



郑州银行  
BANK OF ZHENGZHOU

Bank of Zhengzhou Co., Ltd.

H share code: 6196 A share code: 002936

2025

SUSTAINABILITY  
(ESG) REPORT

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# About this Report

## Report Overview

Since 2015, Bank of Zhengzhou Co., Ltd. ("Bank of Zhengzhou", the "Bank" or "we") has published a Social Responsibility Report/ Sustainability Report on an annual basis, with a focus on disclosing information related to the Bank's sustainable development in the environmental, social and governance ("ESG") fields.

This report is the Bank's 2025 Sustainability (ESG) Report, which sets out its sustainable development performance in 2025. It is intended that the Bank's vision and practices on the path of sustainable development be disclosed in an open and transparent manner, aiming to respond to stakeholders' concerns and expectations regarding the Bank's sustainable development management.

## Scope of the Report

- Organizational Scope: The scope of this report is consistent with that of the previous report, covering the head office, branches and sub-branches of Bank of Zhengzhou, as well as its subsidiaries.
- Reporting Period: The reporting period spans from 1 January 2025 to 31 December 2025 (the "Reporting Period"). To ensure comparability and completeness, certain content may reference previous years.
- Reporting Frequency: This report is an annual report.

## Basis for Preparation

This report has been prepared in accordance with Appendix C2 to the *Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited – Environmental, Social and Governance Reporting Code (ESG Code)* of The Stock Exchange of Hong Kong Limited (the "Hong Kong Stock Exchange"), the *Shenzhen Stock Exchange Self-Regulatory Guidelines No. 17 for Listed Companies – Sustainability Report (Trial)* and the "Social Responsibility" chapter of the *Self-Regulatory Guidelines No. 1 for Companies Listed on the Shenzhen Stock Exchange – Standardized Operation of Companies Listed on the Main Board*, with reference to the *Self-Regulatory Guidance No. 3 for Companies Listed on Shenzhen Stock Exchange – Preparation of Sustainability Report*, the *Global Reporting Initiative Sustainability Reporting Standards (GRI Standards 2021)*, the *Opinions on Strengthening the Social Responsibility of Banking Institutions* issued by the former China Banking Regulatory Commission, and the *Guidelines on Corporate Social Responsibility for China's Banking Financial Institutions* issued by the China Banking Association.

## Reporting Principles

- Materiality: The Bank systematically collects and considers the expectations and concerns of its stakeholders, and dynamically reviews and confirms its annual material topics, ensuring that the report focuses on areas that have significant impacts on both the Bank and its stakeholders.
- Quantitative: Key performance indicators (KPIs) related to historical data are measurable. Where applicable, the report discloses the standards, methodologies, assumptions, and/or calculation tools used for quantification, along with the sources of conversion factors.
- Balance: This report presents an unbiased account of the Bank's performance during the Reporting Period, avoiding selective reporting, omissions, or presentation styles that could unduly influence readers' decisions or judgments.
- Consistency: Unless otherwise stated, the statistical methods used in this report are consistent with those of previous years.

## Information Sources

The information and data disclosed in this report are derived from the Bank's official internal documents, statistical reports, annual reports and regularly compiled ESG case studies. The financial data in this report is based on the Bank's 2025 financial statements, prepared in accordance with both the Chinese Accounting Standards for Business Enterprises and the International Financial Reporting Standards. Unless otherwise specified, there are no discrepancies in financial data between the two accounting standards. The Bank's 2025 financial statements have been audited by an accounting firm. Unless stated otherwise, all financial figures in this report are presented in RMB.

## Contact Information

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Address: 22 Shangwu Waihuan Road, Zhengdong New District,  
Zhengzhou, Henan Province, China

## Approval and Assurance

The Board of Directors of the Bank and all Directors warrant that there are no false records, misleading statements or material omissions in this report, and assume several and joint liability for the truthfulness, accuracy and completeness of its contents. This report has been independently assured by Lianhe Equator Environmental Impact Assessment Co., Ltd. in accordance with the *AA1000 Assurance Standard v3 (AA1000AS v3)*, and an *Independent Assurance Statement* has been issued.

## Report Availability

This report is published in both electronic and printed forms. The printed version is made available at the office of the Board of Directors of the Bank.

The electronic version is available for viewing and download on the website of Hong Kong Stock Exchange ([www.hkexnews.hk](http://www.hkexnews.hk)), the website of the Shenzhen Stock Exchange ([www.szse.cn](http://www.szse.cn)), CNINFO ([www.cninfo.com.cn](http://www.cninfo.com.cn)), and the Bank's website ([www.zzbank.cn](http://www.zzbank.cn)).

This report has been prepared in simplified Chinese, with traditional Chinese and English versions provided. In the event of any discrepancy between the Chinese and English versions, the simplified Chinese version shall prevail.

# About Bank of Zhengzhou

## Company Overview

Founded in 1996, Bank of Zhengzhou was listed on the Hong Kong Stock Exchange in December 2015 and on the Shenzhen Stock Exchange in September 2018, becoming the first city commercial bank in China listed with "A+H" shares. As of the end of 2025, the Bank had 5,530 employees, with a total of 182 branches and sub-branches in the province, including 14 city branches. It also managed seven village and township banks in Zhongmu, Xinmi, Yanling, Fugou, Xunxian, Queshan and Xinzheng, as well as one financial leasing company.

For many years, Bank of Zhengzhou has adhered to its functional positioning of "serving the local economy, serving small and medium-sized enterprises, and serving urban and rural residents". Rooted in Zhengzhou and deeply committed to Henan, the Bank has given full play to the advantages of a local corporate financial institution, including a short decision-making chain, extensive service outlets, and flexible systems and mechanisms, and has continued to build and strengthen its distinctive and differentiated competitive advantages. Its operation and management capabilities, as well as its effectiveness in serving the real economy, have been continuously enhanced, providing strong financial support for local economic and social development. As of the end of 2025, the Bank recorded total assets of RMB 743.674 billion, total deposits of RMB 463.075 billion, total loans of RMB 410.264 billion, and net profit of RMB 1.909 billion.

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RMB **743.674** billion

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RMB **1.909** billion

In 2026, guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, Bank of Zhengzhou will continue to uphold serving the real economy as its fundamental mission, thoroughly implement the guiding principles of the 20th National Congress of the Communist Party of China and the plenary sessions of the 20th CPC Central Committee, as well as the economic work conference directives of the central, provincial and municipal authorities, focus on the requirements of "Two Priorities and Four Focuses", advance relevant work in line with the target and task system of "1+2+4+N" set by the provincial Party committee and the "1+7+7+7" work arrangements of the municipal Party committee, remain rooted in the local market, maintain professionalism and focus, and make solid progress in the "Five Key Financial Initiatives", so that stronger Bank of Zhengzhou contributions will be made to fostering high-quality development with financial support and to writing a new chapter in advancing Chinese modernization across the Central Plains.

## Corporate Philosophy

### Strategic Vision

Striving to Become a First-class City Commercial Bank

### Business Philosophy

Compliant Operations Integrity and Trust

### Responsibility Philosophy

Serving the Local Economy  
Serving Small and Medium-sized Enterprises  
Serving Urban and Rural Residents

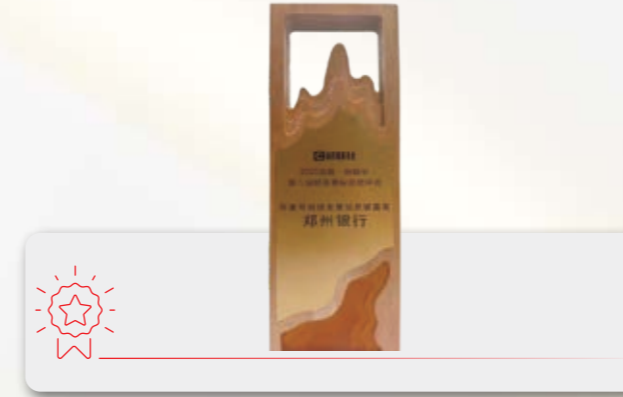
## Annual Honors



**2025 ESG Pioneer 60 – Annual ESG Green Finance Award**  
Shanghai United Media Group (jiemian.com)



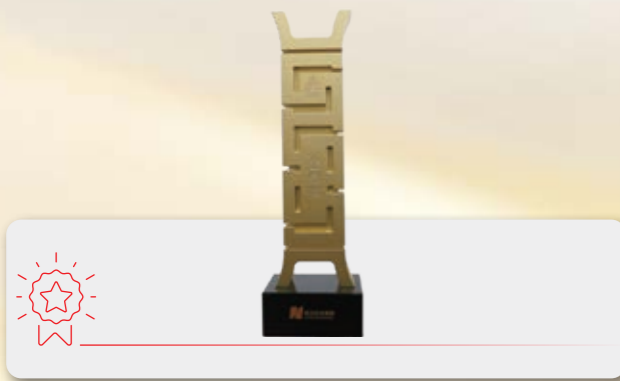
**ESG Social Responsibility Excellence Enterprise**  
Gelonghui



**Annual Sustainable Development Information Disclosure Award**  
Cailian Press



**Excellent Competitiveness Regional Financial Service Bank**  
China Business Journal



**Jinding Award – Annual Award for Supporting Local Economic Development**  
National Business Daily



**Fifth Golden Reputation Award — “Excellent Bank in Transformation and Development”, “Excellent Bank Wealth Management Brand”, “Excellent Bank in Investment Return” and “Outstanding Hybrid Bank Wealth Management Product”**  
Puyi Standard



**2025 Regional Service Leading Bank**  
Hexun.com



**Outstanding Financial Enterprise Award**  
Securities Market Weekly



**2025 Retail Banking Award**  
Organizing Committee of the Asia Pacific Bank Alliance

## Highlights of Performance

### Technology Finance

Four technology-focused sub-branches were newly established to strengthen the service network for technology finance. The credit-based and convenient product “Enterprise Benefit Loan” was innovatively launched, and the Bank’s capacity to provide financial support to technology innovation entities was continuously enhanced.

The balance of technology loans amounted to **RMB 33.237 billion**, an increase of **RMB 6.769 billion** or **25.57%** compared to the end of the previous year.

### Green Finance

Two green-focused sub-branches were newly established, setting benchmarks for the development of green finance across the Bank.

Green finance products and services were innovated, the portfolio of green credit products was improved, and investment in green bonds was expanded, achieving first-time breakthroughs in sustainability-linked loans, the largest single green bond investment, and the first distributed green product, among others.

The balance of green credit amounted to **RMB 13.694 billion<sup>1</sup>**, representing an increase of **RMB 3.882 billion** and a growth rate of **39.56%** compared to the beginning of the year.

### Inclusive Finance

Targeted demand matching was carried out through the “Thousands of Enterprises and Households Outreach” campaign, and the digital inclusive loan product “Zheng Hui Loan” was developed. Through such models as online application and rapid credit granting, the financing needs of micro and small enterprises and agriculture-related entities were met.

The balance of inclusive loans to micro and small enterprises amounted to **RMB 57.326 billion**, while the balance of agriculture-related loans amounted to **RMB 51.715 billion**.

<sup>1</sup> Based on the *Catalogue of Projects Supported by Green Finance (2025 Edition)*, the green credit balance as of the end of 2024 was RMB 9.812 billion.

### Elderly Care Finance

Institutional planning was improved, the product system was enriched, and age-friendly services were optimized. Convenience facilities were provided at service outlets, dedicated green channels for elderly customers were opened, and paper-based transaction handling and door-to-door services were made available.

The Bank’s first elderly care finance featured outlet was established, and an exclusive “Health + Finance” service model was innovatively developed.

### Digital Finance

Intelligent risk control and process digitalization were strengthened, applications of large language models were explored, a HarmonyOS version of the mobile banking app was launched, and the online processing procedures for credit and other businesses were optimized.

Our industry standard contributions were officially adopted by the China Academy of Information and Communications Technology (CAICT). The Bank was honored with the “Best Practice Award for Information Technology Application Innovation (ITAI) Integration” and secured two Excellence Awards in the first National Financial Industry Digital Transformation Skills Competition.

# Sustainability Management

Bank of Zhengzhou adheres to the philosophy of sustainable development, improves an ESG advancement mechanism featuring clearly defined responsibilities and coordinated action at all levels, integrates ESG matters into its own development and business activities, and identifies and responds to stakeholders' concerns and expectations through multi-party research, accurate assessment and timely action.

## Board of Directors' Statement

The Board of Directors of the Bank attaches great importance to sustainable development, and effective ESG management strategies and mechanisms have been established. ESG material topics have been identified and assessed through daily communication, expert consultation and internal research. The Board reviews and makes decisions on the Bank's major ESG matters, including the review of the annual ESG report, promotes the integration of ESG principles into operation and management, oversees the progress of ESG matters, and ensures that relevant ESG targets are closely aligned with business development. During the reporting year, the Board examined the implementation progress against the established ESG-related targets, and reviewed, discussed and confirmed the ESG work results for the year. ESG-related performance has been incorporated into the performance appraisal system for senior management and linked to the remuneration and incentive mechanism for senior management through core indicators such as compliant operation, risk management, operating results, development and transformation, and social responsibility.

The process by which the Board assesses, prioritizes, reviews progress on and manages material ESG-related matters is also set out in the sections headed "Stakeholder Communication" and "Materiality Analysis" of this report.

## Responsibility Management Structure

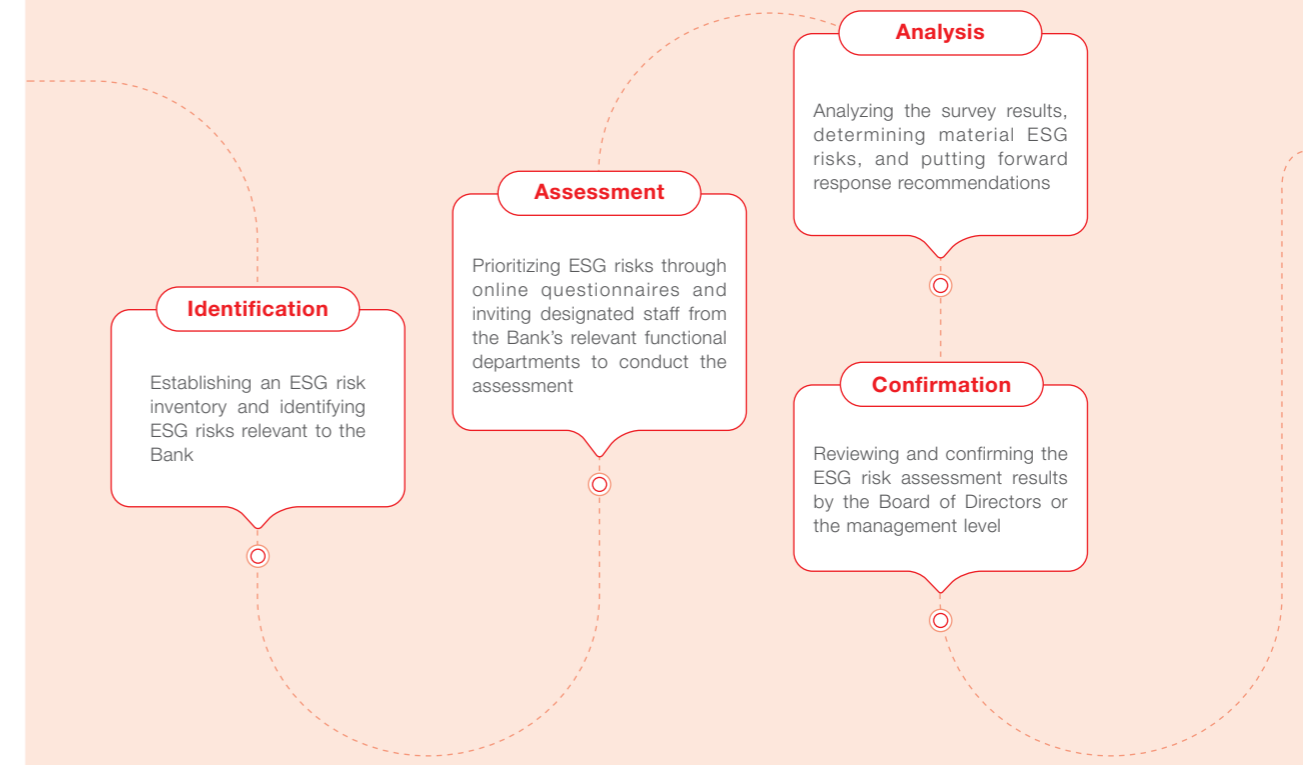
An ESG management system featuring tiered implementation by the Board of Directors and senior management, the lead department, various head office departments and branches has been established by the Bank, and ESG performance has been continuously improved.

During the Reporting Period, in line with the requirements for ESG management and information disclosure, dedicated training sessions were organized for the lead department responsible for ESG work and relevant business departments, together with on-site presentations and exchanges, effectively enhancing the understanding of ESG principles and practical requirements among the relevant departments.

### Bank of Zhengzhou ESG Governance Structure



### ESG Risk Identification and Assessment Workflow



## Stakeholder Communication

The Bank attaches great importance to the expectations and concerns of its stakeholders, and actively maintains diversified and timely communication with stakeholders including shareholders and investors, customers, partners and employees, so as to understand their expectations and concerns, formulate targeted action plans, and enhance the Bank's sustainability performance.

### Stakeholder Expectations and Response Measures of Bank of Zhengzhou

Stakeholders	Expectations and Concerns	Communication Channels	Response Measures
 Government	<ul style="list-style-type: none"> <li>Supporting government strategic planning</li> <li>Serving the real economy</li> <li>Advancing inclusive finance</li> </ul>	<ul style="list-style-type: none"> <li>Policy documents and guidelines</li> <li>Special reports</li> <li>Information submission</li> <li>Seminars</li> </ul>	<ul style="list-style-type: none"> <li>Supporting the implementation of government strategic plans</li> <li>Supporting private enterprises and micro and small enterprises</li> <li>Supporting agriculture, rural areas and farmers</li> <li>Thoroughly implementing the innovation-driven development strategy and making solid and meticulous progress in technology finance</li> </ul>
 Regulatory Authorities	<ul style="list-style-type: none"> <li>Operating in compliance with laws and regulations</li> <li>Safeguarding financial stability</li> <li>Promoting industry development</li> </ul>	<ul style="list-style-type: none"> <li>Regulatory policies</li> <li>Inspections and investigations</li> <li>Data reporting</li> </ul>	<ul style="list-style-type: none"> <li>Strengthening prudent and compliant management</li> <li>Improving the risk management system</li> <li>Intensifying anti-corruption and anti-money laundering efforts</li> <li>Participating in industry association activities</li> </ul>
 Employees	<ul style="list-style-type: none"> <li>Improving remuneration and benefits</li> <li>Protecting employees' rights and interests</li> <li>Providing career development opportunities</li> </ul>	<ul style="list-style-type: none"> <li>Labor union</li> <li>Staff Congress</li> <li>Suggestion box</li> <li>Vocational training</li> </ul>	<ul style="list-style-type: none"> <li>Promoting diversified and equal employment</li> <li>Improving the remuneration and benefits system</li> <li>Strengthening employee training</li> <li>Organizing various cultural and sports activities</li> </ul>
 Customers	<ul style="list-style-type: none"> <li>Delivering efficient service quality</li> <li>Providing high-quality financial products</li> <li>Protecting customers' rights and interests</li> </ul>	<ul style="list-style-type: none"> <li>Marketing activities</li> <li>Customer service hotline</li> <li>Business handling</li> </ul>	<ul style="list-style-type: none"> <li>Optimizing business processes</li> <li>Innovating financial products</li> <li>Enhancing service quality</li> </ul>
 Suppliers	<ul style="list-style-type: none"> <li>Conducting fair procurement</li> <li>Performing contracts in good faith</li> <li>Pursuing win-win cooperation</li> </ul>	<ul style="list-style-type: none"> <li>Negotiations</li> <li>Cooperation agreements</li> <li>Tendering and bidding</li> </ul>	<ul style="list-style-type: none"> <li>Conducting transparent procurement</li> <li>Strengthening business cooperation</li> </ul>
 Shareholders and Investors	<ul style="list-style-type: none"> <li>Maintaining sustainable and sound operations</li> <li>Enhancing overall strength</li> <li>Improving investment returns</li> </ul>	<ul style="list-style-type: none"> <li>General meetings</li> <li>Information disclosure</li> <li>Results briefings</li> <li>Telephone enquiries</li> </ul>	<ul style="list-style-type: none"> <li>Improving corporate governance</li> <li>Implementing development strategies</li> <li>Fulfilling information disclosure obligations</li> <li>Strengthening investor relations management</li> <li>Protecting the rights and interests of minority shareholders</li> </ul>
 Partners	<ul style="list-style-type: none"> <li>Pursuing mutually beneficial cooperation</li> <li>Strengthening industry communication and exchange</li> </ul>	<ul style="list-style-type: none"> <li>Seminars</li> <li>Project cooperation</li> </ul>	<ul style="list-style-type: none"> <li>Conducting research visits</li> <li>Strengthening peer exchange</li> </ul>
 Communities	<ul style="list-style-type: none"> <li>Supporting community development</li> <li>Caring for vulnerable groups</li> </ul>	<ul style="list-style-type: none"> <li>Courtesy visits</li> <li>Community service activities</li> </ul>	<ul style="list-style-type: none"> <li>Promoting financial literacy</li> <li>Carrying out public welfare and charitable activities</li> <li>Participating in volunteer service activities</li> </ul>
 Environment	<ul style="list-style-type: none"> <li>Supporting the low-carbon economy</li> <li>Promoting green banking business</li> </ul>	<ul style="list-style-type: none"> <li>Energy conservation and emission reduction</li> <li>Green procurement</li> <li>Green finance</li> </ul>	<ul style="list-style-type: none"> <li>Implementing green loan policies</li> <li>Adhering to green operations</li> <li>Promoting electronic banking</li> </ul>

## Materiality Analysis

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

### Bank of Zhengzhou 2025 ESG Materiality Matrix

Importance to Economy, Environment and Society	High	<ul style="list-style-type: none"> <li>Customer Complaint Management</li> <li>Consumer Financial Protection</li> <li>Compliance and Risk Control</li> <li>Anti-corruption and Anti-bribery</li> <li>Anti-money Laundering and Anti-telecom Fraud</li> </ul>
	Medium	<ul style="list-style-type: none"> <li>Social Contribution</li> <li>Supply Chain Management</li> <li>Rural Revitalization</li> <li>Development and Training</li> </ul>
		High
Importance to the Company's Finances		

## Due Diligence

Integrating its business characteristics, the Bank has continued to carry out sustainability-related due diligence, with a view to systematically identifying and addressing ESG risks and adverse impacts that may arise from its operating activities. During the Reporting Period, due diligence was conducted by the Bank in such key areas as credit approval, investment decision-making and major business cooperation. Clear responsibilities and division of work were defined for the due diligence process, and potential compliance risks, environmental and social impact risks, and reputational risks were identified and assessed. Based on the assessment results, corresponding risk control and mitigation measures were adopted to ensure that the Bank's operating activities complied with regulatory requirements, industry standards and sustainable development objectives, thereby advancing the implementation of responsible finance practices.

# 01 Sound Operations to Strengthen the Foundation for Development

Bank of Zhengzhou has continuously improved its corporate governance, strengthened risk control, and refined a governance system with clear powers and responsibilities, standardized operation and effective oversight, under which compliant operation, risk management and sustainable development principles have been organically integrated into business decision-making and day-to-day management.

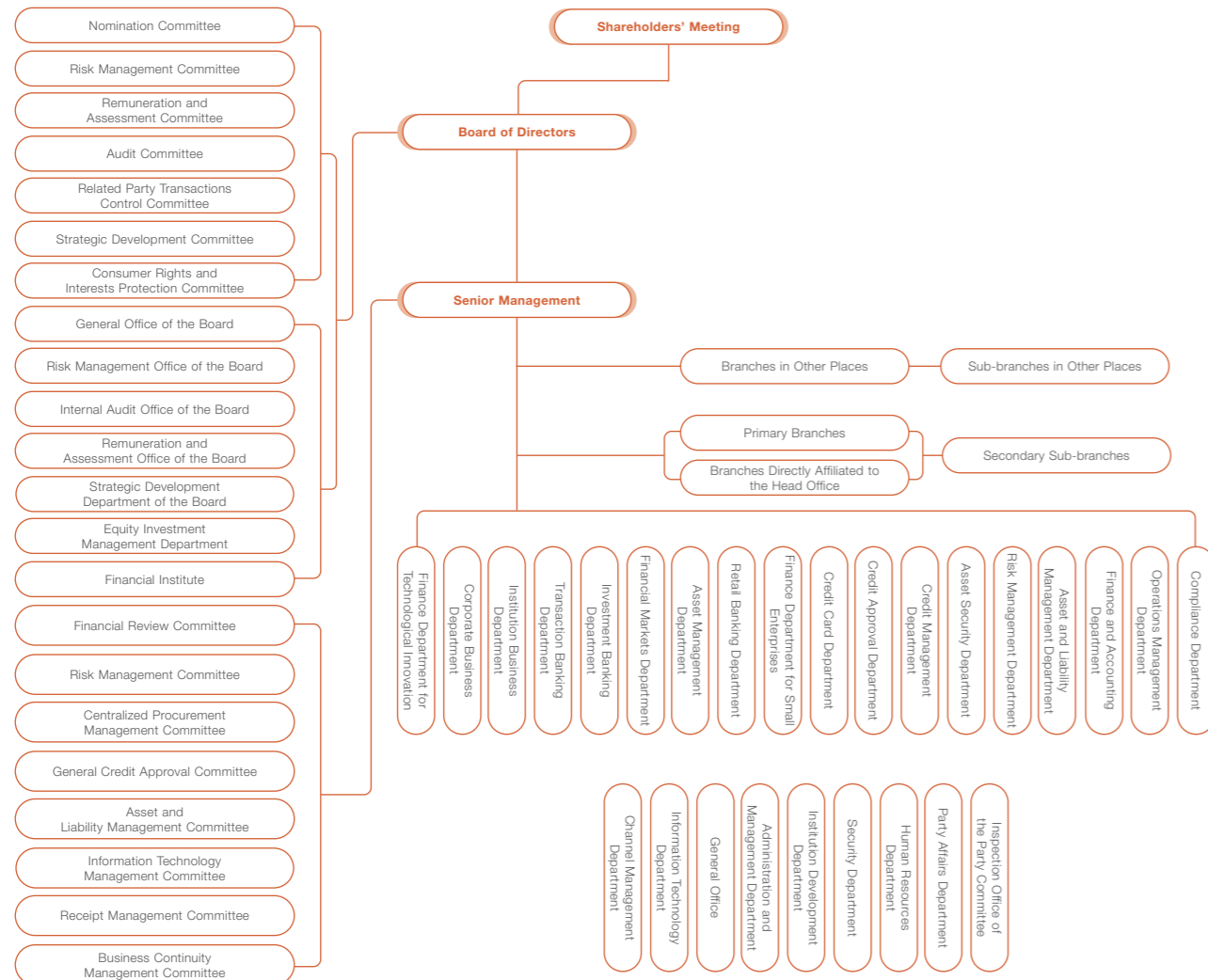
## Improving Corporate Governance

Bank of Zhengzhou promotes high-quality development through a sound corporate governance system, has established a relatively well-developed governance structure and an efficient decision-making mechanism, fosters a clean and upright financial ecosystem, and safeguards sustained and sound operations.

### Corporate Governance System

In accordance with the *Company Law of the People's Republic of China*, the *Securities Law of the People's Republic of China*, the *Commercial Banking Law of the People's Republic of China*, the *Guidelines for the Articles of Association of Listed Companies*, the *Corporate Governance Guidelines for Banking and Insurance Institutions*, the *Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited*, and other relevant laws, administrative regulations, departmental rules, as well as the regulations of the securities regulatory authorities and stock exchanges in the places where the Bank's shares are listed, and in light of its actual circumstances, the Bank has formulated the *Bank of Zhengzhou Articles of Association*, established a corporate governance structure and management system under which the general meeting, the Board of Directors and senior management operate in a standardized manner with clearly defined responsibilities, and safeguarded the lawful rights and interests of the Bank, its shareholders and other relevant stakeholders.

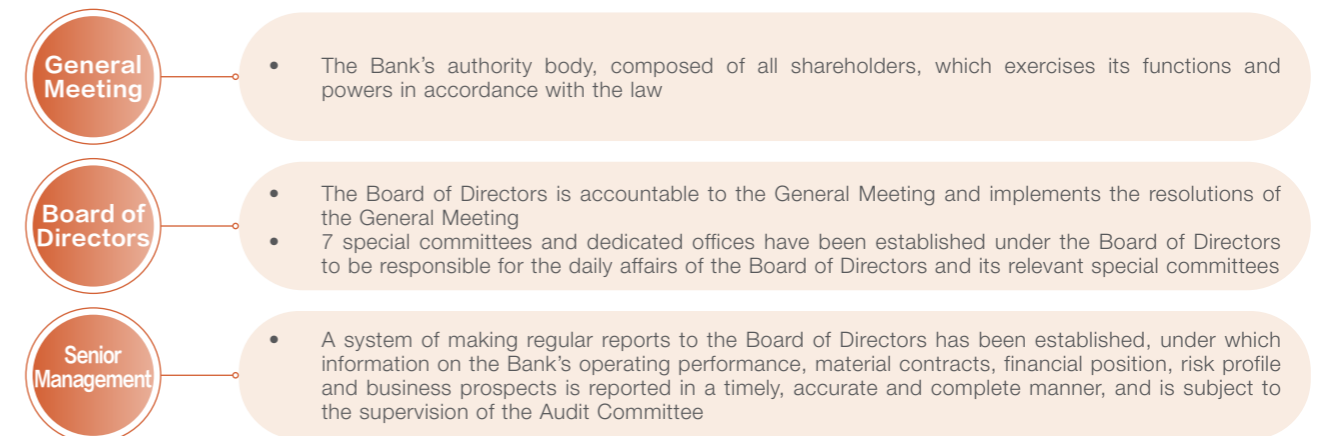
#### Organizational Structure of Bank of Zhengzhou<sup>2</sup>



<sup>2</sup> Since November 2025, the Bank ceased to establish a Board of Supervisors and its special committees.

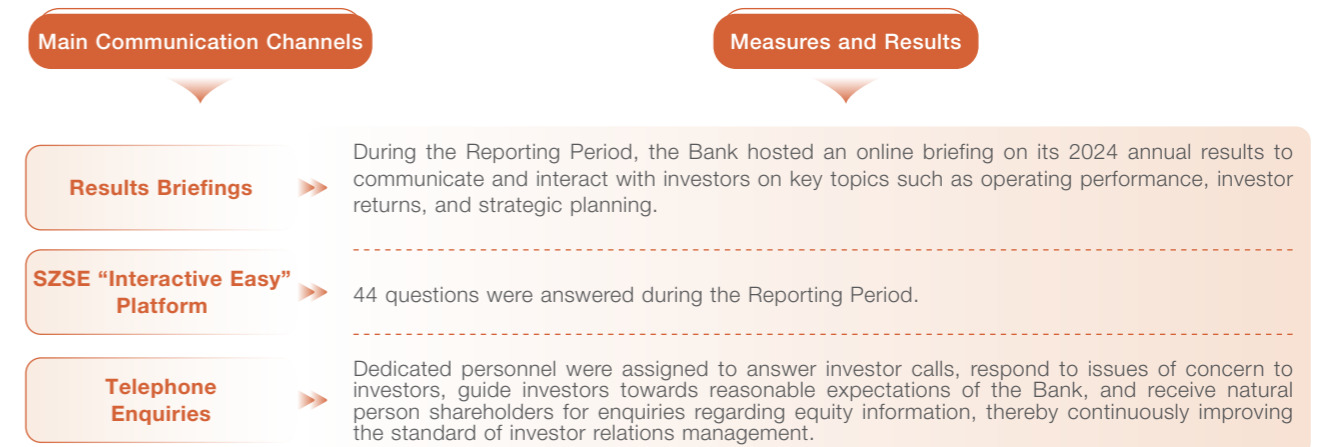
The Bank is committed to establishing a Board of Directors with diverse backgrounds, to further enhance the quality of decision-making and the standard of corporate governance, and better reflect the concerns of stakeholders. In selecting Board members, attention is paid to the composition of the Board, with comprehensive consideration given to such factors as gender, qualifications, regional representation, industry experience and skills, and professionals with sound theoretical foundations and extensive practical experience are appointed to continuously strengthen the Board's governance capabilities. As of the end of 2025, the Bank had a total of 9 Directors, including 2 female Directors, the composition of the Board comprised 2 executive Directors, 3 non-executive Directors and 4 independent non-executive Directors.

Each Director of the Bank has been diligent, conscientious and devoted to the discharge of duties, and has studied the latest regulatory policies and relevant systems to enhance compliance awareness and duty performance capabilities. During the Reporting Period, all Directors of the Bank participated in 4 training sessions organized by the China Association for Public Companies. The training topics mainly covered training on the capability development of independent directors, how to be a qualified director, supervisor or senior management member of a listed company, analysis of typical cases of violations and non-compliance by listed companies (with a focus on information disclosure), and corporate governance in the banking industry. The Directors also studied the corporate governance guidelines of the Hong Kong Stock Exchange for boards of directors and directors, gained an understanding of the latest legislation and practices in corporate governance, enhanced their compliance awareness, and strengthened their duty performance capabilities. Newly appointed Directors systematically studied memoranda relating to directors' responsibilities and relevant regulations, and were thereby made fully aware of their responsibilities as directors of a listed company, restrictions on dealing in securities, and the statutory disclosure mechanism for inside information.



### Investor Relations Management

The Bank maintains communication with investors through multiple channels. The *Bank of Zhengzhou Investor Relations Management Measures* has been formulated, and interaction and communication with investors are conducted through such means as announcement disclosure, general meetings, results briefings and telephone enquiries, to enhance stakeholders' understanding of the Bank.



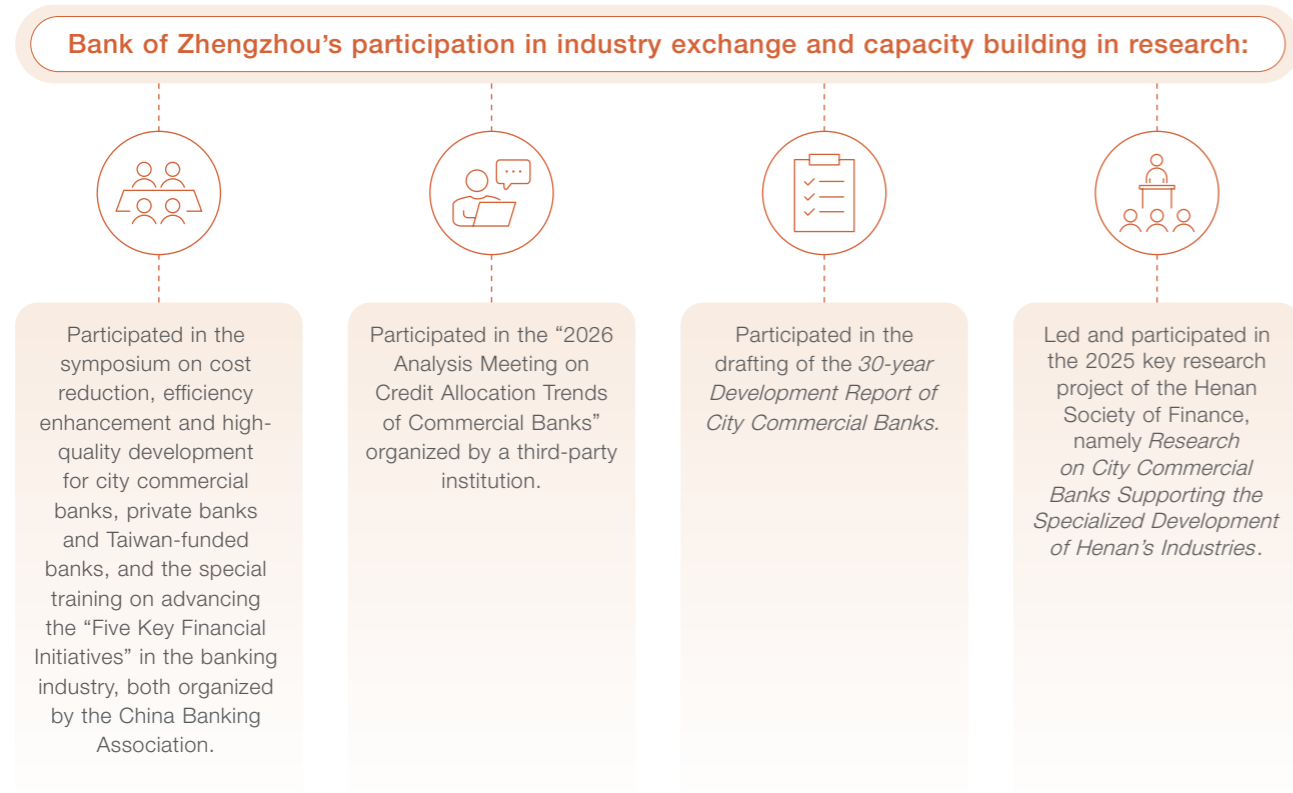
The Bank has formulated the *Bank of Zhengzhou Information Disclosure Management Regulations* and established a comprehensive information disclosure management system to carry out information disclosure in compliance with laws and regulations. The workflow for information disclosure has been continuously standardized, and the management standard and quality of information disclosure have been improved, to ensure that information disclosure is truthful, accurate, complete and timely. During the Reporting Period, a total of 175 announcements of various types were published for A shares and H shares.

During the Reporting Period, a cash dividend of RMB 0.20 (tax inclusive) for every 10 ordinary shares was distributed to ordinary shareholders whose names appeared on the register on the record date for the distribution of equity interests, so that the results of the Bank's operation and development were shared with investors.

A cash dividend of RMB **0.20** (tax inclusive) for every **10** ordinary shares was distributed to ordinary shareholders whose names appeared on the register on the record date for the distribution of equity interests

## Industry Exchange and Development

During the Reporting Period, the Bank actively participated in industry exchange and policy research, continuously strengthened its understanding of the macroeconomic situation, industry development trends and regulatory orientation, and promoted the steady enhancement of its governance capabilities and operation and management standards.



## Strengthening Compliance and Risk Control

Bank of Zhengzhou continuously improves its internal rules and regulations, strengthens supervision, inspection and rectification of identified issues, focuses on enhancing the effectiveness of policy implementation, continues to promote a culture of compliance, and raises compliance awareness among all staff.

### Governance

The Bank has formulated compliance policies such as the *Bank of Zhengzhou Basic System for Legal Compliance Management and the Bank of Zhengzhou Compliance Risk Management Measures*, under which the compliance management responsibilities of the Board of Directors, senior management and all employees are prescribed, a dedicated compliance management department is established, specific compliance management duties are defined, and the necessary authority and resources are allocated.

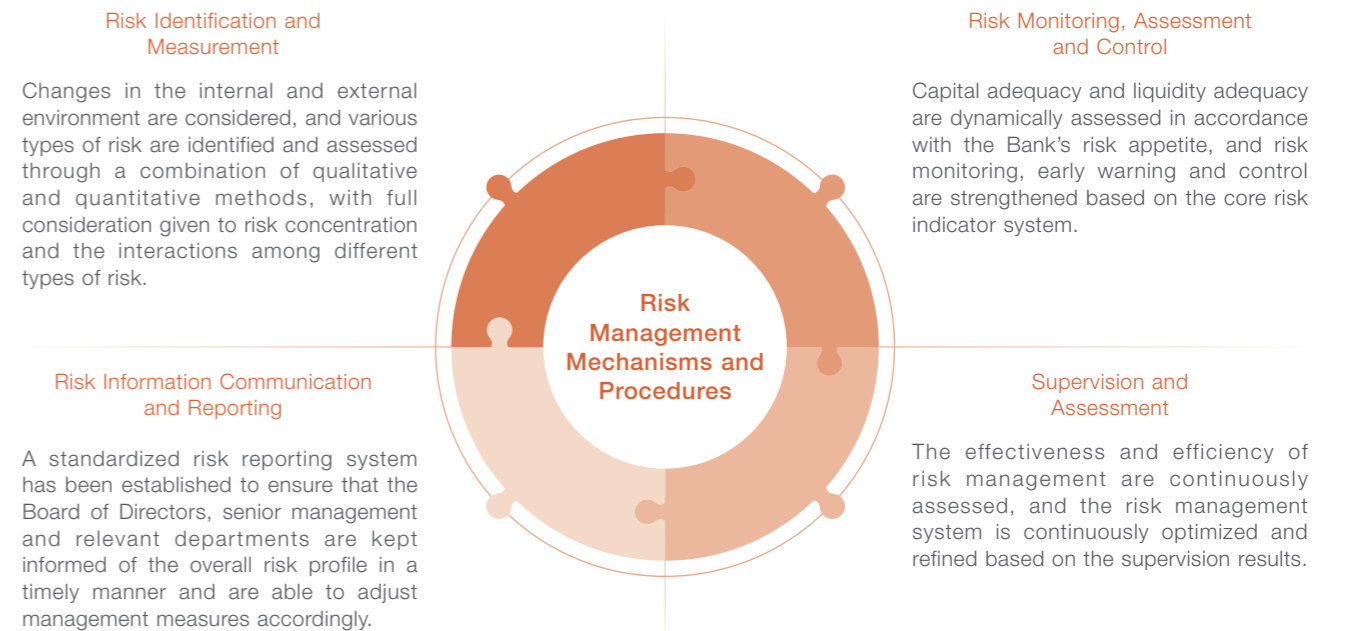
### Strategy

The Bank has established a compliance risk identification and assessment mechanism covering the entire lifecycle of product management, regularly carried out policy review and compliance examination, formulated Bank-wide compliance management plans, and adhered to inspections at the pre-event, in-process and post-event stages of operation and management activities. Authorization management has been continuously strengthened, the quality and effectiveness of legal review have been steadily improved, and a solid foundation for internal control and compliance has been comprehensively reinforced.

## Impact, Risk and Opportunity Management

### Comprehensive Risk Management

The Bank has continuously optimized its comprehensive risk management system and management framework, and established a comprehensive risk management governance structure featuring clear powers and responsibilities and coordinated division of work, to ensure the solid advancement of all risk management tasks. Credit risk, market risk, liquidity risk, operational risk, country risk, interest rate risk in the banking book, reputational risk, strategic risk and information technology risk have been taken as the principal areas of risk control, and a closed-loop management system covering risk identification, measurement, monitoring, control, reporting, supervision and assessment has been established.



In respect of ESG risk management, the Bank has continuously strengthened anti-money laundering and counter-terrorist financing management, and implemented such requirements as customer due diligence, the retention of customer identity information and transaction records, and the reporting of large-value and suspicious transactions. Consumer rights protection has been reinforced by promoting the front-end integration of consumer protection review, strengthening the monitoring of petition-related risks, and enhancing complaint traceability and rectification. The Bank has also improved its information technology risk monitoring mechanism and carried out routine monitoring covering system development, operation and maintenance, outsourcing and information security, to ensure the overall stable operation of information technology and that risks remain under control.

### Digital Risk Control

The Bank has continued to advance the development of its digital risk control system, adhered to a data-driven approach as the core, integrated internal and external data resources, and built a unified big data risk control decision-making engine, thereby establishing a digital risk control system covering such key areas as transactions, credit granting and post-loan management.

The Bank has deployed 5 major application modules, namely transaction anti-fraud, real-time credit risk monitoring, post-loan early warning monitoring, non-zero customer rating and retail scoring, and has continuously iterated and optimized the relevant rules and strategies. As of the end of the Reporting Period, the transaction anti-fraud system monitored approximately 2.2 million transactions per day on average; the post-loan risk early warning system conducted batch monitoring of approximately 370,000 business data records per day on average, covering corporate and retail credit business lines; and the applications for real-time credit risk monitoring, customer rating and retail scoring covered a variety of credit products, providing support for credit decision-making and risk control.

As of the end of the Reporting Period, the transaction anti-fraud system monitored approximately

**2.2** million transactions per day on average,

the post-loan risk early warning system conducted batch monitoring of approximately

**370,000** business data records per day on average

### Respecting Intellectual Property

The Bank attaches importance to intellectual property protection, complies with laws and regulations relating to intellectual property, implements dynamic management over the registration and application of trademarks, software copyrights, patents and other matters, safeguards its own lawful rights and interests, and fully respects the intellectual property rights of others. During the Reporting Period, no material intellectual property infringement incident occurred at the Bank.

### Tax Compliance

The Bank strictly complies with the requirements of national tax laws and regulations, continuously improves its tax compliance management system, treats tax payment in accordance with the law as an important part of fulfilling its social responsibilities, continuously enhances the standardization and accuracy of tax management, and prevents tax compliance risks.

### Indicators and Targets

With the objective of compliant and prudent operation, the Bank continuously enhances compliance awareness among all employees, deepens the development of its compliance culture, and steadily improves its compliance governance through regular compliance culture training. In 2025, the Bank organized 32 compliance culture training sessions, with more than 70,800 participant attendances.

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## Commitment to Responsible Operation

The Bank attaches great importance to compliance and business ethics, incorporates key areas such as anti-money laundering and anti-telecom fraud, anti-corruption and anti-bribery, and supplier management into its code of business conduct, continuously improves its institutional framework and implementation mechanisms, and promotes the development of a fair, transparent and responsible operating environment.

### Anti-Money Laundering and Anti-Telecom Fraud

#### Governance

The Bank strictly complies with such laws and regulations as the *Anti-Money Laundering Law of the People's Republic of China*, the *Counter-Terrorism Law of the People's Republic of China*, and the *Measures for the Supervision and Administration of Anti-Money Laundering and Counter-Terrorist Financing of Financial Institutions* and the *Anti-Telecom and Online Fraud Law of the People's Republic of China*. The Bank has formulated internal control systems including the *Bank of Zhengzhou Basic System for Anti-Money Laundering and Counter-Terrorist Financing Management* and the *Bank of Zhengzhou Money Laundering and Terrorist Financing Risk Self-Assessment Management Measures*, ensuring that all anti-money laundering and anti-telecom fraud operations are governed by clear rules and function steadily.

At the same time, the Bank has established a money laundering and telecom fraud risk management structure with sound organization, a complete structure and clearly defined

responsibilities. The division of responsibilities among the Board of Directors, senior management, the anti-money laundering and anti-telecom fraud management department, other relevant departments and branches has been clarified, thereby forming an operating mechanism that is well-structured, coordinated and effectively aligned, and providing institutional and organizational support for anti-money laundering and anti-telecom fraud work.

#### Strategy

The Bank has incorporated anti-money laundering and anti-telecom fraud work into the overall arrangements for Bank-wide compliance and risk management, and continuously improves its institutional framework and management mechanisms. By strengthening key work such as customer due diligence, transaction monitoring, internal supervision and inspection, and employee training, the Bank continuously enhances its capabilities in identifying, preventing, controlling and handling money laundering and telecom fraud risks. At the same time, it intensifies public education and publicity efforts and actively fulfils the responsibilities of a financial institution in safeguarding financial order and social stability.

#### Impact, Risk and Opportunity Management

The Bank resolutely implements the requirements for anti-money laundering and anti-telecom fraud work. Through various measures, including improving the management system, optimizing workflows, empowering work through information technology, and strengthening training and publicity, the Bank effectively enhances its risk prevention and control capabilities and safeguards the stability of financial order.

**Strengthening the fulfilment of core obligations** by continuously carrying out such work as customer due diligence, the retention of customer identity information and transaction records, the reporting of large-value and suspicious transactions, and special preventive measures for anti-money laundering.

**Empowering risk prevention and control through technology** by continuously improving the functions of the anti-money laundering and anti-telecom fraud systems, consolidating the foundation for full-process risk prevention and control, continuously optimizing suspicious transaction monitoring models, and enhancing the effectiveness of suspicious transaction monitoring.

#### Key Anti-Money Laundering and Anti-Telecom Fraud Measures of Bank of Zhengzhou

**Enhancing the effectiveness of supervision and management** by actively conducting internal anti-money laundering inspections and audits through multiple methods, strengthening the application of results, and continuously improving the effectiveness of internal control management.

**Building a multi-dimensional training system** by conducting internal training in an orderly manner in accordance with the principles of "different targets, different methods, different levels and different content", and comprehensively enhancing the anti-money laundering and anti-telecom fraud expertise and duty performance capabilities of personnel at all levels.

**Deepening public education and publicity** by continuously expanding the breadth and depth of anti-money laundering and anti-telecom fraud education, and enhancing the whole society's awareness of financial risk prevention and its capacity for joint governance through multi-dimensional and high-quality publicity and education.

### Bank of Zhengzhou Conducted Special Anti-Money Laundering Training for Middle and Senior Management in 2025

In October 2025, the Bank organized the *2025 Special Anti-Money Laundering Training for Middle and Senior Management* online and invited an external expert to deliver the training. The training focused on such key topics as domestic and international anti-money laundering regulatory developments, anti-money laundering regulatory policies, the performance of duties by middle and senior management under the new law, and trends in regulatory inspections and penalties, effectively enhancing the anti-money laundering compliance awareness and risk assessment capabilities of the Bank's middle and senior management.



### Indicators and Targets

The Bank has set the enhancement of its capabilities in preventing and controlling money laundering and telecom fraud risks as its objective, and conducts ongoing assessment through such indicators as internal inspections, system operation, training coverage and publicity effectiveness.

Through various means, including routine publicity at business outlets, online publicity, centralized awareness and education activities, and the sending of risk alert text messages to key customer groups, the Bank continuously expanded the coverage of its anti-telecom fraud publicity and enhanced public awareness of risk prevention. In 2025, the Bank organized 2,304 anti-telecom fraud publicity activities of various kinds, including 1,149 outlet-based publicity activities, 1,039 outreach publicity activities and 116 online publicity activities, with a cumulative audience reach of over 1 million.

In 2025, the Bank organized

**2,304** anti-telecom

fraud publicity activities of various kinds

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over **1** million

## Anti-Corruption and Anti-Bribery

### Governance

The Bank strictly complies with the *Regulations of the Communist Party of China on Disciplinary Sanctions*, and has formulated the *Bank of Zhengzhou Employee Conduct Management Measures* and the *Bank of Zhengzhou Employee Misconduct and Disciplinary Actions Management Measures*, among other rules and regulations, so as to advance the development of a system for punishing and preventing corruption.

### Strategy

The Bank actively implements the national strategic arrangements for full and rigorous Party self-governance, and regards the development of a clean enterprise culture as an important means of promoting the Bank's high-quality development and safeguarding financial security and stability. Through consolidating and deepening the implementation of study and education, conducting warning education, deepening integrity publicity and education, and fostering a culture of integrity, all employees are guided to maintain awe, uphold self-discipline and observe the bottom line, thereby strengthening their awareness of integrity and self-discipline.

### Impact, Risk and Opportunity Management

The Bank has formulated the *Detailed Rules for the Implementation of the Responsibility System for Petition Handling of Bank of Zhengzhou* to standardize the procedures for the acceptance, handling and feedback of petition matters. Relevant departments have been designated to jointly establish the relevant whistleblowing mechanism, under which investigations and handling are carried out in respect of employee misconduct, violations of laws, regulations and disciplines, abnormal conduct and case clues, and protection is provided to whistleblowers.

At the same time, the Bank actively fosters a sound culture of integrity, thoroughly carries out study and education on implementing the spirit of the Central Eight-Point Rules, and strengthens employees' awareness of integrity and self-discipline through integrity talks and case-based warning education. Ongoing reminders and supervision and inspection in relation to integrity risks during holidays are also maintained to prevent the resurgence of undesirable working practices. Relying on the "Party Conduct, Clean Government and Integrity Building" section of the intranet, the Bank regularly publishes content on key Party building tasks, materials on integrity culture and typical cases, and incorporates integrity culture, codes of conduct for Party members and work style development into training and examinations, so as to further advance the development of a clean culture.

### Indicators and Targets

The Bank takes the enhancement of its anti-corruption and anti-bribery capabilities as its objective, incorporates the effectiveness of anti-corruption and anti-bribery efforts into the evaluation system for case prevention and integrity development, and conducts ongoing tracking through such indicators as the execution of letters of responsibility, training coverage and the implementation of publicity activities.

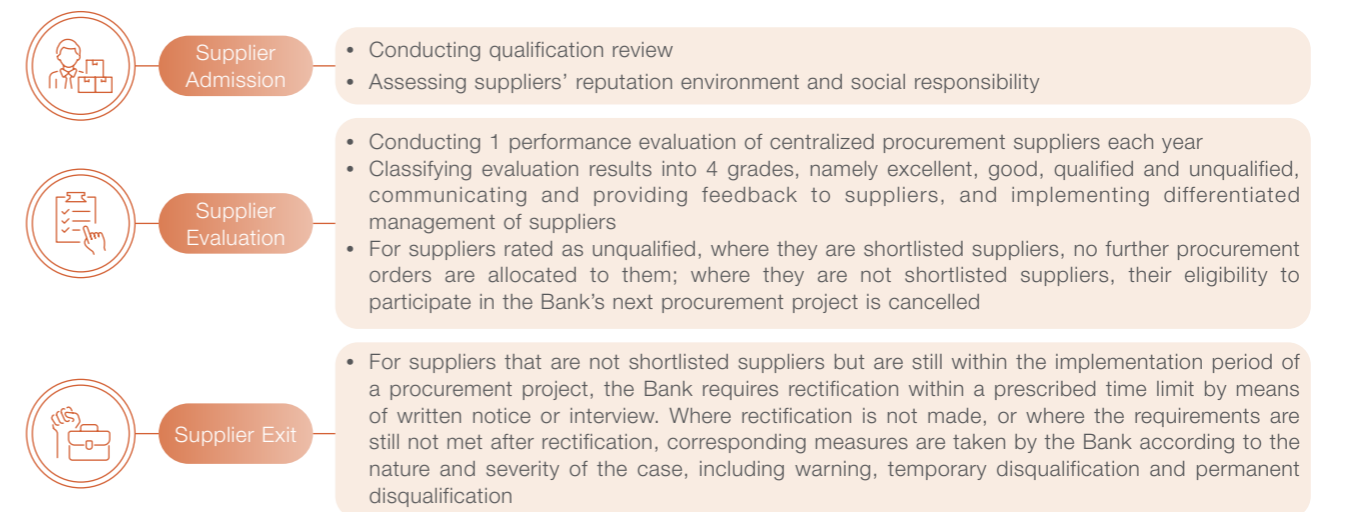
During the Reporting Period, the Bank organized special case prevention training covering all employees, with a focus on the legal basis and typical cases relating to the crimes of embezzlement and bribery, recording approximately 17,000 participant attendances in total. Across the Bank, the *2025 Case Prevention Target Responsibility Letter* and the *2025 Target Responsibility Letter for Party Conduct and Clean Government Development* were executed, thereby further reinforcing integrity responsibilities. During the Reporting Period, no embezzlement litigation case with a material impact on the Bank occurred.

### Supplier Management

The Bank adheres to the procurement principles of openness, fairness and impartiality, establishes procurement standards and procedures, maintains a centralized procurement supplier pool, and has formulated internal policies such as the *Bank of Zhengzhou Centralized Procurement Management Measures* and the *Bank of Zhengzhou Framework Agreement Management Measures* to regulate, manage and supervise centralized procurement-related work, including procurement implementation, supplier selection and supplier performance evaluation, so as to ensure compliance and transparency at every stage of the centralized procurement process.

At the same time, the Bank practices the concept of green procurement and gives priority to nationally certified green, energy-saving and environmentally friendly products, to promote procurement activities that meet green, low-carbon and sustainable requirements.

### Bank of Zhengzhou Centralized Procurement Supplier Management System



The Bank remains committed to transparent procurement, treats all types of enterprises equally, safeguards the lawful rights and interests of all parties involved in procurement activities, and adopts a zero-tolerance approach towards such improper conduct by suppliers as power-for-money transactions, benefit transfer and corruption. In the centralized procurement documents, the Bank issues letters of notice on improper conduct to potential suppliers, requires them to formulate self-disciplinary agreements on integrity in centralized procurement and issue letters of undertaking, and prohibits any form of commercial bribery. Suppliers that bribe procurement-related personnel or procurement agencies, or provide other improper benefits, are subject to treatment for improper conduct, to reduce potential environmental and social risks in the procurement process. As of the end of the Reporting Period, the Bank had 478 centralized procurement suppliers, including 227 in Henan Province and 251 outside Henan Province.



# 02

## Staying True to Its Fundamental Mission and Serving the Real Economy

Bank of Zhengzhou has always adhered to its positioning of “serving the local economy, serving small and medium-sized enterprises, and serving urban and rural residents”, deeply integrated ESG principles into its development strategy, and provided stronger and more effective financial support for local economic and social development.

## Serving the Real Economy

Bank of Zhengzhou actively fulfils the political and people-oriented nature of financial work, proactively integrates itself into the overall local economic and social development, makes every effort to enhance the effectiveness of serving the real economy, and strives to achieve a virtuous cycle between its own high-quality development and the high-quality development of the local economy and society that it serves.

### Promoting Regional Development

The Bank actively participated in the economic development of Henan Province. As a member of the underwriting syndicate for Henan provincial government bonds, the Bank made every effort to implement the work arrangements of the provincial Party committee and the provincial government for stabilizing the economy and promoting growth, and made positive contributions to advancing the high-quality development of the province's economy and safeguarding financial stability in the province. In 2025, the Bank underwrote RMB 9.8 billion of Henan provincial government bonds. Through the day-to-day coordination between the primary and secondary markets, efforts were made to enhance the liquidity of Henan provincial government bonds, expand their market influence, and support the economic development of Henan Province.

In deepening bank-government collaboration, the Bank assigned cadres to take temporary posts in government departments, leveraging its unique advantages as a local corporate bank in terms of "personal ties and geographic proximity", established a regular bank-government cooperation mechanism, proactively integrated itself into the government service list, and acted as a local financial adviser. Focusing on key areas and weak links in county-level economic development, the Bank implemented a special initiative for county-level leadership in high-quality development, actively cultivated county-level financial "growth poles", and provided sustained financial support for local infrastructure development and the development of characteristic industries.

#### Highlights of Work:

**Supporting cultural and tourism development:** The Bank successfully participated in a syndicated loan of

RMB **1.536** billion in support of the "Concession Project for a Certain Tourist Attraction". Through bank-government collaboration and streamlined operations, efficient support was provided for the development of smart scenic areas and the cultivation of new forms of cultural and tourism business, to help build a benchmark city for cultural tourism.

**Optimizing factor allocation:** In May 2025, the Bank became the first financial institution in the province to achieve system connectivity with the provincial land secondary market trading platform. Through the joint debugging and optimization of financial systems, the security and efficiency of fund settlement for land transactions were improved, thereby promoting the efficient allocation of land factors.

### Supporting Industrial Upgrading

The Bank has focused on the optimization of Henan Province's industrial structure and the development direction of emerging industries, and, in accordance with the principle of "strengthening the core and fostering clusters", has made every effort to support the development of 7 major industrial clusters and continuously increased financial support for strategic emerging industries and advantageous industries. The Bank established 6 "horse racing teams" to lead designated branches in carrying out systematic surveys of leading industries in their respective regions, forming research reports by prefecture-level city, and providing "nanny-style" empowerment for branches, so as to strengthen coordination between the head office and branches, conduct in-depth visits to chain-leading enterprises and upstream and downstream customers in industrial chains, and develop differentiated financial service solutions.

The Bank has continuously improved its supply chain finance model to empower industrial chain coordination. Focusing on customer needs identified through research on key industrial chains, the Bank worked to remove financing bottlenecks for small and medium-sized enterprises along the chain. Relying on "Yunshang", its one-stop online platform, and "Ding e Xin", its core electronic certificate for accounts receivable, the Bank successfully extended the credit of high-quality core enterprises to multi-tier suppliers. Together with a diversified product matrix comprising "1+N Factoring", domestic letters of credit, self-operated forfaiting and "Zheng Hao Fu", the accessibility of financial services for industrial chains was enhanced in an all-round way. During the Reporting Period, more than 2,100 upstream and downstream customers of core enterprises were supported on a cumulative basis, with financing exceeding RMB 8 billion, which effectively reduced the financial costs of enterprises along the chain and provided strong support for stabilizing, strengthening weak links in, and upgrading the real economy industrial chain.

**Supporting mergers and acquisitions and restructuring:** In June 2025, the Bank, as a joint lead arranger, organized a syndicated loan of RMB 551 million to support leading food enterprise A Company in acquiring and restructuring local liquor enterprise B Company, thereby promoting the resumption of production, reshaping regional brand value, and facilitating the coordinated development of the "food + alcoholic beverages" industry.

## Serving National Strategies

The Bank has firmly implemented the strategy for accelerating the rise of the central region, focused on the development objectives of the "three bases and one hub", and actively supported the implementation of key tasks, major projects and significant reform initiatives. To improve the quality and efficiency of financial services for key projects, the Bank established a Project Investigation and Evaluation Center to carry out refined whole-process management of project loans, covering marketing and coordination, scheme design, approval and implementation, thereby continuously improving the efficiency of project review and approval and the responsiveness of its services.

In 2025, in response to the supporting infrastructure development needs of the China-Europe Railway Express, the Bank responded promptly to the project financing application, efficiently completed the collection of materials and business submission procedures, and ultimately approved a fixed asset loan of RMB 680 million to support the development of key projects under the "Belt and Road" Initiative, thereby contributing to the enhancement of regional logistics hub functions and the level of opening up.

## Caring for Social Well-being

The Bank adheres to the business philosophy of "external customer experience first". Focusing on improving the quality of life of urban and rural residents and the accessibility of financial services, the Bank has continuously improved its rural financial service system, deepened the supply of community convenience services, and actively responded to people's livelihood concerns through diversified public welfare activities and financial education initiatives, thereby contributing to the enhancement of social well-being.

### Supporting Rural Revitalization

**The Bank has continuously improved the development of basic rural financial service facilities.** By optimizing the layout of its rural financial service network, gaps in financial services in rural areas have been addressed. To ensure service quality and effectiveness, the Bank has established a normalized management mechanism for service outlets and further enhanced outlet service capabilities through financial literacy promotion and assessments of financial service quality and effectiveness, to meet the financial service needs of rural residents. In 2025, the Bank's rural revitalization support services covered 15 prefecture-level cities and approximately 2,800 villages and towns in Henan Province, effectively improving the accessibility and convenience of financial services for rural residents.

**The Bank has continuously promoted the deep integration of themed products with service scenarios.** By stepping up the promotion of rural revitalization-themed debit cards, implementing the "5-fee waiver" policy, and combining such cards with themed benefits offered by UnionPay, the cost of using financial services for rural residents was reduced. Focusing on the high-frequency needs of rural residents in production and daily life, the Bank built an "online + offline" rural financial service system. Return-home subsidy services were provided through the "Rural Revitalization" version of the mobile banking app, social insurance contribution subsidy activities were carried out through agricultural support service outlets, and discount campaigns for agricultural support merchants were launched in livelihood-related consumption scenarios such as supermarkets and agricultural supply stores, thereby enriching the card-use ecosystem of the Rural Revitalization Card and effectively improving the accessibility of financial services. As of the end of 2025, the Bank had cumulatively issued 345,800 Rural Revitalization Cards, and the "Agricultural Support Outlet+" scenario had covered 3,804 agricultural support merchants.

**The Bank has continuously enhanced rural residents' awareness of financial risk prevention.** By organizing branches to go deep into rural areas and carry out various themed publicity activities on financial literacy, anti-counterfeit currency, refusal of illegal fundraising and the prevention of telecom fraud, rural residents were guided to identify false and fraudulent information more accurately, stay away from illegal financial activities, and strengthen their awareness of risk prevention. In 2025, the Bank organized 131 publicity activities of various kinds.

## Supporting Community Development

Upholding its original aspiration of “being rooted in the local community and serving people’s livelihood”, the Bank has deeply practiced the core purpose of “finance for the people”, supported the development of convenient community service ecosystems, and built a “citizen bank” widely recognized by society. In 2025, the Bank carried out “Entering Communities” activities in more than 400 communities across the province. Through resource integration and service extension to the community level, a community service ecosystem of “finance + public welfare” was established, effectively promoting the deep integration of financial services with community life.

### Focusing on diverse needs and providing care for daily life

Special activities such as “free haircuts”, “free medical consultations” and health check-ups were continuously carried out for elderly groups, to care for their health and quality of life.



Cultural and recreational activities such as parent-child interaction sessions, handicraft DIY activities and public welfare film screenings were organized on a regular basis, so as to enrich the cultural life of communities and enhance their sense of belonging and cohesion.

### Promoting All-age Friendliness and Social Inclusion

For elderly customer groups, the Bank organized the “Zheng Hao Ai Xiang Ban” Baduanjin Competition to advocate a healthy lifestyle. For young people, the Bank established the “Zheng Hao Future Star” service brand and supported the improvement of their overall competencies through financial literacy education, lucky money planning, guidance on college entrance examination applications and study tour activities.



## Supporting Sports Philanthropy and Urban Sustainable Development

The Bank actively participated in the development of urban public cultural and sports initiatives, and sponsored the “Bank of Zhengzhou Cup” 2025 Zhengzhou Marathon, ensuring the smooth running of the event with its professional financial capabilities and demonstrating its sense of responsibility to “grow together with the city”.



## Practicing Inclusive Finance

Bank of Zhengzhou has always adhered to the “Three Services” positioning of a city commercial bank, focused on agriculture-related and micro and small customer groups, and aimed to continuously improve the quality and effectiveness of inclusive finance services. Centering on the diversified financing needs of micro and small enterprises, self-employed individuals and agriculture-related business entities, the Bank has continuously enhanced the accessibility, convenience and coverage of inclusive finance services through mechanism innovation, product optimization and digital empowerment.

### Distinctive Management Mechanisms

The Bank has always stayed closely aligned with the development of the local economy, regarded serving micro and small enterprises as an important lever for advancing inclusive finance, established a dedicated task force under the financing coordination mechanism for micro and small enterprises, implemented the “top leader” responsibility system, and put in place mechanisms including three-tier coordination, consultation and review, so as to coordinate Bank-wide resources, clarify the division of responsibilities, and form a strong service synergy featuring linkage between the Head Office and branches and integrated coordination among the front, middle and back offices. In 2025, the Bank continued to carry out the “Thousands of Enterprises and Households Outreach” campaign, promptly identified enterprises’ financing needs, ensured precise matching, and rapidly translated such needs into implemented solutions.

### Innovative Product System

Focusing on the financing difficulties faced by micro business groups such as self-employed individuals, owners of micro and small enterprises and farmers, the Bank has developed “Zheng Hui Loan”, an inclusive loan product centered on “digital empowerment + precise service”. Relying on online application, rapid credit granting and flexible repayment mechanisms, the product provides efficient and convenient financing support for regional business entities.

As of the end of the Reporting Period, the balance of inclusive loans to micro and small enterprises amounted to RMB **57.326** billion, representing an increase of **6.78%** over the end of the previous year and **1.75** percentage points higher than the growth rate of the Bank’s general loans.

the balance of agriculture-related loans amounted to RMB **51.715** billion.



Providing On-site “Zheng Hui Loan” Services for Micro and Small Merchants

## Deepening Tech-Driven Financial Services

The Bank has thoroughly implemented the innovation-driven development strategy, continuously deepened the “Six Specialized Mechanisms”, and made solid and meticulous progress in technology finance.

### Optimizing the Service System

The Bank advanced the development of technology-focused sub-branches, accelerated the establishment of branches in university parks and areas where research institutions are concentrated, and continuously increased financial support for enterprises and teams at the start-up and growth stages. In 2025, the Bank newly designated 4 institutions as technology-focused sub-branches and assigned dedicated teams to build multidisciplinary professional teams that “understand technology, understand industry and understand finance”.

## Innovating the Service Ecosystem

In terms of its product system, the Bank innovatively launched “Enterprise Benefit Loan”, a convenient product primarily based on credit, and adopted a standardized operating model. By leveraging its efficient and convenient advantages, the accessibility and coverage of technology finance services were enhanced.

In terms of collaborative cooperation, the Bank strengthened exchanges and cooperation with key scientific research institutions and research entities in the province, entered into strategic cooperation agreements with key laboratories, and continuously enhanced its capacity to provide financial support to technology innovation entities.

In 2025, the Bank provided focused support to a number of technology-based enterprises represented by industries such as new materials, next-generation information technology, the low-altitude economy and modern food, thereby providing effective financial support for the transformation and development of the regional economic and industrial structure. As of the end of the Reporting Period, the balance of technology loans amounted to RMB 33.237 billion, an increase of RMB 6.769 billion or 25.57% compared to the end of the previous year.

## Digital Finance Empowerment

Focusing on its digital transformation strategy, the Bank continuously promoted financial technology innovation and application. Through the optimization of top-level design, innovation in product models, and the application of cutting-edge technologies, the inclusiveness, convenience and security of financial services were comprehensively enhanced, with a commitment to building a new financial service ecosystem driven by digital intelligence.

### Clarifying the Transformation Path

The Bank has formulated a phased digital transformation plan, focusing on such key areas as retail transformation, corporate business transformation and risk transformation, to reshape customer service journeys and management processes and enrich product and service models. At the same time, with a focus on the foundation of “data utilization”, the Bank has adopted a problem-oriented approach to strengthen its data service capabilities, consolidate the technological foundation for data support, advance the development of data analytics capabilities through core business scenarios, and foster a management culture in which decision-making is supported by data.

During the Reporting Period, the Bank completed the launch of more than 10 key digital transformation projects, actively promoted the application of key technologies and the optimization and iterative upgrading of systems, and steadily achieved improvements in both internal efficiency and customer experience. On this basis, a number of products, including “Zheng Hui Loan”, “Zhongan Loan”, “Zheng Hao Fu” and “Bancassurance Connect”, were made available online, further improving business processing efficiency and customer service experience.

Phase	Digital Transformation Strategic Objectives
Phase 1 (2024-2025)	Supporting business transformation based on data
Phase 2 (2025-2026)	Deepening data application and promoting the integration of business and data
Phase 3 (2026-2027)	Realizing digital intelligence-driven development and leading business innovation

## Digital Innovation Achievements

In the process of digital transformation, the Bank continuously advanced financial technology innovation and integration, achieving significant phased progress:

- Intelligent risk control capabilities were strengthened.** An anti-telecom fraud model was successfully developed. Since its launch, the model has identified 2,084 risk customers, effectively enhancing risk identification and control capabilities.
- The intelligent transformation of business processes was promoted.** An OCR recognition model was independently developed and integrated with the intelligent authorization system, enabling the automated recognition and processing of various business vouchers and certificate materials, thereby supporting the intelligent handling of business and improving efficiency.
- Artificial intelligence application scenarios were explored.** Research on large model-related technologies was initiated, procurement of the knowledge base and intelligent report writing platform was completed, and the intelligent operations training platform project was steadily advanced.
- The digital service experience was optimized.** A HarmonyOS version of the mobile banking app was launched. By leveraging multi-terminal coordination capabilities and a system-level security architecture, “full-scenario services” across devices were achieved, improving the convenience and stability of customer services based on safeguarding information security. As of the end of 2025, the cumulative number of users of the HarmonyOS version of the mobile banking app exceeded 67,000, with 5,000 daily active users.

In 2025, the Bank continuously advanced the restructuring and online development of credit products. A number of products, including credit card instalments, housing mortgages, consumer credit and supply chain finance, achieved online processing and process optimization, effectively improving business processing efficiency and customer service experience.

## Supporting Industry Development

To enhance the Bank’s capabilities in digitalization and technology application, the Bank systematically carried out a number of specialized digital training programs covering product managers, business backbones, information technology personnel and data development personnel, thereby promoting the deep integration of business and technology.

At the same time, the Bank actively participated in the formulation of industry standards. The *Capability Requirements for Knowledge Service Agents (AI Agent)*, in the drafting of which the Bank participated, was adopted by the China Academy of Information and Communications Technology in November 2025.

In various competitions and evaluations, the Bank received industry recognition on multiple occasions:

In June 2025, the Bank’s work in relation to the integration of information technology application innovation with the domain name system was awarded the **“Best Practice Award for Information Technology Application Innovation Integration”**.  
In December 2025, the Bank participated in the first National Digital Transformation Skills Competition for the Financial Industry (with 294 teams and 1,449 contestants) and won the **“2025 Financial Industry Digital Transformation Competition Excellence Award for Cybersecurity”** and the **“2025 Financial Industry Digital Transformation Competition Excellence Award for Data Modelling”**.



# 03

## Finance for the People and Enhancement of Service Quality and Efficiency

Bank of Zhengzhou adheres to the principle of “customer first” and continues to focus on such key areas as customer complaint management, customer service optimization and consumer financial protection. The Bank improves its service management mechanisms, advances the enhancement of service processes and experience, strengthens the protection of rights and interests and the dissemination of financial knowledge, and strives to provide customers with financial services that are more secure, more convenient and more attentive.

## Optimizing Customer Service

Focusing on enhancing customer experience and service security, Bank of Zhengzhou continuously improves its service mechanisms, strengthens information security and privacy protection, actively expands specialized services such as elderly care finance, and continuously enhances the convenience, security and inclusiveness of financial services.

### Enhancing Customer Experience

The Bank adheres to the principle of customer first, continuously innovates its service models, advances the upgrading of digital services, improves barrier-free and elderly-friendly services, enriches customer experience, and continuously enhances customer satisfaction.

#### Digital Services

Focusing on the urgent difficulties and pressing concerns of the public and the pain points encountered by enterprises in handling affairs, the Bank innovatively launched on its mobile banking app and corporate online banking platform a full-type, around-the-clock and one-stop online payment service for government non-tax revenue. Individuals may conveniently pay tuition fees, fines, confiscation payments and examination fees, while enterprises may efficiently handle administrative charges, proceeds from state-owned capital and other payments, thereby truly achieving “zero travel, instant crediting, and full traceability”. This service has bridged the “last mile” among the public finance system, the Bank and users, substantially improved the efficiency of public services, effectively enhanced people’s well-being and optimized the business environment through digital finance, and demonstrated Bank of Zhengzhou’s sense of responsibility and service warmth in “finance for the people”.

Indicators	Unit	2025 Performance
Number of individual mobile banking customers	10,000 customers	427.18
Number of corporate online banking customers	10,000 customers	7.44

### Customer Satisfaction

The Bank’s customer satisfaction evaluation system is centered on “precisely capturing needs and scientifically quantifying experience”, monitors performance across service processes, and provides data support for the continuous optimization of service experience. The Bank continuously conducts customer satisfaction surveys through a combination of questionnaire distribution via the mobile banking app and on-site surveys conducted by third-party institutions, covering major customer groups across the Bank’s operating regions.

### Barrier-free Services

To enhance the accessibility and friendliness of outlet services, the Bank continuously improved the configuration of barrier-free facilities and the guidelines for elderly-friendly services, to ensure that elderly customers may handle financial services conveniently and safely.

As of the end of the Reporting Period, the Bank had a total of 182 business outlets, all of which were equipped with wheelchair ramps or corresponding barrier-free service facilities. Among them, 160 outlets were equipped with wheelchair ramps, and 22 outlets were provided with barrier-free service signs and published service telephone numbers, to facilitate elderly customers in contacting staff for assistance and basically meet the financial service needs of elderly customer groups.

### Enriching Activity Formats

Focusing on online channels such as the mobile banking app and quick payment services, the Bank attracted customers by carrying out signature activities such as benefits programs for new customers and first-time binding on WeChat, and achieved large-scale product outreach through the mobile banking app, outbound calls, text messages and other means. In 2025, the cumulative number of contracted individual mobile banking customers of the Bank reached 4.2718 million, representing a year-on-year increase of 12.42% in active customers; and the binding rate of debit cards to third-party payment platforms among new customers increased by 10.24% year on year.

In 2025, the on-site surveys conducted by third-party institutions focused on such dimensions as the service environment, lobby services, online channel experience and satisfaction with financial products. The Bank’s overall customer satisfaction score was 96.31, while post-call satisfaction for the customer service hotline reached 99.78%.

Measures for Optimizing the Customer Service System:

#### Optimizing Service Improvement Measures to Ensure Effective Issue Rectification

Service optimization was carried out through a combination of supervision + off-site inspection. The execution of the “identify and point out issues immediately upon inspection” mechanism was supervised, to ensure the relevance and timeliness of issue rectification. The frequency of routine service optimization was also increased, and the consistency and continuity of outlet service standards were ensured through regular and broad-based service optimization.

#### Launching the Satisfaction Survey Function to Better Meet Customer Service Needs

Following the principle of “timely feedback after business handling”, the customer satisfaction survey function was launched on the mobile banking app to capture customer experience and provide data support for service optimization.

#### Revising Service Assessment Standards to Standardize Service Procedures by Position

The standards for routine service assessment were revised and updated, and standard content featuring “one position, one procedure” was sorted out and developed, to ensure that the assessment standards were aligned with the prevailing management requirements.

#### Establishing an Experience Monitoring Indicator System to Continuously Deepen User Research

Focusing on objective indicators and subjective questionnaires, the Bank established an experience monitoring system to monitor the experience of key products and service journeys across the Bank, and carried out the distribution of instant transaction evaluation questionnaires and follow-up monitoring.

The Bank’s overall customer satisfaction score was

**96.31**

post-call satisfaction for the customer service hotline reached

**99.78%**

## Information Security and Privacy Protection

### Information Security Management

The Bank has formulated the *Basic Provisions on the Information Security Management System of Bank of Zhengzhou*, which clarifies the Bank’s organizational structure for information security management. The Information Technology Management Committee serves as the decision-making body for information security work, the Information Security Leadership Group serves as the management body, the Information Technology Department serves as the competent department, and all departments at the head office and all branches serve as the implementing departments.

The Bank continuously strengthens the development of its information security management system and enhances its capabilities in preventing information security risks by establishing a continuous improvement mechanism. The Bank has obtained certification under the ISO 27001 international standard. In 2025, the Bank engaged a third-party security company to conduct 4 internet penetration tests, organized information security emergency drills for 3 scenarios, and carried out regular vulnerability screening and security hardening work.



ISO 27001 Certification Certificate

The Bank also requires suppliers and partners to strictly comply with data protection and privacy security requirements:

<p><b>Relevant security management requirements have been established.</b> In accordance with the <i>Bank of Zhengzhou Information Technology Outsourcing Risk Management Measures</i>, suppliers are provided with cybersecurity and information security training; for information assets that need to be accessed or used in outsourcing activities, access authorization is granted in accordance with the principles of “need to know” and “least privilege”.</p>	<p><b>Confidentiality agreements are signed with suppliers</b> to stipulate their confidentiality obligations in respect of technical achievements, business data protection and other matters, to ensure the secure transmission and storage of customer information and prevent data leakage.</p>
<p><b>Strict control is exercised over supplier admission.</b> For important outsourcing suppliers and suppliers cooperating with the Bank for the first time in the past 3 years, due diligence is conducted to assess their cybersecurity and information security capabilities.</p>	<p><b>Information security training and assessment are conducted before outsourced personnel enter the workplace,</b> to enhance their awareness of information security and confidentiality. They are also required to sign confidentiality undertakings and assume confidentiality obligations in respect of all types of the Bank’s data accessed during project implementation.</p>

### Customer Privacy Protection

The Bank attaches great importance to the protection of customers’ personal information and financial data. It has formulated the *Bank of Zhengzhou Measures for Administration of Financial Information of Personal Customers* and established a management mechanism covering the full lifecycle of personal customer financial information, under which the division of responsibilities among departments is clarified and standard requirements are set out for information security management and emergency response.

In 2025, the Bank organized special training on personal information protection and dedicated emergency drills for customer information leakage, continuously enhancing employees’ awareness of privacy protection and their emergency response capabilities. At the same time, data security and privacy protection requirements were integrated into the entire process of product and system development. Through such measures as access rights management, data desensitization, security testing and operation monitoring, the protection of customer information was further strengthened. During the Reporting Period, no customer information privacy leakage incident occurred at the Bank.

#### Bank of Zhengzhou Conducted Information Security Awareness Training and Examinations through “Ding Academy”

In 2025, through the “Ding Academy” online learning platform, the Bank systematically carried out 2 information security awareness training sessions and examinations for all employees, with the aim of continuously strengthening employees’ awareness of security protection, reinforcing the Bank’s capabilities in full-lifecycle data security management, and jointly building a solid line of defense for information security. The participation rate of employees across the Bank reached 99.76%, and the examination pass rate reached 100%, effectively enhancing employees’ security awareness and compliance execution capabilities and reinforcing the Bank’s information security defense.



### Promoting Elderly Care Finance

The Bank continuously optimizes and upgrades its policies, products and services relating to elderly care finance, and has formulated such systems as the *Bank of Zhengzhou Elderly-Friendly Financial Services Implementation Plan* and the *Bank of Zhengzhou Elderly-Friendly Payment Services Management Measures*. A working group for elderly care financial services has been established to coordinate and advance the development of elderly care finance. In 2025, the *Three-year Development Plan for Elderly Care Finance (2025-2027)* and related targets were formulated and implemented, so as to deepen elderly care financial services and continuously enhance the Bank’s capabilities and effectiveness in serving Chinese-style ageing.

Focusing on the development trend of the silver economy, the Bank continuously improves its elderly care finance service system, promotes collaborative innovation in products, models and services, and continuously enhances the professionalism and refinement of elderly care finance:

<p>Deposit products: medium- and long-term fixed-term products with various maturities, including 2-year and 3-year terms, have been launched, covering lump-sum deposit and withdrawal, fixed deposit by installments and lump-sum withdrawal, and large-denomination certificates of deposit.</p>	<p>Paper-based transaction services are provided to meet the business needs of elderly customers.</p>
<p>Elderly care planning products: commercial pension insurance products featuring long-term protection and stable returns have been continuously enriched.</p>	<p>Service facilities such as priority seats, reading glasses, wheelchairs and convenience medicine kits are provided in outlet lobbies for elderly customers; dedicated green channels for elderly customers are opened to reduce queuing and waiting time for business handling; and elderly care finance featured outlets are being developed across the Bank.</p>
	<p>For elderly people who are of advanced age or have limited mobility, door-to-door services are proactively provided, thereby extending face-to-face financial service scenarios.</p>

#### Establishing an Elderly Care Finance Featured Outlet to Enhance the Accessibility of Financial Services for Elderly Customers

In June 2025, with the objective of enhancing the financial service experience of elderly customers, Bank of Zhengzhou carried out elderly-friendly renovation of the Zhengtong Road Sub-branch Business Department and developed it into the Bank’s first elderly care finance featured outlet.

By improving elderly-friendly facilities, setting up priority service counters and priority seats, and equipping the convenience service area with auxiliary tools such as reading glasses, magnifiers, wheelchairs, walking sticks and handwriting boards for communication, the operational barriers faced by elderly customers while handling business were effectively reduced. At the same time, a dedicated elderly care finance service area was established at the outlet. In combination with basic health monitoring services and financial literacy publicity, the exclusive “Health + Finance” service was launched to help elderly customers enhance their sense of access to financial services, awareness of risk prevention and adaptability to digital finance.



## Customer Complaint Management

Bank of Zhengzhou has established a sound customer complaint management system to ensure the effective protection of consumers' lawful rights and interests through institutional regulation, organizational support and closed-loop processes.

### Governance

The Bank has formulated and strictly implemented such systems as the *Bank of Zhengzhou Customer Complaint Handling Management Measures*, the *Bank of Zhengzhou Credit Card Business Customer Complaint Handling Management Measures* and the *Bank of Zhengzhou Customer Service Center Complaint Handling Procedures*, under which the complaint handling process and the division of responsibilities across business lines are clearly defined, so as to ensure closed-loop management covering complaint acceptance, investigation, handling, feedback and rectification.

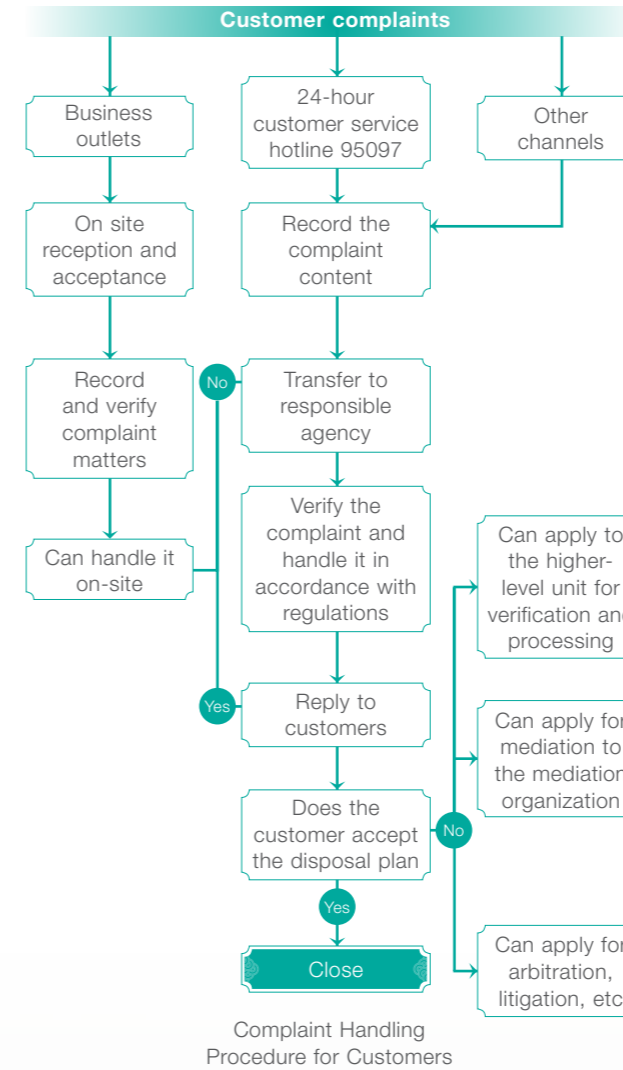
A rapid response mechanism for complaint handling has been established across business lines. Under a coordinated linkage model, the relevant business departments verify the facts at the earliest possible stage, formulate handling plans, and efficiently address customers' reasonable requests. For special circumstances, a complaint emergency handling task force is established, and diversified resolution mechanisms such as mediation and communication are adopted to safeguard customers' rights and interests to the greatest extent possible.

### Strategy

The Bank consistently adheres to the principles of "lawful compliance, convenience and efficiency, addressing both symptoms and root causes, and diversified resolution", and incorporates customer complaint management into its consumer rights protection, compliant operation and comprehensive risk management systems, treating it as an important means of improving service quality and preventing operational risks.

### Impact, Risk and Opportunity Management

The Bank has established multiple channels for the expression of opinions, including customer suggestion books at business outlets, the customer service hotline, the mobile banking app, the complaint hotline of the Consumer Rights Protection Department, email, and referrals from external regulatory authorities, thereby forming an integrated online and offline complaint reception mechanism to ensure that customer requests may be responded to promptly and conveniently. The Bank continuously improves its working mechanisms for internal communication and coordination, information sharing and coordinated handling, optimizes and refines its assessment system, comprehensively intensifies root-cause rectification, enhances the quality and efficiency of consumer complaint handling, and efficiently meets consumers' reasonable and lawful requests.



### Complaint Reception Channels

- Customer service hotline (24 hours):** 95097
- On-site complaints at business outlets:** by filling in the *Customer Suggestion Book* at business outlets or providing feedback to outlet staff
- Complaint reception email address of the Head Office Consumer Rights Protection Department:** zzbanksbx@zzbank.cn
- Mobile banking app:** by providing feedback through the online customer service function of the Bank of Zhengzhou mobile banking app
- Mailing address for complaint letters to the Head Office:** Bank of Zhengzhou, No. 22 Shangwu Waihuan Road, Zhengdong New District, Zhengzhou, Henan Province
- Complaint reception hotline of the Head Office Consumer Rights Protection Department:** 0371-67009326

### Indicators and Targets

The Bank continuously enhances its capabilities for front-end prevention and rapid response in complaint governance. During the Reporting Period, the Bank handled 2,520 customer complaints, with a complaint handling rate of 100%. Complaints were mainly concentrated in such business categories as loans and bank cards, and were primarily reported in Zhengzhou, Kaifeng, Shangqiu and other regions.

## Consumer Financial Protection

Bank of Zhengzhou adheres to the philosophy of “finance for the people” and regards consumer financial protection as an important component of high-quality development and prudent operation, systematically advancing the coordinated integration of responsible marketing, case risk prevention and control, and financial literacy promotion.

### Governance

The Bank has formulated the *Bank of Zhengzhou Consumer Rights Protection Review Management Measures*, under which review and management are carried out throughout the full lifecycle of product management in respect of policies and systems, business rules, charging and pricing, agreement terms, marketing and publicity, and other matters involving consumer rights and interests, so as to ensure that the relevant arrangements comply with laws and regulations and consumer protection requirements.

The Board of Directors Consumer Rights Protection Committee has been established by the Bank to be responsible for guiding the Bank’s consumer rights protection work.

### Strategy

The Bank has established compliance risk identification and assessment throughout the full lifecycle of product management, regularly conducted policy review and compliance examination, formulated Bank-wide compliance management plans, and adhered to inspections at the pre-event, in-process and post-event stages of operation and management activities, thereby comprehensively reinforcing the foundation for internal control and compliance.

### Impact, Risk and Opportunity Management

The Bank integrates consumer financial protection into the entire process of product management and service system development. In such stages as product design, pricing management and agreement formulation, information disclosure and risk alerts are strengthened to ensure that customers make decisions based on a full understanding of product features and potential risks.

At the same time, the Bank regards consumer rights protection as an important part of fulfilling its social responsibilities and safeguarding financial stability, and continuously enhances customers’ financial literacy and awareness of risk prevention. Online, a “Financial Information” section has been set up on the mobile banking app to regularly publish wealth management knowledge, market updates and other content. Offline, the Bank hosts recurring “Mini Wealth Management Classes” and “Anti-fraud Knowledge Lectures” at its outlets to provide tailored financial education for diverse customer segments. At the head office level, “Investment Strategy Report Meetings” are held on a quarterly basis, at which well-known economists and industry analysts are invited to engage with customers face to face and, based on full risk disclosure, provide professional market analysis and asset allocation recommendations.



Counterfeit Currency Prevention Publicity



First-aid Knowledge Publicity



Anti-fraud Knowledge Publicity



Financial Knowledge into Communities Series of Activities

### Indicators and Targets

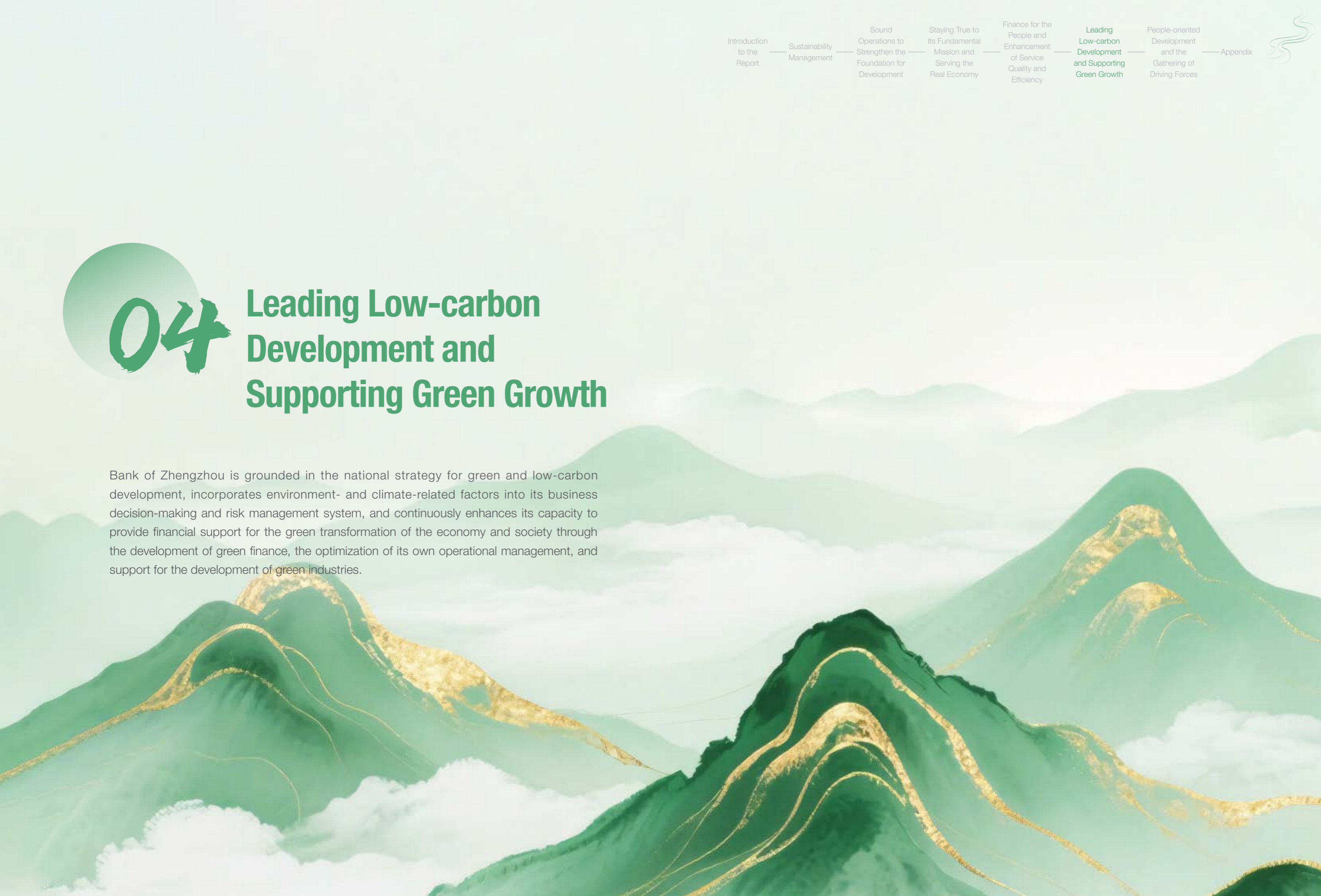
During the Reporting Period, the Bank continuously advanced consumer rights protection works and carried out regular financial knowledge publicity through a combination of online platforms and offline outlets. Focusing on such key areas as rational investment, the prevention of financial risks and the protection of consumer rights and interests, the Bank continuously expanded the coverage of publicity and the reach of its services, and steadily enhanced customers’ financial literacy and awareness of risk prevention.



# 04

## Leading Low-carbon Development and Supporting Green Growth

Bank of Zhengzhou is grounded in the national strategy for green and low-carbon development, incorporates environment- and climate-related factors into its business decision-making and risk management system, and continuously enhances its capacity to provide financial support for the green transformation of the economy and society through the development of green finance, the optimization of its own operational management, and support for the development of green industries.



## Addressing Climate Change

Bank of Zhengzhou incorporates climate risk into its risk management system to identify potential risks and formulate sound response strategies for the challenges posed by climate change. Through the systematic assessment and analysis of climate risk, the Bank clarifies the position of climate risk within its overall risk management framework and adopts effective measures to address this challenge.

### Governance

The Bank incorporates climate change and related risks into its risk management system and has established a climate governance structure involving the Board of Directors, senior management and relevant functional departments.

Institution	Responsibilities
Board of Directors	Responsible for determining the Bank's business development strategy and supervising the implementation of such strategy, incorporating climate risk into the risk management system, hearing reports on matters including the development of green finance, and evaluating the effectiveness of relevant work.
Senior Management	Responsible for organizing the implementation of relevant decisions and arrangements, integrating climate-related factors into business development, risk management and operation and management, and coordinating the advancement of green finance business development, climate risk identification and the implementation of response measures.
Relevant Functional Departments	Responsible for such work as climate risk identification and assessment, the advancement of green finance products and services, environmental information management, and internal training and publicity, and providing feedback on relevant work through a regular reporting mechanism.

To strengthen the execution of climate governance, the Bank has incorporated green and energy-saving indicators into the performance appraisal system for the Chairman of the Board and senior management, and linked such indicators to the remuneration and incentive mechanism, to promote the full consideration of climate and environmental factors in management decision-making.

In terms of capacity building, the Bank encourages Board members, senior management and relevant business backbones to actively participate in external exchanges and professional training on such topics as green finance and climate risk management, to continuously enhance their awareness of climate-related risks and opportunities and their management capabilities.

### Strategy

In accordance with the definitions and classification of climate risks set out by the Task Force on Climate-related Financial Disclosures (TCFD), and in combination with climate scenario analysis methods, the Bank systematically identified climate-related risks and opportunities from different scenarios, including policy, market and reputation, and developed a list covering physical risks, transition risks and related development opportunities, so as to enhance its climate resilience under different climate scenarios and actively respond to climate change. The time horizons for climate-related risks and opportunities are divided into the short term (1-3 years), medium term (3-5 years) and long term (more than 5 years), based on which the Bank conducts relevant risk identification and analysis.

### Climate Risk Identification and Response

Risk Type	Time Horizon of Impact	Description of Potential Risk	Value Chain Impact	Potential Financial Impact	Response Measures
Physical Risk	Acute Short term Medium term	Extreme rainfall and flooding events may affect customers' production, operations and repayment capacity, while also disrupting the Bank's outlet operations and infrastructure stability.	Upstream supply chain: third-party technology service providers and data center suppliers may experience disruptions to service continuity due to extreme weather, which may result in delivery delays or interruptions.  Self-operation: extreme rainfall, storms or high temperatures may affect outlet operations, power supply and the stability of data center operations.  Downstream customers: corporate and individual customers in disaster-affected areas may experience disruptions to production and business activities, resulting in weakened repayment and cash flow capacity.	Deterioration in asset quality and increased operating recovery costs	A relatively comprehensive business continuity management system has been established. In response to natural disasters, differentiated emergency response strategies are formulated according to the severity of events, and corresponding business recovery measures and procedures are specified for different scenarios. Emergency response and handling capabilities are enhanced through drills.  Risk monitoring of customers in disaster-affected areas and key industries is strengthened, risk mitigation measures are implemented, and the Bank's overall capability to respond to extreme climate events is continuously improved.
	Chronic Long term	Chronic climate change trends such as sea level rise, water scarcity and drought may have sustained impacts on enterprises and projects in specific industries such as agriculture and in coastal or arid regions, thereby weakening their production and operating capacity and the stability of cash flow.  As average temperatures rise, the duration of use of air-conditioning and cooling equipment at the Bank's office premises, outlets and data centers may increase, thereby driving up energy consumption and operating costs.	Self-operation: increased facility operation and maintenance costs and energy management costs.  Downstream customers: increased default risk of borrowers in relevant regions and industries	Increased credit risk, and higher management and operating costs	In credit review, attention is paid to the climate vulnerability of regions and industries, and risk assessment of agriculture and resource-sensitive industries is strengthened.  Energy efficiency management is strengthened, and the retrofitting of energy-saving office equipment and green office measures is advanced to reduce unit operating energy consumption.
Transition Risk	Policy Short term Medium term Long term	Stricter carbon emission constraints, green finance policies and environmental regulation may affect the operating costs and financing capacity of customers in high-emission and high-energy-consumption industries.	Self-operation: part of the credit structure may need adjustment; requirements for green asset allocation may increase.  Downstream customers: customers in high-carbon industries may face increased costs or business model transformation due to policy adjustments.	Deterioration in asset quality and increased financing costs	The Bank practices the philosophy of green finance development and makes clear that the allocation of green credit resources is to be tilted towards industries and enterprises characterized by low energy consumption, low pollution, low emissions and low resource consumption.  Local policies are actively implemented, and alignment is maintained among credit policies, economic policies, industrial policies and environmental protection policies.  Dynamic assessment is carried out of the environmental and social risks faced by credit customers or projects, as well as risks arising from environmental protection policies.

Risk Type	Time Horizon of Impact	Description of Potential Risk	Value Chain Impact	Potential Financial Impact	Response Measures	
Technology	Medium term Long term	Iteration of clean energy technologies, such as upgrades in photovoltaic and energy storage technologies, may lead to the phase-out of traditional energy projects. As the cost of applying low-carbon technologies declines, traditional high-carbon enterprises may lag behind in transformation.	Downstream customers: increased credit risk of borrowers in relevant industries	Increased asset impairment risk and pressure on profitability	In credit assessment, attention is paid to customers' technological upgrading capabilities and transformation plans, and financing support is provided for energy-saving technological upgrading and green transformation projects	
Transition Risk	Market	Medium term	Demand for green products and low-carbon services is increasing, and traditional business models may come under pressure to adjust.	Downstream customers: transformation needs are intensifying, and the Bank is required to provide products with stronger adaptability.	Reduced market competitiveness and lower profit income	The impact of climate transition on business structure is dynamically assessed, the proportion of high-carbon-related business is gradually reduced, and customer and product structures are optimized; market monitoring and strategic adjustment are strengthened to mitigate the risk of profit fluctuations arising from adjustments to traditional business
Reputation	Short term Medium term Long term	The Bank's performance on climate and environmental issues is subject to public attention, and inadequate information disclosure or controversial incidents may affect its brand image.	Self-operation: insufficient disclosure of environmental information may affect investor and regulatory satisfaction.	Potential increase in financing costs and impairment of brand value	Climate-related information disclosure is strengthened. Bank of Zhengzhou has incorporated climate risk into its comprehensive risk management and discloses greenhouse gas emissions information in a timely manner, to safeguard investors' right to know.  Learning and exchange activities relating to green, low-carbon and sustainable development are actively carried out.	

### Climate Opportunity Identification and Response

Opportunity Type	Time Horizon of Impact	Description of Potential Opportunity	Value Chain Impact	Potential Financial Impact	Response Measures
Policy	Short term Medium term Long term	The State has issued policy documents such as the <i>Guiding Opinions on Further Strengthening Financial Support for Green and Low-carbon Development</i> and the <i>Guiding Opinions on the Banking and Insurance Sectors to Properly Advance the "Five Key Financial Initiatives"</i> , encouraging banking financial institutions to increase credit support for green development and low-carbon transition in such fields as energy, industry, transport and construction.	Self-operation: the green finance product system, as well as risk control and disclosure capabilities, continues to improve  Downstream customers: enterprises undergoing green and low-carbon transition obtain more stable and lower-cost financing support.	Growth in the scale of green loans and increased interest income are conducive to the stability of the asset structure	Green financial bonds are issued to provide medium- and long-term funding support for green projects.  Green projects are included in the list of key support items, and credit granting procedures are optimized.
Transition Opportunity	Market	Medium term Long term	Investment in such fields as new energy, environmental protection industries, green buildings and green transport remains active, and enterprises' demand for green credit, project financing and comprehensive financial services continues to rise.	Self-operation: green product innovation and customer service capabilities are enhanced.	Demand for financial services increases, and business income grows.  Green loans, green project financing and green supply chain finance are expanded.  Comprehensive financial service support for new energy and environmental protection enterprises is strengthened.
Reputation	Medium term Long term	Investors, customers and the public are paying increasing attention to the performance of financial institutions in green finance and climate governance, and strong ESG performance helps enhance brand image and market recognition.	Upstream supply chain: it becomes easier to attract partners with sustainable values.  Self-operation: brand influence and governance capabilities are strengthened.  Downstream customers: greater recognition is gained from green enterprises and high-quality customers.	Financing costs decline, and long-term profitability is enhanced.	Green finance- and climate-related information is continuously disclosed, and learning and exchange activities relating to green, low-carbon and sustainable development are actively carried out.

### Impact, Risk and Opportunity Management

The Bank has incorporated climate risk into its comprehensive risk identification and assessment procedures, and regularly identifies and assesses climate risk. The level of climate risk is determined on a comprehensive basis from 3 aspects, namely the likelihood of occurrence, analysis of financial impact and analysis of non-financial impact. According to the assessment results, climate risk is a non-principal risk of the Bank, climate-related risks and opportunities have had no significant impact on the Bank's financial position, financial performance, or cash flows during the Reporting Period.

The Bank pays close attention to and continuously assesses the impact of extreme weather on its business, and adopts proactive response measures to ensure the stability of its financial position and operating results. The Bank regularly prepares comprehensive risk management reports, into which the status of green finance business is incorporated. In response to the potential risks arising from climate change, the Bank has adopted a series of risk control and mitigation measures. Regarding acute physical risks, response capabilities have been enhanced through a sound emergency response mechanism and business continuity management system. In credit risk management, support is tilted towards green and low-carbon industries. In market risk management, market risks are strictly controlled in accordance with regulatory requirements, to ensure business stability and continuity in the context of climate change.

The Bank focuses on such opportunities as policy support for the green and low-carbon transition, growing financial demand from emerging green industries, and the positive impact of ESG performance on brand value and financing capabilities. The Bank continuously improves its green finance product system, optimizes the credit granting mechanism for green projects, and strengthens climate- and green finance-related information disclosure, to promote the steady development of green finance business and serve the green transformation of the real economy.

### Indicators and Targets

To strengthen the management of greenhouse gas emissions, Bank of Zhengzhou continuously monitors its annual greenhouse gas emissions. Through regular assessment and reporting, the Bank continuously advances energy conservation, emission reduction and energy efficiency improvement measures, to reduce carbon emissions and environmental impacts arising from its operations.

During the Reporting Period, the Bank's greenhouse gas emissions were as follows. The Bank's total greenhouse gas emissions comprised emissions within the operational boundary (Scope 1 and Scope 2). At the same time, the Bank identified and calculated part of its Scope 3 emissions (employee commuting), and the relevant data were separately disclosed and were not included in the statistics for total operational emissions:

#### 2025 Greenhouse Gas Emissions

Operational Emissions		
Indicators of Greenhouse Gas Emissions	Unit	2025 Performance
Scope 1 GHG emissions	tCO <sub>2</sub> e	118.64
Scope 2 GHG emissions	tCO <sub>2</sub> e	6,420.43
Total GHG emissions (Scope 1+Scope 2)	tCO <sub>2</sub> e	6,539.07
Total GHG emissions intensity	tCO <sub>2</sub> e/m <sup>2</sup>	0.11
Greenhouse Gas Emission Reductions	tCO <sub>2</sub> e	429.02
Value Chain Emissions		
Scope 3 Greenhouse Gas Emissions (Employee Commuting)	tCO <sub>2</sub> e	78.31

## Developing Green Finance

Bank of Zhengzhou continuously increased support for key areas, enhanced its professional green finance service capabilities, enriched its green finance products and services, accelerated the establishment and improvement of the green finance support system, made solid progress in green finance, and contributed to the province's green transformation and development.

### Green Finance Management

The Bank continuously promoted the coordinated advancement of "carbon reduction, pollution reduction, greening expansion and growth". Relying on the task force for the "Five Key Financial Initiatives", the Bank steadily advanced green finance development across the Bank, established the Bank of Zhengzhou Green Finance Leadership Group to coordinate the development of green finance business, and, under the Green Finance Leadership Group, set up a professional team for green finance business composed of business backbones from various business lines, thereby establishing a cross-departmental coordination mechanism, forming joint efforts, and collaboratively advancing the development of green finance business. At the same time, to actively implement the relevant requirements of the State and provincial and municipal authorities on green finance development, the Bank formulated the Green Finance Development Plan (2025-2027) to coordinate the advancement of all related work.

In 2025, in order to improve the quality and effectiveness of green finance services and support the development of the regional green economy, the Bank newly established 2 green-focused sub-branches, namely Shangqiu Branch and Luoyang Branch, setting benchmarks for green finance development across the Bank. The management and organizational structure of "Green Finance Leadership Group + Head Office lead green finance management department + green-focused branches" at the head office and branch levels delivered notable results and jointly promoted the high-quality development of green finance business.

### ESG Risk Review

The Bank attaches great importance to ESG risk management and incorporates the environmental risks of credit customers into its full-process management system. In particular, with respect to industry admission, credit granting to industries characterized by "high energy consumption, high pollution and overcapacity" is strictly controlled, and the "one-vote veto on environmental protection" policy is firmly implemented to prevent projects that fail to meet environmental protection standards or involve material environmental risks from entering the scope of credit.

In order to actively promote the green and low-carbon transition, the Bank provides reasonable credit support to enterprises aligned with energy security, supply assurance and green transition, and increases credit support for energy-saving and carbon-reduction upgrading, as well as for mergers and acquisitions, restructuring and technological upgrading in industries with overcapacity. At the same time, post-loan and post-investment management is strengthened, and close attention is paid to changes in domestic and international policies, technologies and markets, so that management measures may be adjusted and optimized in a timely manner.

### Innovating Green Finance Products

As of the end of the Reporting Period, the balance of the Bank's green credit amounted to RMB 13.694 billion, representing an increase of RMB 3.882 billion and a growth rate of 39.56% compared to the beginning of the year. The Bank continuously improved its green credit product system and developed a green credit portfolio covering multiple types of products, including working capital loans and technological upgrading loans, to comprehensively meet the short-, medium- and long-term funding needs of enterprises. The relevant funds were mainly invested in such areas as energy conservation and environmental protection, clean production, clean energy, ecological environment, and green upgrading of infrastructure.

In respect of green bond business, the Bank actively increased investment in green bonds and expanded green financing channels. As of the end of the Reporting Period, the Bank had cumulatively issued RMB 10 billion of green financial bonds, with an outstanding balance of RMB 2 billion in green financial bonds, and all proceeds were used to support green industry projects specified in the *Green Bond Endorsed Project Catalogue (2021 Edition)*.

In 2025, the Bank accelerated innovation in green investment and financing products and service models, and achieved multiple "first" breakthroughs in green finance business:

**The first sustainability-linked loan was successfully implemented.**

As the lead bank, Bank of Zhengzhou, together with the Zhengzhou Branch of a certain bank, entered into a sustainability (ESG)-linked syndicated loan agreement with a central state-owned construction company, and the loan has already been disbursed. This loan marked a "zero-to-one" breakthrough for the Bank in serving the green and low-carbon transition of enterprises in Henan through green loans.

**The largest single green bond investment was successfully completed.**

Through close cross-functional cooperation and coordinated efforts, and by adopting an agile working mechanism of "initiation on the same day, committee submission within 2 days, and review completion within 1 week", the Bank efficiently completed the credit approval for a certain corporate bond, setting a new record for the Bank's investment scale in a single green bond.

**The Bank's first distributed green finance-themed product was launched for sale.**

The Bank's first distributed green finance-themed product was officially launched for sale.

### Green Finance Capacity Building

In 2025, the Bank organized specialized training on green finance, systematically reviewing the policy framework and development trajectory of green finance, and comprehensively interpreting relevant policy content, supporting measures and typical cases in key areas. Participants included business backbones from relevant business lines. The training effectively enhanced the professional competence and business capabilities of frontline marketing personnel, laid a solid talent foundation for the expansion of green finance business, and empowered the development of green finance.

## Practicing Low-carbon Operations

Bank of Zhengzhou strictly complies with such laws and regulations as the *Environmental Protection Law of the People's Republic of China*, the *Energy Conservation Law of the People's Republic of China* and the *Water Law of the People's Republic of China*, actively promotes energy conservation and environmental protection, and fosters green and low-carbon operations.

### Environmental and Resource Management

The Bank has formulated the *Bank of Zhengzhou Environmental Sanitation Management Measures* to standardize office environmental management procedures, conserve resources, reduce energy consumption and effectively control pollutant emissions. During the Reporting Period, pollutant emissions were managed by the Bank in strict accordance with the requirements of relevant laws and regulations, and no environmental violation occurred.

The principal resources used by the Bank include water, electricity, natural gas, gasoline and paper. Based on maintaining the resources required for operations, the Bank adheres to the planned reduction of energy consumption at source, reduces unnecessary resource consumption, and further advances the achievement of its green operation objectives. All water used by the Bank is sourced from the municipal pipeline network, and no issue exists in obtaining water resources. In addition, none of the Bank's operating sites is located within an ecological red line area, and no harm to biodiversity is involved.

Indicators	Unit	2025 Performance
Total Direct Energy Consumption	MWh	500.84
Total Indirect Energy Consumption	MWh	12,586.00
Total Energy Consumption	MWh	13,086.84
Total Water Consumption	Tons	85,597.00
Water Consumption Intensity	Tons/m <sup>2</sup>	1.45

## Emissions Management

The Bank has adopted several effective measures to reduce air pollution. Official vehicles are subject to unified management and are regularly inspected and maintained to improve utilization and serviceability, while fuel consumption is reduced through the optimization of travel arrangements. Employees are encouraged to travel in a green manner, and unnecessary vehicle use is reduced to lower vehicle carbon emissions. In respect of wastewater, domestic wastewater from the head office premises is treated through the sewage treatment facilities of the building property management before being discharged into the municipal sewage pipeline, and no adverse impact is caused to the surrounding environment.

The Bank adopted the following measures to reduce emissions:

In the management of official vehicles, centralized management and unified dispatch are implemented, daily use standards and regular maintenance are strictly enforced, efforts are made to improve vehicle serviceability and utilization efficiency, and fuel consumption and exhaust emissions are reduced through such measures as scientific route planning and the consolidation of travel tasks.

Employees are actively encouraged to travel in a low-carbon manner by taking public transport, cycling or walking, to minimize non-essential use of official vehicles and effectively reduce carbon emissions from transport. At present, the Bank's head office operates a total of 22 vehicles, all of which are fuel-powered vehicles.

Indicators	Unit	2025 Performance
Nitrogen Oxides emissions	kg	13.13
Sulfur Oxides emissions	kg	0.22
Particulate matter emissions	kg	0.55

## Waste Management

The Bank attaches great importance to environmental protection and waste management. The Bank's waste mainly consists of non-hazardous waste generated from office operations and daily activities, including domestic waste, waste paper, office equipment and packaging materials. As the Bank's principal business does not involve high pollution or high emissions, no significant hazardous waste was generated.

The Bank has adopted the following measures to reduce and control waste:

**Non-hazardous waste:** the internal redeployment and secondary reuse of assets such as office desks and chairs are actively encouraged; all non-hazardous waste is collected by professional companies in a standardized manner or transported to designated power plants for energy recovery treatment.

**Hazardous waste:** hazardous waste is promptly delivered to the Zhengzhou Integrated Waste Treatment Plant for proper treatment; equipment that generates hazardous waste is not used, or is used as little as possible.

Indicators	Unit	2025 Performance
Toner waste	kg	1,007
Discarded printer drums	kg	1,543
Discarded ink cartridges	kg	62
Discarded printer ribbons	kg	136
Total hazardous waste	kg	2,748
Hazardous waste intensity	kg/m <sup>2</sup>	0.05

Indicators	Unit	2025 Performance
Discarded production hard drives	kg	72.1
Domestic waste generated	kg	262,000
Office waste paper (paper consumption)	kg	21,011
Total non-hazardous waste	kg	283,083.1
Non-hazardous waste intensity	kg/m <sup>2</sup>	4.81

## Green Operations

The Bank deeply practices the concept of green operations, integrates environmental protection and resource conservation into its day-to-day management, and promotes sustainable development through institutional safeguards and specific measures. In order to strengthen resource control, the Bank has formulated and implemented the *Detailed Rules for the Allocation of Financial Expenses of Bank of Zhengzhou*, under which strict budget control and assessment are applied to the annual consumption and expenses of water, electricity and other resources of each institution, to ensure the effective implementation of conservation measures.

In specific practice, the Bank actively promotes material-saving design, gives priority to environmentally friendly bills and office materials, and continuously reduces the use of various consumables. In light of the fact that the Bank's business does not involve high-energy-consuming production processes, the environmental objectives for the year focused on refined management, with a commitment to maintaining greenhouse gas emission intensity, total energy consumption intensity, water consumption intensity and waste emission intensity within scientifically reasonable ranges on an ongoing basis, thereby systematically promoting the coordinated development of operational activities and environmental benefits.

The measures adopted by the Bank to carry out green operations are as follows:

### Electricity Management

- When procuring new equipment, priority is given to energy-saving and environmentally friendly equipment.
- Office computers are set to enter sleep mode automatically (for example, after 15 minutes of inactivity), and all non-essential equipment (such as computers, printers and water dispensers) is required to be switched off after working hours.
- "Green lighting" is promoted. All lighting has been replaced with LED energy-saving fixtures, and grouped and zoned lighting is arranged according to natural daylight conditions. The practice of "turning off lights when leaving" is encouraged, and power to all public areas (such as corridors and restrooms) is switched off after 9:00 p.m.
- Air-conditioning and heating management is optimized. The temperature setting standard of "no lower than 26°C in summer and no higher than 20°C in winter" is implemented, air-conditioning filters are cleaned regularly, and gaps in doors and windows are properly sealed to improve energy efficiency.

### Water Management

- In cleaning water use, the principle of using small amounts multiple times is followed. Timely shut-off of water is encouraged, and excessively long flushing is avoided.
- Water-saving signs are posted, and any abnormal condition identified is repaired immediately.

### Office Management

- The office automation system is optimized to enable the online handling of business approval, seal approval, legal review, work communication, supervision, and follow-up management.
- Where printing is necessary, double-sided printing is set as the default, and single-sided waste paper is encouraged to be reused for drafts or secondary printing.
- A meeting assistant system has been developed to enable online access to meeting notices and meeting materials.
- An electronic seal system has been launched to replace the carving and use of certain physical seals.
- Video conferencing is promoted to reduce meeting costs.
- When procuring stationery, priority is given to products with replaceable refills and products made from renewable materials. The use of mugs or personal water cups is encouraged to reduce the consumption of bottled water and disposable paper cups.
- For local official travel, priority is given to public transport. Online meetings are promoted to reduce non-essential travel. Where offline meetings are necessary, electronic materials are provided and bottled water is not provided.



# 05

## People-oriented Development and the Gathering of Driving Forces

Bank of Zhengzhou adheres to the principle of “people-oriented development”, regards talent as a core resource for innovation-driven and high-quality development, effectively safeguards employees’ lawful rights and interests, and continuously provides employees with diversified growth opportunities and broad development platforms. The Bank continuously improves career development channels and incentive and restraint mechanisms, strengthens safety protection, smooths democratic communication and care mechanisms, and enhances employees’ sense of fulfilment, belonging and cohesion.

## Safeguarding Employees' Rights and Interests

Bank of Zhengzhou consistently adheres to fair and compliant employment management, strictly complies with labor laws and regulations, safeguards employees' lawful rights and interests, and fosters a stable and fair working environment. The Bank continuously optimizes its remuneration and benefits system, steadily improves its employment management system and incentive mechanisms, and is committed to building harmonious and mutually beneficial labor relations.

### Fair and Compliant Employment

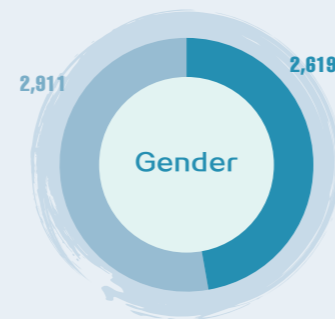
The Bank strictly complies with relevant laws and regulations such as the *Labor Law of the People's Republic of China*, and has formulated and implemented the *Bank of Zhengzhou Recruitment and Probation Period Management Measures* to ensure that recruitment procedures are open, transparent, fair and standardized, and to foster an inclusive and diversified development environment. During the recruitment process, candidates' identity information, age and employment qualifications are strictly verified, and labor contracts are signed in accordance with the law to clarify the rights and obligations of both parties and ensure compliant and orderly employment. During the Reporting Period, no incident involving child labor or forced labor occurred at the Bank.

The Bank adheres to the principles of equal opportunity and non-discrimination. In management processes including recruitment, remuneration, training, promotion, benefits and separation, differential treatment based on race, religion, region, gender, age, language, physical ability and other factors is prohibited, and the lawful rights and interests of employees are continuously safeguarded.

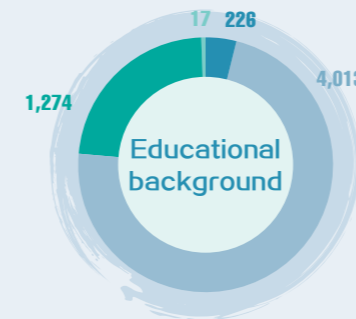
In 2025, the Bank:

Employed **3** veterans, recruited a total of **123** new employees, and had **5,530** full-time employees in total, including **346** research and development personnel.

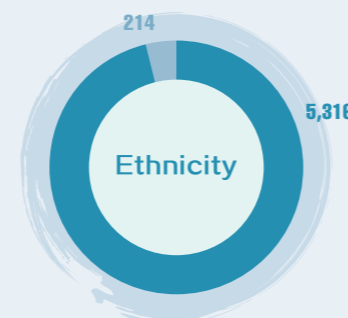
Maintained a **100%** labor contract signing rate for employees.



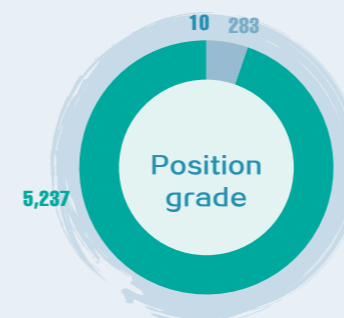
- Male
- Female



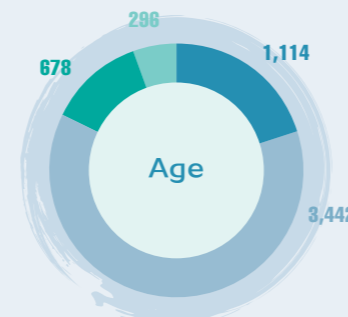
- Employees with junior college education and below
- Employees with bachelor's degree
- Employees with master's degree
- Employees with doctoral degree



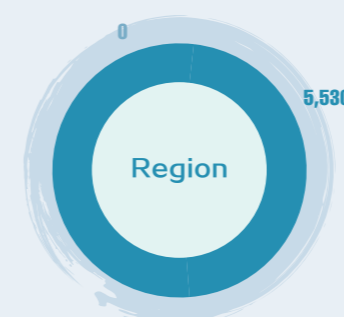
- Han Chinese
- Others



- Senior management employees
- Middle management employees
- General employees



- 30 years old and below (including 30)
- Aged 31 to 40 (including 40)
- Aged 41 to 50 (including 50)
- 50 years old and above



- Within Henan Province
- Outside Henan Province

## Improving Remuneration and Benefits

The Bank adheres to the remuneration management principles of "fairness, competitiveness and incentives", has established a sound remuneration and incentive system, and has formulated the *Bank of Zhengzhou Remuneration Management Measures* and the *Bank of Zhengzhou Reward and Punishment Management System*, so as to continuously enhance market competitiveness, attract outstanding talent, and effectively incentivize employees to create value.

The Bank's remuneration consists of fixed salary, variable salary, overtime remuneration and welfare remuneration. In terms of welfare protection, full contributions are made for the "five social insurances and one housing provident fund" for employees. In addition, the Bank provides enterprise annuity and a supplementary medical fund for employees, further enhancing the level of employee protection. During the Reporting Period, the coverage rates of the "five social insurances and one housing provident fund", enterprise annuity and supplementary medical insurance all reached 100%.

In addition, the performance-based remuneration of the Chairman of the Board and senior management is linked to performance appraisal results. ESG-related topics such as green energy conservation, safety management and innovation-driven development are incorporated into the appraisal indicators, thereby strengthening both responsibility orientation and incentive and restraint.

## Empowering Employee Development

Bank of Zhengzhou regards talent development as an important support for serving the real economy and promoting high-quality development. By improving its selection and training mechanisms and career development system, the Bank continuously enhances organizational effectiveness.

### Employee Development and Training

The Bank is committed to building a systematic and sustainable talent development system, continuously strengthening its professional talent pool, and steadily improving employees' capabilities, qualities and career development quality, thereby consolidating the talent foundation for high-quality development.

### • Building a Professional Talent Team

Focusing on the needs of reform, transformation and digital development, the Bank intensified the introduction of technology talent and highly skilled personnel, continuously improved the proportion and quality of technology talent, and built learning-oriented and expert-oriented teams. At the same time, talent self-recommendation is encouraged, and employees who are willing to take initiative, capable of delivering results and able to achieve results are selected for key positions.

During the Reporting Period, the Bank advanced regular open-market recruitment for information technology positions at the Head Office and conducted an open-market selection for the Chief Information Officer of the Head Office. Through targeted talent introduction, the talent “reservoir” was expanded, team structure was optimized, and core drivers were provided for the Bank’s digital transformation and business innovation.

### • Optimizing Promotion Channels

The Bank has formulated and implemented such systems as the *Bank of Zhengzhou Cadres Management Measures* and the *Bank of Zhengzhou Interim Job Rank System Management Measures*, established a dual-track development mechanism for management and professional roles, clarified employee promotion paths, ensured the fairness and standardization of management selection, and provided employees with diversified growth opportunities.

### • Diversified Training Programs

With employee capability enhancement as the core, the Bank continuously improves the development of its training system, builds a multi-level and systematic learning platform, and comprehensively empowers employee growth and development. The Bank has established a dual mechanism of in-house trainer development and mentor pairing development. In accordance with the *Bank of Zhengzhou Reimbursement of Fees for Professional (Vocational) Qualification Certificates Management Measures*, expense reimbursement support is provided for employees obtaining qualification certificates. In addition, the Bank has formulated the *Bank of Zhengzhou Training Effectiveness Evaluation Management Measures* to strengthen full-process tracking of training and the application of training outcomes, thereby effectively enhancing the relevance and effectiveness of training. In 2025, the Bank revised the *Bank of Zhengzhou Training Management Measures* to further improve the standardization and convenience of training management.

During the Reporting Period, the total training hours received by employees amounted to **898,850.9** hours, the training coverage rate reached **100%**, and the Bank’s total investment in employee training amounted to RMB **2.6214** million.

In terms of training implementation, the Bank integrated and advanced both online and offline training models and established the “Ding Academy” online learning platform. With intelligent matching of “person-position-course” as its core, the platform uses big data and deep learning algorithms to provide precise and personalized learning content, enabling learning on demand. Integrating teaching research, teaching delivery, assessment and management, the platform uses data-driven methods to connect training with talent development in a closed loop, and continuously empowers organizational knowledge accumulation, efficiency improvement and the development of a learning organization.

#### Routine Training

- Tiered and Categorized Training** Differentiated development is implemented based on employee level and position requirements. Middle management focuses on political competence, disciplinary awareness and a macro perspective, while newly appointed cadres are trained in such comprehensive capabilities as management awareness and team management.
- Online Learning Platform** Relying on the “Ding Academy” platform, cross-departmental and cross-business-line online learning is carried out, covering live-streamed courses, online examinations and self-directed learning, thereby enhancing learning convenience and participation.
- In-house Trainer Training** An in-house trainer training and certification mechanism is established to improve the practicality of courses and the effectiveness of business empowerment, while middle and senior management are encouraged to participate in course delivery so as to promote the transfer of experience.

#### Specialized Training

- Reassignment Centre Development** For personnel whose capabilities do not meet standards or whose performance falls short of expectations, full-time off-position training and post-readiness assessment are carried out to help address capability gaps and enhance position competence.
- Enhancement of Mentoring Capability** Training on mentoring capability enhancement is organized to accelerate the cultivation of the “Iron Army Culture” and strengthen the management and business capabilities of cadres and employees.
- Service Capability Enhancement and Brand Development** Focusing on brand development objectives, the service standards of frontline customer-facing personnel are improved, and brand awareness and service consistency across all employees are strengthened.
- AI-enabled Experience Extraction** AI tools are introduced to empower in-house trainers in course development and experience extraction, thereby forming high-quality courses that are practice-oriented and highly standardized.

### Employee Incentives and Protection

The Bank has formulated and implemented the *Bank of Zhengzhou Reward and Punishment Management System*, continuously improved its remuneration and incentive system, refined a management mechanism that places equal emphasis on incentives and restraints, strengthened value creation orientation, and supported business development. Variable remuneration is treated as incentive-based income linked to performance, and is granted based on employees’ position contribution, performance level and appraisal results, mainly including performance-based salary, commission-based salary, medium- and long-term incentives, and various bonuses.

In 2025, the Bank’s overall employee turnover rate was 2.63%. The turnover rates by gender, age, educational background and region were as follows:

	Category	Turnover Rate 2025
Gender	Male	2.97%
	Female	2.40%
Age	30 years old and below (including 30)	5.37%
	31 to 40 years old (including 40)	2.13%
	41 to 50 years old (including 50)	1.17%
	50 years old and above	2.01%
Educational Background	Junior college and below	0.84%
	Bachelor’s degree	2.40%
	Master’s degree	3.83%
	Doctoral degree	5.56%
Region	Within Henan Province	2.63%
	Outside Henan Province	0%

## Enhancing Employee Care

Bank of Zhengzhou continuously optimizes every aspect of employee benefits, integrates care into daily work and life, maintains smooth communication channels, safeguards employee health, and ensures that every “Zhengyin employee” experiences fulfillment at work and warmth in their efforts.

### Employee Care and Communication

#### Employee Communication Channels

Continuously improving the mechanisms for employee communication and engagement, and formulating regulations such as the *Bank of Zhengzhou Trade Union Work Management Measures* to ensure that employees participate in democratic corporate management and supervision in accordance with the law. During the Reporting Period, the Bank successfully completed the labor union election, further strengthening the organizational foundation for employee communication channels and the protection of their rights and interests.

#### Employee Assistance

The Bank continuously improves the assistance and protection mechanism for employees in difficulty. Employees diagnosed with major illnesses may apply for special medical expense subsidies. In the event of employee death due to illness or sudden death causing family hardship, the Bank provides one-time financial assistance.

#### Employee Activities and Care

The Bank continuously enhances employee care measures and fosters a harmonious and supportive work environment. During the Reporting Period, the Bank organized activities such as International Women’s Day and World Book Day to enrich employees’ cultural and spiritual life. Employee care and welfare measures were also implemented for occasions including holidays, birthdays, weddings, childbirth, and hospitalization, thereby strengthening employees’ sense of belonging and well-being.

The Bank organizes annual health check-ups for employees and, through the Employee Care Center, offers lectures on traditional Chinese medicine, psychology, and other health topics. Employees are also encouraged to participate in hospitalization, major illness, and accidental injury mutual assistance programs, enhancing their risk resilience.

The Bank provides a work environment where “meals are warm and exercise is accessible.” During the Reporting Period, the staff canteen was renovated and upgraded to ensure full transparency in cooking, and convenient functions such as online top-up and menu browsing were introduced, offering diverse meal options to meet different tastes. The Head Office is equipped with a yoga room, gym, and table tennis room, all free for employees’ use, allowing them to relieve stress and maintain vitality at any time.



Bank of Zhengzhou Organized International Women’s Day Activities



Mother and Baby Room



Psychological Health Lectures



Emergency Rescue Station



Staff Canteen



Gym

### Employee Safety and Health

The Bank strictly complies with the *Work Safety Law of the People’s Republic of China* and implements workplace safety management measures to ensure employees work in a safe and stable environment. The Bank has formulated the *Bank of Zhengzhou Safety and Fire Grid Management Plan*, which implements refined management based on the principles of “full coverage, clear accountability, and strict control.” Safety production management responsibility agreements are signed at each level to continuously enhance the safety management of branch offices and workplaces. The Bank enforces 24-hour video surveillance patrols, including round-the-clock monitoring of ATMs and branch surroundings. Each branch strictly conducts six patrols daily of key areas, and after work, the main power switches – except for monitoring, alarm systems, self-service equipment, and circuits requiring 24-hour operation – are turned off to ensure workplace safety.

Occupational safety training and emergency drills are conducted covering fire safety and daily security measures in business premises. During the Reporting Period, the Bank conducted 406 safety inspections of branches, delivered 2,186 safety and fire protection training sessions, and carried out 1,638 emergency drills, achieving 100% employee coverage, effectively enhancing staff safety awareness and risk prevention capabilities. Over the past three years, including the Reporting Period, no work-related fatalities occurred.

Indicators	Unit	2025 Performance
Work-related injury accidents	cases	8
Number of work-related injuries	persons	11
Lost days due to work-related injuries	days	596
Number of work-related fatalities	persons	0
Rate of work-related fatalities	%	0

# Appendix

## Key Performance Tables

### Economic Performance

Indicators	Unit	2025	2024	2023
Operating income <sup>3</sup>	RMB 100 million	129.41	128.90	136.99
Net profit	RMB 100 million	19.09	18.63	18.59
Basic earnings per share	RMB	0.16	0.15	0.15
Total assets	RMB 100 million	7,436.74	6,763.65	6,307.09
Total deposits	RMB 100 million	4,630.75	4,045.38	3,609.61
Total loans	RMB 100 million	4,102.64	3,876.90	3,606.08
ROA	%	0.27	0.29	0.30
Weighted average ROE	%	3.16	3.21	3.29
Non-performing loan ratio	%	1.71	1.79	1.87
Allowance to NPL ratio	%	185.81	182.99	174.87
Capital adequacy ratio	%	11.71	12.06	12.38
Total taxes paid	RMB 100 million	17.80	21.02	20.54
Balance of loans to Small and Medium-Sized Enterprises	RMB 100 million	1,746.39	1,679.82	1,602.67
Balance of agriculture related loans <sup>4</sup>	RMB 100 million	517.15	482.35	822.39
Balance of green credit <sup>5</sup>	RMB 100 million	136.94	91.46	40.88

<sup>3</sup> Operating income in the above table was calculated in accordance with the International Financial Reporting Standards. Operating income for 2025, 2024 and 2023 calculated in accordance with the China Accounting Standards amounted to RMB 12.921 billion, RMB 12.877 billion and RMB 13.667 billion, respectively.

<sup>4</sup> The statistical scope for rural-related loans in 2025 remains consistent with that of 2024, but differs from 2023. This is due to a regulatory change in the statistical scope for such loans within 2024. According to the *Revised Content of Special Statistics for Rural-Related Loans* issued by the People's Bank of China in early 2024, new and explicit regulations were established for defining "urban areas" and "rural areas" within the context of rural-related loan statistics. Financial institutions have been required to implement these requirements starting from July 2024.

<sup>5</sup> The data for 2023 and 2024, amounting to RMB 4.088 billion and RMB 9.146 billion respectively, are disclosed based on the *Guiding Catalogue for Green Industries (2019 Edition)*. In accordance with regulatory requirements, the green credit balance as of the end of 2025 was RMB 13.694 billion, which is calculated and disclosed based on the *Catalogue of Projects Supported by Green Finance (2025 Edition)*.

### Environment Performance<sup>6</sup>

Indicators	Unit	2025	2024	2023
Resources consumption				
Natural gas	MWh	388.10	293.52	320.03
Intensity of natural gas	MWh/m <sup>2</sup>	0.01	0.01	0.01
Fuel consumption of official vehicle	MWh	110.28	159.08	105.66
Fuel consumption intensity of official vehicle <sup>7</sup>	MWh/vehicle	5.01	7.23	6.60
Total direct energy consumption	MWh	500.84	452.61	425.70
Density of total direct energy consumption	MWh/m <sup>2</sup>	0.01	0.01	0.01
Electricity consumption	MWh	10,668.01	11,156.03	10,956.00
Electricity consumption density	MWh/m <sup>2</sup>	0.18	0.20	0.19
Heating heat consumption	MWh	1,917.99	2,205.87	2,130.17
Density of heating heat consumption	MWh/m <sup>2</sup>	0.03	0.04	0.04
Total indirect energy consumption	MWh	12,586.00	13,361.91	13,086.37
Density of total indirect energy consumption	MWh/m <sup>2</sup>	0.21	0.24	0.23
Water consumption	Tons	85,597.00	75,944.00	66,358.00
Water consumption density	Tons/m <sup>2</sup>	1.45	1.34	1.17
Greenhouse gases (GHG) emissions				
Total GHG emissions <sup>8</sup>	tCO <sub>2</sub> e	6,539.07	6,968.09	7,246.96
Total GHG emissions intensity	tCO <sub>2</sub> e/m <sup>2</sup>	0.11	0.12	0.13
Direct (Scope 1) GHG emissions <sup>9</sup>	tCO <sub>2</sub> e	118.64	110.87	90.16
Indirect (Scope 2) GHG emissions <sup>10</sup>	tCO <sub>2</sub> e	6,420.43	6,857.22	7,156.80
Greenhouse Gas Emissions (Scope 3 – Employee Commuting) <sup>11</sup>	tCO <sub>2</sub> e	78.31	–	–

<sup>6</sup> For environmental performance, the statistics for toner, selenium cartridges, ink cartridges, and ribbons cover only the quantities procured by the Head Office Administrative Department and issued to Head Office departments and certain branches, while all other data are based on the Head Office's overall scope.

<sup>7</sup> At the end of 2025, the Head Office had a total of 22 office vehicles. At the end of 2024, the Head Office had a total of 22 office vehicles. At the end of 2023, the Head Office had a total of 16 office vehicles.

<sup>8</sup> The primary type of greenhouse gas emitted was carbon dioxide.

<sup>9</sup> Scope 1 greenhouse gas emissions mainly included emissions arising from the consumption of natural gas, gasoline and diesel. The calculation of emissions from on-road mobile sources and natural gas respectively referred to the *Guidelines for Accounting Methods and Reporting of Greenhouse Gas Emissions from Land Transport Enterprises (Trial)* and the *GHG Protocol: Calculation Tool Guide for Greenhouse Gas Emissions from Energy Consumption (Version 2.1)*.

<sup>10</sup> Scope 2 greenhouse gas emissions mainly included emissions arising from the consumption of electricity and municipal heating. The calculation of heat consumption referred to the *GHG Protocol: Calculation Tool Guide for Greenhouse Gas Emissions from Energy Consumption (Version 2.1)*, and the electricity emission factor was based on the latest national average carbon dioxide emission factor for electricity published by the Ministry of Ecology and Environment and the National Bureau of Statistics.

<sup>11</sup> The Scope 3 greenhouse gas emissions data (employee commuting) covered only the Head Office of Bank of Zhengzhou. The relevant data were estimated on the basis of a sample survey of the commuting modes and distances of certain Head Office employees and were extrapolated proportionally. The Bank will subsequently and progressively improve its data collection boundary and statistical methodology so as to continuously enhance the completeness and accuracy of Scope 3 emissions data.

## Social Performance

Indicators	Unit	2025	2024	2023
Employee performance <sup>12</sup>				
Number of full-time employees	Person	5,530	5,623	5,329
Number of Research and Development Personnel	Person	346	–	–
Ethnic distribution of employees				
Han Chinese	Person	5,316	5,407	5,115
Other ethnic minorities	Person	214	216	214
Regional distribution of employees				
Within Henan Province	Person	5,530	5,623	5,329
Outside Henan Province	Person	0	0	0
Age distribution of employees (full-time employees)				
30 years old and below (including 30)	Person	1,114	1,132	1,329
31 to 40 years old (including 40)	Person	3,442	3,451	3,167
41 to 50 years old (including 50)	Person	678	706	585
Over 50 years old	Person	296	334	248
Gender distribution of employees (full-time employees)				
Male	Person	2,619	2,647	2,477
Female	Person	2,911	2,976	2,852
Educational background distribution of employees (full-time employees)				
Employees with a junior college degree or below	Person	226	244	278
Employees with a bachelor's degree	Person	4,013	4,061	3,877
Employees with a master's degree	Person	1,274	1,300	1,154
Employees with a doctor's degree	Person	17	18	20
Functional distribution of employees (full-time employees)				
Senior-level employees	Person	10	21	20
Middle-level employees	Person	283	267	273
Front-line employees	Person	5,237	5,335	5,036
The number of newly hired employees				
The total number of newly hired employees	Person	123	493	180
Employee Turnover Rate				
Overall Employee Turnover Rate	%	2.63	2.16	–

<sup>12</sup> The employee composition was based on the Bank's caliber as of the end of the Reporting Period, excluding subsidiaries.

Indicators	Unit	2025	2024	2023
Employee training performance <sup>13</sup>				
The total number of employees trained	Person	5,530	5,623	5,329
The total ratio of employees trained	%	100	100	100
The total investment in employee training for the year	Million	262.14	566.99	759.44
Trained employees classified by gender				
Training Coverage Rate of Male Employees	%	100	100	100
Training Coverage Rate of Female Employees	%	100	100	100
Trained Employees by Position				
Training Coverage Rate of Senior-level employees	%	100	100	100
Training Coverage Rate of Middle-level employees	%	100	100	100
Training Coverage Rate of Front-line employees	%	100	100	100
Total training hours classified by function				
Senior-level employees	Hours	404	287.7	672
Middle-level employees	Hours	20,038.4	8,921.1	13,714.5
Front-line employees	Hours	878,408.5	317,811.8	203,593.9
Average total training hours of employees classified by gender				
Male	Hours	162.5	58.2	40.9
Female	Hours	162.5	58.2	40.9
Average total training hours of employees classified by function				
Senior-level employees	Hours	40.4	13.7	33.6
Middle-level employees	Hours	70.8	33.4	50.2
Front-line employees	Hours	171.6	59.6	40.4
Occupational safety and health performance				
Work-related Accidents	Cases	8	–	–
Number of Work-related Injuries	Person	11	–	–
Working days lost due to work-related injuries	Days	596	402	343
The number of work-related fatalities	Person	0	0	0
The ratio of work-related deaths	%	0	0	0
The number of complaints received regarding the service				
The number of complaints	Cases	2,520	2,405	1,941
Customer complaint handling rate	%	100	100	100
Customer satisfaction	%	96.31	96.26	96.02

<sup>13</sup> During the Reporting Period, the Bank fully implemented a "digitalized + in-house" training model, strictly controlling the use of external training and instructors to reduce training-related expenses. As a result, employee training expenditure decreased, while the frequency of online courses increased and the total training hours were enhanced.

## Report Index Table

### 1. Shenzhen Stock Exchange *Self-Regulatory Guidelines No. 17 for Listed Companies — Sustainability Report (Trial)*

Dimension	No.	Issues	Relevant Section
Environment	1	Addressing Climate Change	Addressing Climate Change
	2	Pollutant Emissions	Practicing Low-carbon Operations
	3	Waste Management	Practicing Low-carbon Operations
	4	Ecosystems and Biodiversity Protection	Not Involved in the Bank's Business Type
	5	Environmental Compliance Management	Not Involved in the Bank's Business Type
	6	Energy Utilization	Practicing Low-carbon Operations
	7	Water Resource Utilization	Practicing Low-carbon Operations
	8	Circular Economy	Not Involved in the Bank's Business Type
Social	9	Rural Revitalization	Caring for Social Well-being
	10	Social Contribution	Caring for Social Well-being
	11	Innovation-driven Development	Deepening Tech-Driven Financial Services
	12	Technology Ethics	Not Involved in the Bank's Business Type
	13	Supply Chain Security	Commitment to Responsible Operation
	14	Equal Treatment of Small and Medium-sized Enterprises	Practicing Inclusive Finance
	15	Product and Service Safety and Quality	Optimizing Customer Service Customer Complaint Management Consumer Financial Protection
	16	Data Security and Customer Privacy Protection	Optimizing Customer Service
	17	Employees	Safeguarding Employees' Rights and Interests Empowering Employee Development Enhancing Employee Care
Sustainability-related Governance	18	Due Diligence	Due Diligence
	19	Stakeholder Communication	Stakeholder Communication
	20	Anti-commercial Bribery and Anti-corruption	Commitment to Responsible Operation
	21	Anti-unfair Competition	Not Involved in the Bank's Business Type

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

#### Part C: "Comply or explain" provisions

Aspects	Description	Position
A Environmental		
Aspect A1: Emissions	General Disclosure	Policies relating to air emissions, discharges into water and land, generation of hazardous and non-hazardous waste; and information on compliance with relevant laws and regulations that have a significant impact on the issuer.
	A1.1	The types of emissions and respective emission data.
	A1.3	Total hazardous waste produced (in tons) and (where appropriate), intensity (e.g. per unit of production volume, per facility).
	A1.4	Total non-hazardous waste produced (in tons) and, where appropriate, intensity (e.g. per unit of production volume, per facility).
	A1.5	Description of emissions target(s) set and steps taken to achieve them.
	A1.6	Description of how hazardous and non-hazardous wastes are handled, and a description of reduction target(s) set and steps taken to achieve them.
	Aspect A2: Use of resources	General Disclosure
A2.1		Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility).
A2.2		Water consumption in total and intensity (e.g. per unit of production volume, per facility).
A2.3		Description of energy use efficiency target(s) set and steps taken to achieve them.
A2.4		Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency target(s) set and steps taken to achieve them.
A2.5		Total packaging material used for finished products (in tons) and, if applicable, with reference to per unit produced.
Aspect A3: The Environment and Natural Resources	General Disclosure	Policies on minimizing the issuer's significant impacts on the environment and natural resources.
	A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.
B Social		
Aspect B1: Employment	General Disclosure	Policies relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunities, diversity, anti-discrimination; and other benefits and welfare; and information on compliance with relevant laws and regulations that have a significant impact on the issuer.
	B1.1	Total workforce by gender, employment type (for example, full- or part-time), age group and geographical region.
	B1.2	Employee turnover rate by gender, age group and geographical region.
Aspect B2: Health and Safety	General Disclosure	Policies relating to the provision of a safe working environment and the protection of employees against occupational hazards; and information on compliance with relevant laws and regulations that have a significant impact on the issuer.
	B2.1	Number and rate of work-related fatalities occurred in each of the past three years including the reporting year.
	B2.2	Lost days due to work injury.
	B2.3	Description of occupational health and safety measures adopted, how they are implemented and monitored.

Aspects	Description	Position	
Aspect B3: Development and Training	General Disclosure	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.	P55-57
	B3.1	The percentage of employees trained by gender and employee category (e.g. senior management, middle management).	P63
	B3.2	The average training hours completed per employee by gender and employee category.	P63
Aspect B4: Labor Standards	General Disclosure	Policies relating to the prevention of child labor or forced labor; and information on compliance with relevant laws and regulations that have a significant impact on the issuer.	P54
	B4.1	Description of measures to review employment practices to avoid child and forced labor.	P54
	B4.2	Description of steps taken to eliminate such practices when discovered.	P54
Aspect B5: Supply Chain Management	General Disclosure	Policies on managing environmental and social risks of the supply chain.	P23
	B5.1	Number of suppliers by geographical region.	P23
	B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored.	P23
	B5.3	Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored.	P23
	B5.4	Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.	P23
Aspect B6: Product Responsibility	General Disclosure	Policies on health and safety, advertising, labelling and privacy matters for the products and services provided and methods of redress; and information on compliance with relevant laws and regulations that have a significant impact on the issuer.	P40-41
	B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons.	Type of business not involved
	B6.2	Number of products and service related complaints received and how they are dealt with.	P38-39
	B6.3	Description of practices relating to observing and protecting intellectual property rights.	P20
	B6.4	Description of quality assurance process and recall procedures.	Type of business not involved
	B6.5	Description of consumer data protection and privacy policies, and how they are implemented and monitored.	P35-36
Aspect B7: Anti-corruption	General Disclosure	Information about policies to prevent bribery, extortion, fraud and money laundering; and compliance with relevant laws and regulations that have a significant impact on the issuer.	P21-23
	B7.1	Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the Reporting Period and the outcomes of the cases.	P23
	B7.2	Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored.	P22-23
	B7.3	Description of anti-corruption training provided to directors and staff.	P23
Aspect B8: Community Investment	General Disclosure	Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests.	P27-28
	B8.1	Focus areas of contribution (e.g. education, environmental concerns, labor needs, health, culture, sport).	P27-28
	B8.2	Resources contributed (e.g. money or time) to the focus area.	P27-28

Part D: Index to Climate-Related Disclosures

Climate-related disclosures	Position	
Governance		
	P44	
Strategy	Climate-related risks and opportunities	P45-46
	Business models and value chains	P45-46
	Strategy and Decision Making	P45-46
	Financial position, financial performance and cash flows	P45-46
	Climate resilience	P45-46
Risk Management		
	P47	
Metrics and targets	Greenhouse gas emissions	P47
	Climate-related transition risks	P45-46
	Climate-related physical risks	P45
	Climate-related opportunities	P46
	Capital deployment	P48-49
	Internal carbon pricing	Internal carbon pricing has not been implemented
	Remunerations	P44
	Discussion on the process for assessing and managing environmental risks associated with project design, siting and construction	P47
	Climate-related targets	P47

## Climate-Related Non-Disclosure Compliance Statement

We prepared the “Addressing Climate Change” section of this ESG Report in accordance with the requirements of Part D: Climate-related Disclosures under Appendix C2 to the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited – Environmental, Social and Governance Reporting Code (ESG Code). During the reporting process, we conducted a systematic assessment of the disclosure requirements based on our business characteristics and management practices. Due to factors such as the current development stage of our climate risk management system, data infrastructure, and analytical capabilities, certain disclosures are not yet ready for publication. We have made reasonable efforts within our capacity to collect and analyze relevant information and will continue to improve our disclosures. The explanations for non-disclosed items are as follows:

### 1. Quantitative Climate-Related Financial Information

We currently have no effective data available for disclosure and will gradually improve our statistical and analytical capabilities in the future regarding:

Paragraph 25(a)(ii): Planned sources of funding to implement strategies;

Paragraph 25(b): Expected changes in financial performance and cash flows over the short, medium, and long term based on climate-related risk management strategies;

Paragraph 30: Amount and percentage of assets or business activities vulnerable to climate-related transition risks;

Paragraph 31: Amount and percentage of assets or business activities vulnerable to climate-related physical risks;

Paragraph 32: Amount and percentage of assets or business activities aligned with climate-related opportunities.

### 2. Climate-Related Target Information

We actively practice the national “Dual Carbon” goals, systematically plan our low-carbon transition roadmap, and reduce environmental impact through green finance and energy-saving operations. In the future, we will gradually refine the following climate-related target-setting and tracking mechanisms in line with regulatory requirements:

Paragraph 38: Methodology for setting and reviewing climate-related targets and how progress is monitored;

Paragraph 39: Information on performance for each climate-related target and analysis of trends or changes in the issuer’s performance;

Paragraph 40(b): Specification of whether greenhouse gas (GHG) emission targets cover Scope 1, Scope 2, or Scope 3 emissions;

Paragraph 40(d): Specification of whether GHG emission targets are derived using sectoral decarbonization approaches;

Paragraph 40(e): Detailed plans for using carbon credits to offset GHG emissions to achieve net emission targets, including reliance levels, verification/certification methods, and types of carbon credits.

**3. As of the end of the Reporting Period, we have not formally adopted an internal carbon pricing (ICP) mechanism in investment decision-making, capital allocation, or scenario analysis. Given our current industry characteristics, emission structure, and management maturity, the marginal utility of ICP for risk management and resource allocation is limited at this stage. We will continue to monitor global and domestic carbon market developments and regulatory trends, and assess the feasibility of introducing an ICP mechanism as our management system matures.**

# Independent Assurance Statement

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

Lianhe Equator Environmental Impact Assessment Co., Ltd. (hereinafter referred to as “Lianhe Equator” or “We”) has been engaged by Bank of Zhengzhou Co., Ltd. (hereinafter referred to as “Bank of Zhengzhou” or “the Bank”) to conduct an independent limited assurance on the *Bank of Zhengzhou Co., Ltd. 2025 Sustainability (ESG) Report* (hereinafter referred to as “the Report”). The responsibility of Bank of Zhengzhou is to undergo due diligence by Lianhe Equator’s assurance team, provide the necessary information, data, and institutional documents for this assurance process, and ensure the authenticity and effectiveness of the information, data, and institutional documents provided. The responsibility of Lianhe Equator is to assess the Report’s disclosures and issue an Assurance Statement within the terms of reference agreed upon with the Bank.

### 1. Criteria

This assurance process is carried out according to the *AA1000 Assurance Standard v3* (“AA1000AS v3”), assessing the Report’s adherence to the principles of Inclusivity, Materiality, Responsiveness, and Impact. Additionally, in accordance with the Appendix C2 to the *Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited – Environmental, Social and Governance Reporting Code (ESG Code)*, the *Self-Regulatory Guidelines No. 17 for Companies Listed on Shenzhen Stock Exchange – Sustainability Report (For Trial Implementation)* and the “Social Responsibility” chapter of the *Self-Regulatory Guidelines No. 1 for Companies Listed on Shenzhen Stock Exchange – Standardized Operation of Companies Listed on the Main Board*, with reference to *Self-Regulatory Guidelines No. 3 for Companies Listed on Shenzhen Stock Exchange – Preparation of Sustainability Report*, the *Global Reporting Initiative Sustainability Reporting Standards (GRI Standards 2021)*, the *Opinions on Strengthening the Social Responsibility of Banking Institutions* issued by the former China Banking Regulatory Commission, and the *Guidelines on Corporate Social Responsibilities for China’s Banking Financial Institutions* issued by China Banking Association, a limited assurance on the compliance of disclosures, and reliability and quality of the selected performance information in the Report has been conducted to ensure that the execution of the commissioned matters complies with the aforementioned standards and specifications.

### 2. Scope

- 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 Zhengzhou as covered in the Report. It excludes information pertaining to suppliers, partners, and other third parties, as well as specific viewpoints, outlooks, forward-looking statements, and predictive information expressed by any party involved.
- The assurance adheres to AA1000AS v3, with a Type 2 engagement and Moderate level of assurance.
- The following specific performance indicators from the Report have been selected for inclusion in the assurance scope:



Natural gas consumption



Water consumption



Electricity consumption



Overall employee turnover rate



Total employee training hours



Total annual investment in employee training



Customer satisfaction

### 3. Methodology

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

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

### 4. Limitations

As there is currently no globally recognized and unified standard for the evaluation and measurement of non-financial performance information, differences may exist among organizations in the application of acceptable measurement techniques and data collection methodologies. Such differences may affect the comparability of the selected performance information disclosed in this Report with that disclosed by other organizations.

## 5. Conclusions

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

- Inclusivity:** Bank of Zhengzhou has identified its key stakeholders, including government, regulatory authorities, employees, customers, suppliers, shareholders and investors, partners, communities, and the environment, etc. The Bank has established multi-level communication and response mechanisms for different stakeholders, capturing their expectations and demands through seminars, employee representative meetings, customer service hotlines, shareholders' meetings, information disclosure, telephone consultations, visits, and community service activities. In response to the concerns of stakeholders, the Bank has taken concrete actions and integrated stakeholders' expectations into its sustainable development strategy and daily operations. We conclude that Bank of Zhengzhou adheres to the principle of Inclusivity.
- Materiality:** Bank of Zhengzhou has established a standardized materiality assessment process. By combining policy orientation, industry trend analysis, and stakeholder focus, and benchmarking against industry peers while considering the Bank's operating environment, strategies, and core business characteristics, 16 material issues were identified. The Bank evaluated these issues from the dimensions of "importance to the economy, environment, and society" and "importance to the company's finances" through expert consultation and internal research, forming a materiality matrix disclosed in the Report. We conclude that Bank of Zhengzhou adheres to the principle of materiality.
- Responsiveness:** Bank of Zhengzhou has established multi-dimensional communication channels and engages in regular and ad hoc communication with stakeholders, continuously responding to the needs and expectations of stakeholders. The Report provides key disclosures on significant issues identified in the materiality analysis, including but not limited to climate change response, consumer financial protection, compliance and risk control, anti-corruption and anti-bribery, anti-fraud and anti-money laundering, customer complaint management, sci-tech innovation finance, employee health and safety, and social contribution. Furthermore, the Bank has enhanced transparency of information disclosure through demonstration of concrete management measures, key performance data, and case studies. We conclude that Bank of Zhengzhou adheres to the principle of responsiveness.
- Impact:** Bank of Zhengzhou has established an ESG governance structure, conducted ESG risk identification and assessment, and integrated sustainability matters into its development strategy and business activities. The Bank assesses and manages the impacts of its business activities on the environment, society, and economy, focusing on the role of relevant risks in operational compliance and long-term value creation. It has set strategic goals in key areas and disclosed progress in the Report, contributing to customers, industries, employees and society through the Bank's development. We conclude that Bank of Zhengzhou adheres to the principle of impact.
- Disclosure Compliance:** Based on our procedures, the general disclosures in the environmental and social categories and the key performance indicators in the environmental category of the Report have been disclosed in accordance with the relevant disclosure criteria and guidelines described in this Statement. Bank of Zhengzhou has disclosed the involvement procedures of its main stakeholders in the materiality assessment, described the Board's governance of ESG matters and the impacts of business activities, and has collected and disclosed environmental and social data. Suggestions for improvement of the Report have been adopted or explained before the issuance of this Statement.
- Specified performance information:** According to the procedures executed and the evidence obtained, we have not identified any matters that cast doubt on the reliability and quality of the selected performance data. The statistical methods for relevant performance indicators are scientific, and the data is authentic and complete.

## 6. Independence and Competencies

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

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

### Executive President

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

# Reader Feedback Form

Dear Reader:

Greetings! Thank you for reading *Bank of Zhengzhou Co., Ltd. 2025 Sustainability (ESG) Report*. To continuously improve our ESG work and constantly enhance the capabilities and levels of ESG management, we sincerely hope to listen to your opinions and suggestions, please choose one of the following methods to provide feedback to us.

Address: No. 22, Shangwu Waihuan Road, Zhengdong New District, Zhengzhou, Henan Province, China  
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Your information	
Name	
Work unit	
Contact number	
Email	
Feedback of opinions	

- What is your overall evaluation of the Bank's ESG report?  
 Good     Fairly good     Fair
- Do you think this report can reflect the significant impact of the Bank's ESG issues?  
 Yes     Average     Don't know
- How do you think about the clarity, accuracy and completeness of the information and data disclosed in this report?  
 High     Relatively high     Average     Relatively low     Low
- Which aspect of this report are you feel most satisfied with?  


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- What additional information would you like to know more about?  


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- What suggestions do you have for our future report releases?  


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