latest regulatory guidelines, the Bank of Guizhou revised the Bank of Guizhou Network Security Incident Emergency Plan and formulated technical specifications such as the Bank of Guizhou Network Data Security Technology Protection Specifications (Trial) and the Bank of Guizhou Commercial Cryptography Application Specifications (Trial). The Bank of Guizhou continuously strengthens the active defense system, optimizes network security strategies, reinforces security testing and network security monitoring, and deepens practical network attack and defense exercises.

During the reporting period, the Bank organized a total of four practical offensive and defensive drills and conducted two targeted phishing email exercises, covering all employees and effectively raising their awareness of cybersecurity protection. At the same time, the Bank continued to promote rectification through inspections, completing the 2025 special cybersecurity inspection, which covered the headquarters of nine branches, 29 sub-branch outlets, and all departments of the Head Office.

Standardization of Supplier Management

The Bank of Guizhou continuously builds a scientific, comprehensive, and fully covered centralized procurement system. Led by the *Large-Scale Procurement Management Measures*, this system forms a "1+N" institutional framework. During the reporting period, the Bank of Guizhou revised the *Working Rules of the Bank of Guizhou Centralized Procurement Committee*. This revision further optimized the committee's member structure to enhance the professionalism and representativeness of decision-making, clarified the methods and frequency of procurement committee meetings to improve deliberation efficiency, and continuously improved compliance management and internal control capabilities, effectively promoting the development of centralized procurement work towards higher quality and greater sustainability.

The Bank of Guizhou formulated and implemented the *Regulations on the Management of the Bank of Guizhou Centralized Procurement Catalog and Quota Standards*. Taking "prioritizing the procurement of energy-saving and environmentally friendly products" as a guiding principle for centralized procurement, the Bank of Guizhou has incorporated this into institutionalized management, effectively promoting the implementation of green procurement concepts and assisting in the implementation of sustainable development strategies. Simultaneously, the Bank of Guizhou continuously promotes electronic tendering methods, realizing online operations for processes such as the release of procurement announcements, acquisition of tender documents, submission of bid documents, and bid opening and evaluation. This has greatly reduced the use of paper materials, significantly lowered the resource consumption for suppliers participating in the bidding process, effectively reduced carbon emissions, and practiced green and low-carbon concepts through concrete actions.



Open and Transparent Procurement

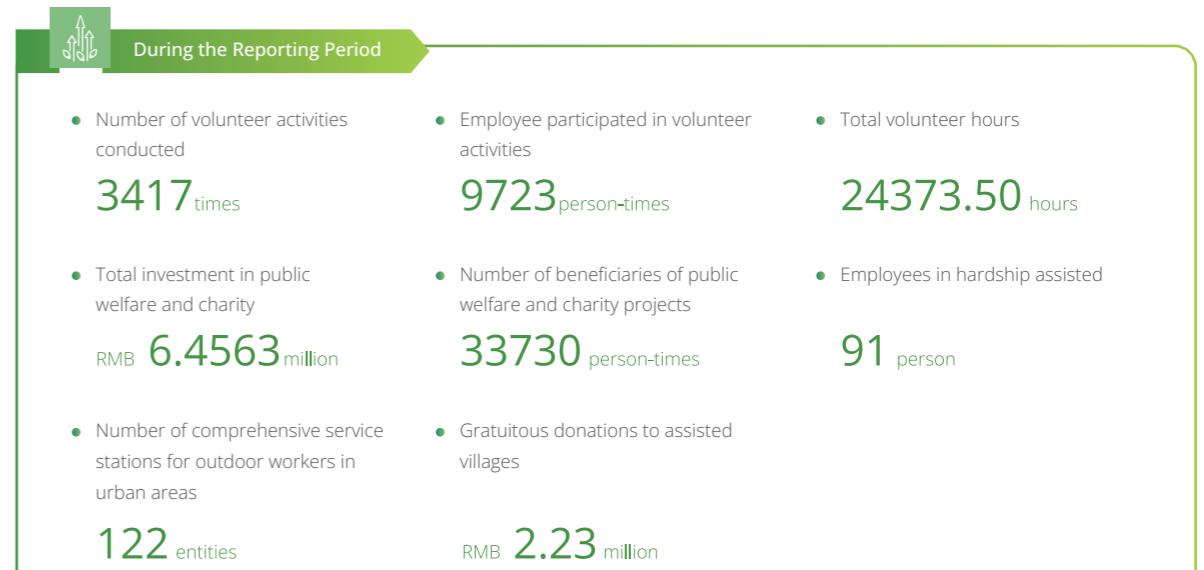
The Bank of Guizhou continuously builds and optimizes its centralized procurement system. With centralized procurement management, supplier management, bidding agency management, evaluation expert management, and the working rules of the Centralized Procurement Committee as core pillars, the Bank of Guizhou systematically standardizes key links. Simultaneously, it supports these with auxiliary regulations such as procurement file management and centralized procurement platform system management, achieving a closed-loop system and collaborative synergy. Relying on this system, the Bank of Guizhou further clarifies responsibility boundaries across all centralized procurement stages, refines operational standards for the entire process from demand initiation and procurement implementation to bid evaluation, contract award, and performance acceptance. This has significantly improved the standardization, specialization, and transparency of procurement work, providing a solid guarantee for the efficient and compliant execution of centralized procurement across the bank.

Supplier Risk Management

The Bank of Guizhou officially issued the *Implementation Rules for the Management of Centralized Procurement Suppliers of Bank of Guizhou*, systematically establishing a full-lifecycle supplier management mechanism. It clarifies supplier requirements regarding information management, safety production, intellectual property protection, and environmental risk management. This comprehensively consolidates the compliance foundation of the supply chain and strengthens source risk prevention and control. The Bank of Guizhou conducts comprehensive evaluations of listed suppliers annually; suppliers found with violations or inadequate performance are placed on a "blacklist" in accordance with laws and regulations, subject to control measures such as access bans or restricted cooperation, effectively safeguarding procurement order and the bank's interests. Simultaneously, the Bank of Guizhou organized specialized training on the centralized procurement system for bidding agencies, comprehensively enhancing their understanding and application of system functions, further standardizing procurement processes, and improving collaborative efficiency among all parties.

Practicing Social Public Welfare

The Bank of Guizhou deeply engages in social public welfare undertakings, always taking the practice of public welfare and the fulfillment of social responsibility as its duty. It actively carries out social practices and volunteer service activities such as elderly care and age-friendly initiatives, student aid and poverty alleviation, voluntary tree planting, and supply donations. Simultaneously, the Bank of Guizhou guides and organizes relevant forces to actively participate in social services including rural revitalization, public charity, and financial literacy promotion, empowering people's livelihood development with financial strength.



Carrying Out Public Welfare Volunteer Activities

The Bank of Guizhou always upholds its sense of social responsibility, actively participates in various public welfare volunteer activities, practices the original mission of finance serving the people through concrete actions, and continuously contributes to the development of social public welfare undertakings.

The Anshun Branch Business Department invested over RMB 30000 to practice the concept of "providing for the elderly" and weave a dense social security net. It assisted in constructing dining spots for the elderly and equipped these meal assistance points with facial recognition payment systems suitable for elderly services, benefiting the elderly population over 30000 times.



The Bank of Guizhou deepened youth volunteer services, regularly carrying out "Big Hands Holding Small Hands, Fulfilling Micro-Wishes" charity donations and caring for left-behind children, helping residents in easy-relocation sites integrate into community public welfare activities. The Bank of Guizhou organized nearly 1300 volunteer service activities, winning the Silver Award at the 5th Guizhou Province Volunteer Service Project Competition; conducted 48 activities such as "Financial Assistance for Agriculture Youth Campaigns". Over 200 person-times of vulnerable groups, including left-behind children and elderly living alone, have been assisted through paired-up support.

The Bank of Guizhou organized youth league members to participate in voluntary tree planting activities. Throughout the year, the bank held over 10 such activities with more than 200 participants, and raised RMB 9078.33 through the online campaign for the National Voluntary Tree Planting initiative.



In 2025, the Bank of Guizhou donated supplies and funds totaling RMB 2.084 million to Rongjiang County, Congjiang County, and Danzhai County. Specifically, the Bank of Guizhou donated rescue drones, cargo drones, and accessories valued at RMB 1 million to Rongjiang County; donated RMB 1 million in funds to Congjiang County to support the post-disaster reconstruction of the Congjiang County Ethnic Special Education School; donated RMB 54000 to Shiqiao Village, Nangao Township, Danzhai County, and RMB 30000 to Dazhai Village, Nangao Township, Danzhai County, to support post-disaster reconstruction.



On March 5, 2025, at the significant moment of the 62nd "Learn from Lei Feng Memorial Day" and the 26th China Young Volunteer Service Day, the Cengong Youth League Branch of the Bank of Guizhou organized a volunteer service activity with the theme "Learn from Lei Feng, Establish New Trends, Strive to Be Practitioners of Lei Feng Spirit in the New Era" at a nursing home. The activity aimed to send care and warmth to lonely elderly people through concrete actions, while simultaneously enhancing the social responsibility and service awareness of league members.

Executing Targeted Assistance

The Bank of Guizhou continuously focuses on targeted assistance work, issuing assistance work plans and formulating the Bank of Guizhou 2025 Rural Revitalization Assistance Work Plan. This plan clarifies assistance goals and measures regarding policy promotion, organizational development, financial assistance, industrial assistance, intellectual support, and rural governance. It also sets specific requirements for the performance of duties by stationed village officials, providing a strong guarantee for effective assistance work and aiding the industrial development and rural revitalization of assisted villages.

During the reporting period

- Members of the Party Committee of the Head Office listened to work reports from stationed village team members

2 times

- Donated funds to targeted assistance counties

RMB 2.23 million

- Members of the Party Committee of the Head Office conducted on-site research and guidance at the front lines of assistance

12 times

- Implemented projects to targeted assistance counties

over 20 cases

Key ESG Performance & Index

Appendix 1: Key ESG Performance

	Index	Unit	2025	2024	2023
Corporate Governance	Board of director	Member	12	13	16
	Executive director	Member	3	3	3
	Non-Executive director	Member	9	10	13
	Equity director	Member	7	5	6
	Independent director	Member	5	5	7
	Board meeting	Times	13	16	11
	Proposal deliberated by the board of directors	Case	105	104	69
	Meeting held by special committee under the board of directors	Times	31	40	29
	Shareholders' meeting	Times	4	2	1
	Annual shareholders' meeting	Times	1	1	1
	Extraordinary shareholders' meeting	Times	3	1	0
	Proposal deliberated by the shareholder	Case	24	28	11
	Anti-money laundering training	Times	6	5	5
	Number of people covered by anti-money laundering training	Person -time	1,100	1,600	1,530
	Anti-corruption training	Times	306	470	68
	Number of people covered by anti-Corruption training	Person -time	5,300	9,300	9,000
	Audit project	Case	68	62	54
	Issues rectified by audit	Case	372	475	307
Economic Responsibility	Total assets	Billion	610.38	589.99	576.79
	Total loan	Billion	379.17	347.09	331.95
	Total deposit	Billion	385.24	375.00	356.25
	Revenue	Billion	12.60	12.42	11.35
	Net profit	Billion	4.02	3.78	3.65
	Net assets per share	Yuan	3.67	3.59	3.32
	Non-performing loan ratio	%	1.65	1.72	1.68

	Index	Unit	2025	2024	2023	
Economic Responsibility	Provision coverage	%	329.10	315.98	287.71	
	Allocation ratio	%	5.42	5.42	4.83	
	Capital adequacy ratio	%	14.08	14.30	13.30	
	Cumulative number of online banking and mobile banking customers	10 thousand Household	1,149.59	1,097.15	1,029.59	
	Transactions through e-bank channels accounted for the total transaction of the Bank	%	99.39	99.32	99.22	
	Number of mobile banking customers	10 thousand Household	746.22	701.85	648.50	
	Mobile banking transaction amount	Billion	182.73	184.62	184.57	
	Number of personal internet banking customers	10 thousand Household	391.15	383.80	370.61	
	Number of corporate online banking customers	10 thousand Household	12.22	11.50	10.48	
	Number of information system, network and infrastructure drills carried out	Times	35	28	30	
	Information technology investment	Billion	0.32	0.31	0.24	
	Information technology investment as percent of revenue	%	2.52	2.47	2.11	
	Computer software copyright (total)	Pieces	81	81	81	
	Inclusive small and micro enterprise loan balance	Billion	56.16	52.94	47.43	
	Number of inclusive small and micro enterprise loan customers	Household	62,297	66,494	59,116	
	Loan amount of trade finance	Billion	9.81	12.28	14.31	
	Environmental Responsibility ³	New industrialization loan balance	Billion	40.03	31.85	25.19
		New urbanization loan balance	Billion	150.60	146.65	152.42
Agricultural modernization loan balance		Billion	35.79	29.19	24.45	
Tourism industrialization loan balance		Billion	23.97	21.00	18.73	
Green credit (Corporate)		Billion	61.09	57.68	52.01	
New issuance amount of green finance credit		Billion	11.04	12.36	10.27	
Number of green credit customers		Household	2,509 ¹	455	443	
Number of financed environmental projects		Case	²	313	318	
Direct energy consumption						
Gasoline		Liter	373,663.49	413,101.43	471,144.69	
Diesel fuel	Liter	1,163.56	2,871.80	1,584.83		
Natural gas	Cubic meters	663,868.76	539,372.08	445,090.74		
Liquefied petroleum gas	Kg	14,158.15	13,001.70	40,024.52		

¹Due to the adjustment of the green finance statistical caliber by the People's Bank of China in 2025, customers in categories such as green consumption have been included, leading to a substantial increase in the number of customers compared with previous years.

²In accordance with the adjusted statistical caliber set by regulators, the number of energy conservation and environmental protection projects will no longer be counted in 2025.

³To ensure uniformity of statistical reporting scopes, certain environmental performance data for 2024 have been restated in this report.

	Index	Unit	2025	2024	2023
Environmental Responsibility	Indirect energy consumption				
	Purchased electricity	Kwh	29,196,104.30	28,561,592.04	28,836,453.54
	Consumption intensity of purchased electricity	Kwh/person	5,262.46	5,096.64	5,221.16
	Resource consumption				
	Water consumption	Ton	151,230.01	155,289.12	176,051.76
	Water consumption intensity	Ton/person	27.26	27.71	31.88
	Paper	Ton	145.13	152.60	183.69
	Paper consumption intensity	Kg/person	26.16	27.23	33.26
	Emissions				
	NOx emissions	Kg	3,513.54	3,199.92	4,207.23
	SOx emissions	Kg	5.52	6.13	6.99
	PM emissions	Kg	334.99	306.61	400.53
	CO ₂ emissions(Scope 1)	Ton	2,483.56	2,321.41	2,202.65
	CO ₂ emissions(Scope 2)	Ton	16,592.15	14,249.38	16,445.43
	CO ₂ emissions(Scope 3) ⁴	Ton	11,342,249.86	11,199,566.59	17,247,909.80
	CO ₂ emissions intensity (Scope 1 and Scope 2)	Ton/person	3.44	2.96	3.38
	CO ₂ emissions intensity (Scope 1 and Scope 2)	Ton/square meter	0.06	0.05	0.06
Social Responsibility	Number of senior managers	Headcount	9	8	7
	Number of minorities among senior managers	Headcount	4	3	2
	Number of middle managers	Headcount	133	122	123
	Number of women in middle management	Headcount	37	34	34
	Number of minorities among middle managers	Headcount	40	33	33
	Number of employees	Headcount	5,548	5,604	5,523
	Number of new employees	Headcount	100	224	256
	Number of minority employees	Headcount	1,987	1,967	1,912
	By gender				
	Number of female employees	Headcount	2,793	2,840	2,856
Proportion of female employees	%	50.34	50.68	51.71	

⁴Emissions for Scope 3 is primarily GHG emissions from employee travel on transportation, employee travel accommodations, and investment activities.

	Index	Unit	2025	2024	2023
Social Responsibility	Number of male employees	Headcount	2,755	2,764	2,667
	Proportion of male employees	%	49.66	49.32	48.29
	By region				
	Number of employees in the head office	Headcount	915	924	872
	Number of employees in Guiyang	Headcount	1,023	1,069	1,042
	Number of employees outside Guiyang	Headcount	3,610	3,611	3,609
	By Academic Qualifications				
	Postgraduates and above	Headcount	446	416	377
	Bachelor	Headcount	4,552	4,588	4,447
	Other academic employee	Headcount	550	600	699
	By Age				
	Over 51 years old	Headcount	782	743	681
	41 to 50 years old	Headcount	949	931	944
	31 to 40 years old	Headcount	2,560	2,368	2,263
	Below 30 years old	Headcount	1,257	1,562	1,635
	Turnover Rate by Gender				
	Female employees	%	0.75	0.47	0.55
	Male employees	%	0.75	0.90	0.95
	Turnover Rate by Region				
	Employees of the head office	%	0.22	0.19	0.23
	Employees of branches in Guiyang	%	0.57	0.28	0.48
	Number of employees outside Guiyang	%	0.72	0.90	0.79
	Turnover Rate by Age				
Over 51 years old	%	0.09	0.05	0.05	
41 to 50 years old	%	0.16	0.21	0.11	
31 to 40 years old	%	0.68	0.53	0.54	
Below 30 years old	%	0.57	0.58	0.80	
Work-related deaths	Headcount	0	0	0	
Lost work days due to work injury	Days	255.50	167.00	140.00	

Index	Unit	2025	2024	2023
Number of employee training program	Set	1,392	1,079	997
Total investment in employee training	10 thousands	725.71	850.07	1,125.44
Training held throughout the year	Times	1,869	2,658	1,300
Safety trainings	Times	268	349	114
Employee training coverage	%	99.67	99.45	99.91
Employee training person-time	Person-time	81,612	97,552	86,738
Training by gender category				
Average training hours per male employee	Hours	76.11	92.39	83.34
Average training hours per female employee	Hours	76.66	87.42	95.81
Training by employee category				
Average training hours per senior management	Hours	236.80	207.09	186.54
Average training hours per middle management	Hours	132.76	116.47	106.65
Average training hours per general employee	Hours	84.35	89.00	89.13
Labor contract signing rate	%	100	100	100
Social security coverage	%	100	100	100
Employee holiday condolences	Person-time	5,505	5,464	5,915
Emergency drills	Times	920	951	1,015
Acceptance of customer complaints	Case	694	998	1,085
The distribution of complaint cases by area				
Guiyang	Case	107	155	245
Zunyi	Case	101	175	151
Liupanshui	Case	28	53	69
Qiandongnan	Case	38	33	43
Qianxinan	Case	12	24	32
Qiannan	Case	14	22	45
Tongren	Case	9	25	44
Bijie	Case	31	44	50
Anshun	Case	17	56	47
Satisfaction rate of complaint handling	%	75.13 ⁵	84.37	89.95

⁵Most complaints concerning credit card negotiated repayment, adjustment of overdue interest and fees, and other relevant matters have ended with customers disagreeing with the Bank's proposed solutions and expressing dissatisfaction with the handling results.

Index	Unit	2025	2024	2023
External fraud blocked	Times	123	298	559
Consumer rights protection working conference	Times	1	3	3
Cumulative number of financial knowledge popularization activities	Times	2,551	3,967	2,531
The number of customers who popularize financial knowledge	10 thousand	204.88	220.21	277.50
Number of Suppliers by Region				
Head office supplier	Entity	88	110	92
Suppliers of branches in Guiyang	Entity	16	18	28
Suppliers of branches outside Guiyang	Entity	72	92	64
Supplier social responsibility trainings	Times	1	1	1
Supplier review coverage	%	100	100	100
Number of offline outlets	Unit	220	220	222
Inclusive finance loan balance (People's bank's caliber)	Billion	58.02 ⁶	60.62	55.56
Inclusive finance loan balance	Billion	3.31	5.05	13.37
Inclusive service stations built	Unit	2,057	2,219	2,135
Number of individual customers	10 Thousand	1,261.73	1,216.85	1,167.90
Number of elderly customers	10 Thousand	286.02	251.68	164.20
comprehensive service stations for outdoor workers	Unit	122	122	122
Number of volunteer activities	Times	3,417	2,306	3,584
Employee participated in volunteering activities	Person	9,723	8,000	7,201
Volunteer hours	Hours	24,373.50	19,000	15,470
Number of registered volunteers	Person	4,494	2,368	3,937
Total charity investment	Million	6.46	2.56	7.40

⁶Due to the adjustment of the statistical scope for inclusive finance loans by the People's Bank of China, the 2025 data have been compiled in accordance with regulatory requirements.

Appendix 2: Index to Hong Kong Stock Exchange's Environmental, Social and Governance Reporting Guidelines

Part B: Mandatory Disclosure Requirements	
Mandatory Disclosure	Chapter
Reporting Principles	ESG management
Reporting Principles	Report preparation instructions
Reporting Principles	Report preparation instructions
Part C: Comply or explain	
Dimensions, General Disclosures and Key Performance	Chapter
A.Environment	
A1.Emission	Addressing climate changes; Advancing green operations
A1.1	Addressing climate changes; Advancing green operations
A1.3	Addressing climate changes; Advancing green operations
A1.4	Addressing climate changes; Advancing green operations
A1.5	Addressing climate changes; Advancing green operations
A1.6	Addressing climate changes; Advancing green operations
A2.Use of resources	Addressing climate changes; Advancing green operations
A2.1	Advancing green operations
A2.2	Advancing green operations
A2.3	Advancing green operations
A2.4	Advancing green operations
A2.5	The Bank belongs to the financial industry, this indicator is not applicable
A3.Environment and Natural Resources	Advancing green operations; Biodiversity protection
A3.1	Advancing green operations; Biodiversity protection
B.Society	
Employment and Labor Practices	
B1.Employment	Creating a harmonious workplace
B1.1	Creating a harmonious workplace
B1.2	Creating a harmonious workplace
B2.Health and safety	Creating a harmonious workplace
B2.1	Creating a harmonious workplace
B2.2	Creating a harmonious workplace
B2.3	Creating a harmonious workplace

B3.Development and training	Creating a harmonious workplace
B3.1	Creating a harmonious workplace
B3.2	Creating a harmonious workplace
B4.Labor Standards	Creating a harmonious workplace
B4.1	Creating a harmonious workplace
B4.2	Creating a harmonious workplace
Operating practices	
B5.Supply chain management	Standardization of supplier management
B5.1	Standardization of supplier management
B5.2	Standardization of supplier management
B5.3	Standardization of supplier management
B5.4	Standardization of supplier management
B6.Product liability	Improving customer experience
B6.1	The Bank belongs to the financial industry, this indicator is not applicable
B6.2	Improving customer experience
B6.3	Improving customer experience; Standardization of supplier management
B6.4	The Bank does not involve in the production and circulation of commodities, so the indicators are not applicable
B6.5	Improving customer experience
B7.Anti-corruption	Upholding the leadership of the Party
B7.1	Upholding the leadership of the Party
B7.2	Upholding the leadership of the Party
B7.3	Upholding the leadership of the Party
Community	
B8.Community investment	Advancing inclusive finance; Practicing social public welfare
B8.1	Advancing inclusive finance; Practicing social public welfare
B8.2	Advancing inclusive finance; Practicing social public welfare
Part D:Climate related disclosure	
Governance	
Strategy	Addressing climate changes
Risk management	Addressing climate changes
Indicators and targets	Addressing climate changes
	Addressing climate changes

Appendix 3: Index to Specific Indicators for Sustainable Information Disclosure by Financial Institutions in Guizhou Province

Indicator	Description	Chapter
I. Basic Information	1. Name of the responsible entity	About us
	2. Location, Unified Social Credit Code or Organization Code, and Legal Representative	
	3. Type of business	
II. Annual Overview and Strategic Planning	4. Sustainability-related strategy, governance, policies, business development, risk management, and performance during the reporting period	ESG management; Addressing climate changes; Deepening green finance
	5. Sustainability-related strategic planning and implementation	Deepening green finance-Green finance strategic planning
III. Governance Structure and Activities	6. Governance structure	Addressing climate changes-Governance structure related to climate and environmental risks
	7. Governance activities	ESG management
IV. Policies and Systems	8. Formulation (or revision) and implementation of sustainability-related policies and systems	Deepening green finance-Policies and regulations for green finance
	9. Other relevant policies and systems	Addressing climate changes-Climate and environmental risk management; ESG management-Stakeholder engagement
V. Sustainability-Related Risks and Opportunities	10. Qualitative and/or quantitative disclosure of sustainability-related risks (e.g., physical and transition risks) and opportunities, and their actual or potential impacts on strategy and business, based on industry analysis, scenario analysis, or stress testing	Addressing climate changes-Climate change related- risks and opportunities
	11. Other descriptions of risks and opportunities	
	12. Based on scenario analysis and/or stress testing, assessment and disclosure of the institution's strategic resilience in responding to climate risks	Addressing climate changes-Climate and environmental risk management
VI. Sustainability Information of Own Operations	13. Biodiversity-related aspects, including identification of nature-related risks, the proportion of assets exposed to high nature-risk sectors, and dependencies and impacts on ecosystem services	Deepening green finance-Biodiversity protection
	14. Direct carbon emissions from own operations	Addressing climate changes-Climate and environment related indicators and targets
	15. Indirect carbon emissions from own operations	
VII. Sustainability Information of Investment and Financing Activities	16. Other environmental information related to own operations	Advancing green operations
	17. Impact of investment and financing activities on sustainable development	Addressing climate changes-Climate and environment related indicators and targets; Addressing climate change-Climate and environmental risk management
	18. Environmental benefits of green investment and financing	Deepening green finance-Green financial products and services

Indicator	Description	Chapter
VIII. Research and Exchange Outcomes	19. Domestic and international research and exchange cooperation in areas such as green finance and environmental risk analysis	Deepening green finance-Green finance exchange and cooperation
IX. Biodiversity Finance Development	20. Development of biodiversity-related financial business	Deepening green finance-Biodiversity protection
X. Transition Finance Development	21. Development of transition finance	Deepening green finance-Green financial products and services
XI. Representative Practices and Cases	22. Representative green finance practices and cases	Deepening green finance-Green financial products and services
XII. Other Sustainability-Related Information	23. Other information suitable for disclosure beyond the above, such as the Legal Entity Identifier (LEI) of the financial institution	Other sections

Appendix 4: Index to Global Reporting Initiative GRI Standards

No.	Content	Chapter
GRI 2 General Disclosures 2021		
The organization and its reporting practices	2-1 Organizational details	About us
	2-2 Entities included in the organization's sustainability reporting	About us
	2-3 Reporting period, frequency and contact point	Report preparation instructions
	2-4 Restatements of information	Compared with the 2024 Environmental, Social and Governance Report, there is no major change in the Bank's organizational scale, structure, ownership, etc.
	2-5 External assurance	Third party assurance statement
Activities and workers	2-6 Activities, value chain and other business relationships	About us; ESG management
	2-7 Employees	Creating a harmonious workplace
	2-8 Workers who are not employees	All workers who work for the Bank are employees, and the Bank does not have any workers other than employees.
Governance	2-9 Governance structure and composition	ESG management
	2-10 Nomination and selection of the highest governance body	ESG management
	2-11 Chair of the highest governance body	ESG management
	2-12 Role of the highest governance body in overseeing the management of impacts	ESG management
	2-13 Delegation of responsibility for managing impacts	ESG management
	2-14 Role of the highest governance body in sustainability reporting	ESG management
	2-15 Conflicts of interest	Please refer to the Bank's 2025 Annual Report
	2-16 Communication of critical concerns	ESG management
	2-17 Collective knowledge of the highest governance body	ESG management
	2-18 Evaluation of the performance of the highest governance body	ESG management
	2-19 Remuneration policies	Creating a harmonious workplace
Strategy, policies and practices	2-20 Process to determine remuneration	Creating a harmonious workplace
	2-21 Annual total compensation ratio	Please refer to the Bank's 2025 Annual Report
	2-22 Statement on sustainable development strategy	ESG management
	2-23 Policy commitments	ESG management; Operation in compliance with laws and regulations
	2-24 Embedding policy commitments	Addressing climate changes; Deepening green finance; Advancing green operations

No.	Content	Chapter
Strategy, policies and practices	2-25 Processes to remediate negative impacts	Improving customer experience
	2-26 Mechanisms for seeking advice and raising concerns	Improving customer experience
	2-27 Compliance with laws and regulations	ESG management
	2-28 Membership associations	Report preparation instructions
Stakeholder engagement	2-29 Approach to stakeholder engagement	ESG management
	2-30 Collective bargaining agreements	Creating a harmonious workplace
GRI 3 Material Topics 2021		
3-1	Process to determine material topics	ESG management
3-2	List of material topics	ESG management
3-3	Management of material topics	ESG management
GRI 101: Biodiversity 2024		
101-1	Policies to halt and reverse biodiversity loss	Biodiversity protection
101-2	Management of biodiversity impacts	Biodiversity protection
101-3	Access and benefit-sharing	Biodiversity protection
101-4	Identification of biodiversity impacts	Biodiversity protection
101-5	Locations with biodiversity impacts	Biodiversity protection
101-6	Direct drivers of biodiversity loss	Biodiversity protection
101-7	Changes to the state of biodiversity	Biodiversity protection
101-8	Ecosystem services	Biodiversity protection
GRI 201: Economic Performance 2016		
201-1	Direct economic value generated and distributed	Please refer to the Bank's 2025 Annual Report
201-2	Financial implications and other risks and opportunities due to climate change	Addressing climate changes; Deepening green finance
201-3	Defined benefit plan obligations and other retirement plans	Creating a harmonious workplace
GRI 203: Indirect Economic Impact 2016		
203-1	Infrastructure investments and services supported	Advancing inclusive finance
203-2	Significant indirect economic impacts	Advancing inclusive finance; Practicing social public welfare
GRI 205: Anti-corruption 2016		
205-1	Operations assessed for risks related to corruption	Upholding the leadership of the Party
205-2	Communication and training about anti-corruption policies and procedures	Upholding the leadership of the Party
205-3	Confirmed incidents of corruption and actions taken	Upholding the leadership of the Party

No.	Content	Chapter
GRI 206: Anti-competitive Behavior 2016		
206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	Operation in compliance with laws and regulations
GRI 207: Tax 2019		
207-4	Approach to tax	Please refer to the Bank's 2025 Annual Report
GRI 301: Materials 2016		
301-2	Recycled input materials used	Addressing climate changes; Advancing green operations
301-3	Reclaimed products and their packaging materials	Addressing climate changes; Advancing green operations
GRI 302: Energy 2016		
302-1	Energy consumption within the organization	Addressing climate changes; Advancing green operations
302-2	Energy consumption outside of the organization	Addressing climate changes; Advancing green operations
302-3	Energy intensity	Addressing climate changes; Advancing green operations
302-4	Reduction of energy consumption	Addressing climate changes; Advancing green operations
302-5	Reductions in energy requirements of products and services	Addressing climate changes; Advancing green operations
GRI 303: Water and Effluents 2018		
303-5	Water consumption	Addressing climate changes; Advancing green operations
GRI 305: Emissions 2016		
305-1	Direct (Scope 1) GHG emissions	Addressing climate changes
305-2	Energy indirect (Scope 2) GHG	Addressing climate changes
305-3	Other indirect (Scope 3) GHG emissions	Addressing climate changes
305-4	GHG emissions intensity	Addressing climate changes
305-5	Reduction of GHG emissions	Addressing climate changes; Deepening green finance
305-7	Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions	Addressing climate changes
GRI 306: Waste 2020		
306-3	Waste generated	Advancing green operations
GRI 308: Supplier Environmental Assessment 2016		
308-1	New suppliers that were screened using environmental criteria	Standardization of supplier management
GRI 401: Employment 2016		
401-1	New employee hires and employee turnover	Creating a harmonious workplace
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Creating a harmonious workplace
401-3	Parental leave	Creating a harmonious workplace

No.	Content	Chapter
GRI 403: Occupational Health and Safety 2018		
403-1	Occupational health and safety management system	Creating a harmonious workplace
403-3	Occupational health services	Creating a harmonious workplace
403-4	Worker participation, consultation, and communication on occupational health and safety	Creating a harmonious workplace
403-5	Worker training on occupational health and safety	Creating a harmonious workplace
403-6	Promotion of worker health	Creating a harmonious workplace
403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Creating a harmonious workplace
403-8	Workers covered by an occupational health and safety management system	Creating a harmonious workplace
403-9	Work-related injuries	Creating a harmonious workplace
GRI 404: Training and Education 2016		
404-1	Average hours of training per year per employee	Creating a harmonious workplace
404-2	Programs for upgrading employee skills and transition assistance programs	Creating a harmonious workplace
404-3	Percentage of employees receiving regular performance- and career development reviews	Creating a harmonious workplace
GRI 405: Diversity and Equal Opportunity 2016		
405-1	Diversity of governance bodies and employees	ESG management; Creating a harmonious workplace
405-2	Ratio of basic salary and remuneration of women to men	Please refer to the Bank's 2025 Annual Report
GRI 414: Supplier Social Assessment 2016		
414-1	New suppliers that were screened using social criteria	Standardization of supplier management
GRI 417: Marketing and Labeling 2016		
417-1	Requirements for product and service information and labeling	Improving customer experience
417-2	Incidents of non-compliance concerning product and service information and labeling	Improving customer experience
417-3	Incidents of non-compliance concerning marketing communications	Improving customer experience
GRI 418: Customer Privacy 2016		
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Ensuring privacy and data security

Independent Assurance Statement

To The Management and Stakeholders of Bank of Guizhou Co.,Ltd.,

Lianhe Equator Environmental Impact Assessment Co., Ltd. (hereinafter referred to as "Lianhe Equator" or "we") was engaged by Bank of Guizhou Co., Ltd. (hereinafter referred to as "Bank of Guizhou" or "the Bank") to conduct an independent limited assurance engagement on the *Bank of Guizhou Co., Ltd. 2025 Environmental, Social and Governance (ESG) Report* (hereinafter referred to as "the Report").

1. Scope of Assurance

- The time frame of this assurance is from January 1, 2025, to December 31, 2025.
- The scope of information for this assurance is restricted to the sustainable development information of Bank of Guizhou and its branches and sub-branches, as covered in the Report. It excludes information pertaining to suppliers, partners, and other third parties, as well as specific viewpoints, outlooks, forward-looking statements, and predictive information expressed by any party involved.
- The assurance engagement was conducted in accordance with the AA1000AS v3, with a Type 1 engagement and Moderate level of assurance.

2. Criteria

- AA1000 Assurance Standard v3 (AA1000AS v3);
- *Environmental, Social and Governance Reporting Guide* issued by The Stock Exchange of Hong Kong Limited.

3. Assurance Procedures

The assurance procedures primarily included the following:

- Reviewing sustainability-related information disclosed in the Report;
- Conducting sample interviews with management personnel and staff responsible for the measurement and collection of performance data;
- Reviewing and examining management practices, business processes, and supporting evidence;
- Verifying the completeness and effectiveness of the sources, collection processes, processing methods, and review mechanisms for performance data;
- Collecting and evaluating evidence and management representations supporting the organization's adherence to the AA1000 principles.

4. Responsibilities of the Parties

- The responsibility of Bank of Guizhou is to undergo due diligence by Lianhe Equator's assurance team, provide the necessary information, data, and institutional documents for this assurance process, and ensure the authenticity and effectiveness of the information, data, and institutional documents provided.
- The responsibility of Lianhe Equator is to conduct the assurance engagement within the agreed scope of authority and to issue an assurance statement.

5. Limitations

The assurance focusing solely on sampling inspections of specific details within the selected information, potentially struggles to uncover all hidden flaws or inconsistencies.

6. Assurance Conclusion

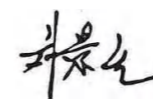
Based on the procedures performed, we have reached the following conclusions:

- **Inclusivity:** Bank of Guizhou has identified its key stakeholders, including government authorities, regulators, investors, customers, employees, partners, and the public. The Bank has established inclusive communication mechanisms and collects stakeholder expectations and suggestions through various channels, such as document submissions, shareholders' meetings, customer satisfaction surveys, employee representative conferences, and strategic cooperation. Material suggestions are incorporated into ESG management processes and operational decision-making. We conclude that Bank of Guizhou adheres to the principle of inclusivity.
- **Materiality:** Bank of Guizhou has established a standardized process for identifying and screening material issues. Taking into account national policy directions, regulatory requirements, industry trends, ESG standards, and peer practices, and integrating its strategic planning, operational characteristics, and risk management priorities, the Bank has identified 24 material issues. Through stakeholder engagement and consultation with external experts, a materiality matrix and list have been developed. We conclude that Bank of Guizhou adheres to the principle of materiality.
- **Responsiveness:** Bank of Guizhou has established multi-dimensional communication channels to engage with stakeholders on a regular and ad hoc basis, continuously responding to their expectations and concerns. The Bank has disclosed key material issues identified in the materiality assessment, supported by specific management measures, key performance data, and representative case studies, thereby enhancing the transparency of disclosures. We conclude that Bank of Guizhou adheres to the principle of responsiveness.
- **Impact:** Bank of Guizhou has established a comprehensive ESG governance structure, defining the responsibilities of the Board of Directors, the ESG Management and Consumer Rights Protection Committee, its secretariat, and relevant functional departments, thereby ensuring effective implementation of ESG strategies. The Bank actively manages the environmental, social, and economic impacts of its business activities and contributes to local industries, customers, employees, and society through its development. We conclude that Bank of Guizhou adheres to the principle of impact.
- Based on the information disclosed in the Report, we have not identified any material misstatements or inconsistencies with the applicable reporting criteria.

7. Independence and Competencies

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

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



Executive President

Lianhe Equator Environmental Impact Assessment Co., Ltd.

April 27, 2026, Tianjin, China

Tel: 022-58356831 / 022-58356999

Website: www.lheia.com

Address: 6/F, Lianhe Credit Building, 80 Qufu Road, Heping District, Tianjin



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

Feedback Questionnaire

Dear readers:

Thank you for reading the *2025 Environmental, Social and Governance Report of Bank of Guizhou* (hereinafter referred to as "this report"). To help us keep on providing you and other stakeholders with more valuable information while optimizing the quality of preparing the ESG reports, we sincerely look forward to your valuable comments and suggestions on this report!

1. Your stakeholder category is:

- Government Regulator Shareholder Customer Environment and related organizations
- Supplier & Partner Employee Community Other

2. Your overall view of the Report is:

- Excellent Good Fair Poor Very Poor

3. Do you think the report can comprehensively respond to your expectations of Bank of Guizhou?

- Yes No, what else would you like to see reflected: _____

4. Do you think that the Report has comprehensively reflected Bank of Guizhou's performance of Environmental, Social and Governance?

- Yes No

5. What do you think about the clarity, accuracy and completeness of the information, data and performance indicators disclosed in this report?

- Excellent Good Fair Poor Very Poor

6. What do you think about the organization of the content of this report?

- Quite Reasonable Reasonable Fair Poor Very Poor

7. What do you think of the layout and presentation of this report?

- Excellent Good Fair Poor Very Poor

8. What are your opinions and suggestions on the ESG work of Bank of Guizhou?

You can give your opinion to us through the following methods:

Bank of Guizhou Co., Ltd.

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Postcode: 550081

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