



BANK OF GANSU CO., LTD.

2025 ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG) REPORT



2025 Environmental, Social and Governance (ESG) Report

Bank of Gansu Co., Ltd.

2025 ESG

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Regarding this Report

Report Overview

Bank of Gansu Co., Ltd. 2025 Environmental, Social and Governance Report (the "Report") is the ninth Environmental, Social and Governance (ESG) report issued by Bank of Gansu Co., Ltd. ("Bank of Gansu", the "Bank" or "we") since its listing on the Main Board of The Stock Exchange of Hong Kong Limited (the "Stock Exchange") in 2018.

Prepared in accordance with the disclosure requirements set out in the Environmental, Social and Governance Reporting Code (the "ESG Code") in Appendix C2 to the prevailing Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited, this Report is prepared with a focus on the principles upheld and related efforts undertaken by Bank of Gansu in fulfilling its corporate responsibilities, so as to respond to the expectations of key stakeholders, and the Bank's sustainability achievements in 2025 are set out in detail. To provide a comprehensive overview of Bank of Gansu's environmental, social and governance performance, this Report should be read together with the "Corporate Governance Report" section of the Bank of Gansu 2025 Annual Report.

Report Scope

Prepared with prudently selected reporting entities, this Report adopts "whether there is actual business operation" as the primary screening criterion and, taking into account the overall ESG impact of Bank of Gansu, entities and companies with no material impact or only negligible impact are excluded. Based on such selection, the scope of this Report covers the relevant operations of Head Office, 12 branches, 178 sub-branches, 2 micro-branches, and 1 community branch.

The reporting period of this Report covers the period from 1 January 2025 to 31 December 2025 (the "Year" or the "Reporting Period"). To enhance comparability, certain disclosures are, where necessary, appropriately extended to other years.

Report Statement

Prepared under the review and approval of the Board of Directors, the disclosures in this Report have been reviewed and authorized by the Board, which is responsible for the reliability and truthfulness of the information contained herein. This Report is issued with a view to strengthening communication and engagement with stakeholders and enhancing corporate transparency, and efforts are made to pursue sustainable development.

Unless otherwise specified, the monetary unit used in this Report is Renminbi ("RMB") (yuan).

Report Standards

Prepared in strict accordance with the requirements of the ESG Code, this Report has been compiled based on the principles of materiality, quantitative, balance, and consistency, and has complied with the mandatory disclosure requirements and the "comply or explain" provisions set out in the ESG Code.

Materiality

A materiality assessment has been conducted through stakeholder surveys, and ESG matters relevant to stakeholders and having a material impact on them are disclosed in this Report. Details of the materiality assessment are set out in the section headed "Sustainability Governance".

Quantitative

The key performance metrics ("KPIs") disclosed in this Report are measurable. Quantitative data are accompanied by explanations of their impacts, and certain data are, where appropriate, presented with year-on-year comparisons.

Balance

The Bank's performance during the Reporting Period is presented in an impartial manner in this Report, so as to avoid selections, omissions, or presentation formats that may inappropriately influence readers' decisions or judgment.

Consistency

This Report has adopted disclosure and calculation methods consistent with those used in previous reports. Any changes in statistical methods or KPIs, and other factors that may affect meaningful comparison, are explained where relevant.

Report Publication


This Report is published in Traditional Chinese and English. In the event of any discrepancy or inconsistency between the two versions, the Traditional Chinese version shall prevail. This Report has been made available on the official website of Bank of Gansu (www.gsbankchina.com) and the HKEX news website of the Stock Exchange (www.hkexnews.hk) for online viewing and download.

Official website of Bank of Gansu
www.gsbankchina.com

HKEX news website
www.hkexnews.hk

Contact Information

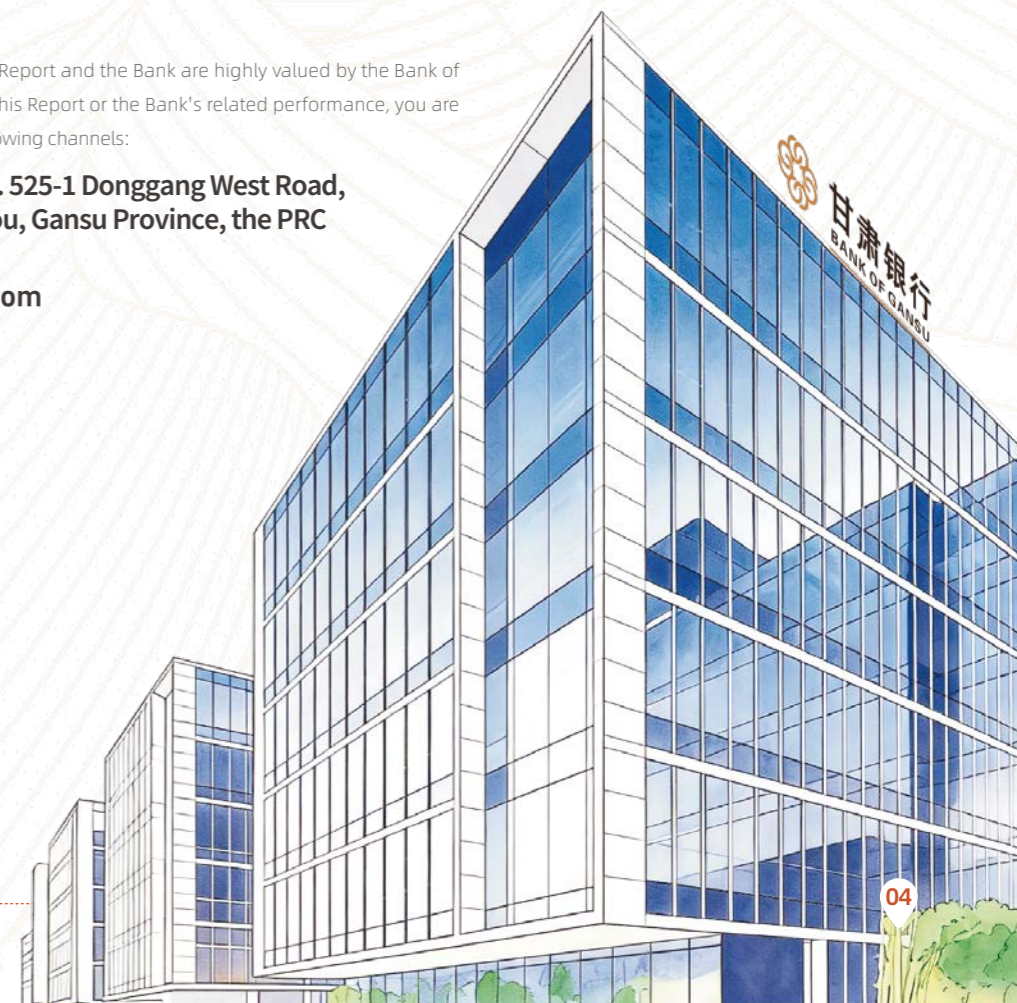
Readers' feedback and suggestions on this Report and the Bank are highly valued by the Bank of Gansu. Should you have any comments on this Report or the Bank's related performance, you are welcome to contact the Bank through the following channels:

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Chairman's Statement

Chairman
Liu Qing



The year 2025 was one of determined progress and notable achievements for the Bank of Gansu. **The major strategic tasks of the 14th Five-Year Plan period were successfully completed**, and high-quality development across the Bank was advanced to a new level. Grounded in the new stage of development, future planning was undertaken from a higher strategic vantage point, with close alignment to the national strategy of building China into a leading financial power. The original mission of "rooted in Gansu, serving the Longyuan region" was firmly upheld, and sustained efforts were made to advance the "Five Major Articles". The political nature of financial work was taken as the guiding principle, and its people-centered nature as the foundation. Development momentum was accumulated through tackling key challenges, competitive advantages were shaped through reform and innovation, and sustained and strong financial impetus was injected into the high-quality economic and social development of Gansu.

Strengthening the risk-control foundation, upgrading the compliance management system, and consolidating the basis for prudent operations

A systematic and regularized risk-control framework was reinforced to safeguard the bottom line of safety, thereby laying a solid compliance foundation and building resilient momentum for the Bank's high-quality development. During the year, the implementation of ESG targets was continuously advanced to ensure the effectiveness of sustainability-related work. The "three lines of defense" risk governance system was enhanced to strengthen organization-wide compliance capabilities. Anti-money laundering risk prevention and control were further strengthened to safeguard financial security. Zero material information security incidents recorded throughout the year, and data security management was promoted towards standardized and systematized operation.

Enhancing people's well-being, optimizing customer service experience, and delivering the warmth of finance for the people

A people-oriented financial ethos was reflected in each response to customer needs and in product design, so that more caring financial services could be delivered to the people of the Longyuan region. During the year, retail transformation was pursued as a key breakthrough, and tailored products such as the "Longyuan Veterans Entrepreneurship Loan" were innovatively launched to respond to livelihood needs. The "Gan Yangle" pension financial brand was developed, and age-friendly services were optimized to effectively enhance senior customers' sense of gain and satisfaction. Responsibilities and commitments in supporting rural revitalization were actively fulfilled, and the *Three-year Action Plan for Advancing "One County, One Industry; One Product, One Policy" (2025-2027) of Bank of Gansu* was formulated to promote quality and efficiency improvements in county-level characteristic industries.

Accelerating digital transformation, deepening the technology-empowerment mechanism, and shaping momentum for smart development

Digital transformation was positioned as a key engine for high-quality development. Service processes were reshaped through deep integration of technology and business, so that "digital finance" could be translated from vision into daily practice. During the year, the *Action Plan for Digital Finance and Digital Transformation* was formulated and implemented, with 45 tasks deployed across five key directions. A private deployment of the DeepSeek model was completed, and three intelligent applications—"Compliance Assistant", "Smart Data Query" and "Longyin Zhihui"—were launched. Version 8.0 of the mobile banking app was iterated and upgraded. Digital operations across corporate and retail business lines were further advanced, automated operations pilots for new customers were carried out, and operational efficiency was continuously improved.

Focusing on the real economy, aligning with regional strategic needs, and enhancing the effectiveness of local services

Regional development priorities were actively integrated into the Bank's operations, and financial "living water" was converted into enabling momentum for industrial upgrading, thereby injecting continuous development impetus into the real economy. During the year, an innovative "full life-cycle" service mechanism for major projects was established to precisely support key areas. In addition, customized products such as dedicated industry-chain financing and special loans for characteristic industries were introduced in alignment with industrial policies. As of the end of the Reporting Period, corporate loans totaling RMB 53.022 billion had been extended by the Bank, supporting 1,112 market entities across the province. Active efforts were made to advance the "technology finance" Major Article. A "scenario + finance" deep service model was developed, and more precise concentration and efficient allocation of financial resources were promoted.



Practicing green finance, expanding eco-friendly initiatives, and safeguarding sustainable development in the Longyuan region

A long-term commitment to the green mountains and clear waters of the Longyuan region was upheld, and sustainable financial support was provided for ecological civilization. During the year, green credit was used to prioritize support for sectors including clean energy, energy conservation, and environmental protection, and circular agriculture. As of the end of the Reporting Period, the Bank's outstanding balance of green loans reached RMB 21.573 billion, representing a net increase of RMB 2.161 billion from the beginning of the Year, with a growth rate of 11.13%, while maintaining sound asset quality. Green operations were also strengthened, progress against environmental targets was tracked, and a "carbon account" point programme was innovatively launched to encourage more members of the public to adopt low-carbon lifestyles.



Rooted in the Longyuan region, great undertakings are advanced through dedicated cultivation; setting sail in finance, a new journey is forged through determined effort.

Looking ahead, the 15th Five-Year Plan will be taken as the guiding framework, and ESG principles will continue to be deeply integrated into strategic management and operational practice. Coordinated progress will be pursued across compliance and control, technology empowerment, livelihood services, and green development, so that more solid, more inclusive, and greener financial momentum can be injected into the development of the Longyuan region.

April 23, 2026

Company Overview

Company Profile

The Bank of Gansu is a state-owned provincial corporate city commercial bank directly administered by the CPC Gansu Provincial Committee and the People's Government of Gansu Province. The Bank commenced operations on 19 November 2011 and was listed on the Main Board of The Stock Exchange of Hong Kong Limited on 18 January 2018 (stock code: 02139). The Bank has 19 tier-1 branches, with financial services covering all 14 prefecture-level cities and prefectures in Gansu Province as well as county-level areas.

The market positioning of "serving the local economy, supporting agriculture, rural areas and farmers, serving small and medium-sized enterprises, and serving urban and rural residents" has been consistently upheld by the Bank of Gansu. Under the brand proposition of "Bank of Gansu, the people's own bank in Gansu", hard work and determined efforts have been pursued, and sound operating results have been delivered.

Since its establishment, the Bank of Gansu has received the "Governor's Finance Award" ten times and the provincial "Public Support Award" for poverty alleviation five times, and has been recognized twice as an advanced collective in provincial poverty alleviation assistance. During the year, the Bank of Gansu was ranked 356th globally and 73rd domestically by tier-1 capital in *The Banker* magazine's "Top 1,000 World Banks 2025". For ten consecutive years, the Bank has been included in the "Top 100 List of China's Banking Industry" released by the China Banking Association, ranking 67th.



Market Positioning, Strategic Vision, and Core Values

Standing at a new historical starting point, the Bank of Gansu is committed to implementing the new development philosophy in a complete, accurate and comprehensive manner. With high-quality development as the main line, proactive, structural and connotative development is to be pursued with unwavering determination. Innovation-driven, efficiency-oriented and prudent growth is to be advanced with sustained efforts, and a high-quality listed city commercial bank and a regionally preferred comprehensive financial services provider are to be built.



Awards and Honors



2024 Financial Technology Development Award
People's Bank of China



2025 Digital Banking · Excellence Award – Pioneer Case for Leapfrog Growth of Mobile Banking
China Financial Certification Authority (CFCA)



2024 Third "United Smart Evaluation - Golden Toad Award" – Pioneer Award for Wealth Management Returns (Institutional Award)
United Smart Evaluation



2025 Golden Mouse Digital Marketing – Most Innovative Brand Award
2025 Golden Mouse International Digital Marketing Festival

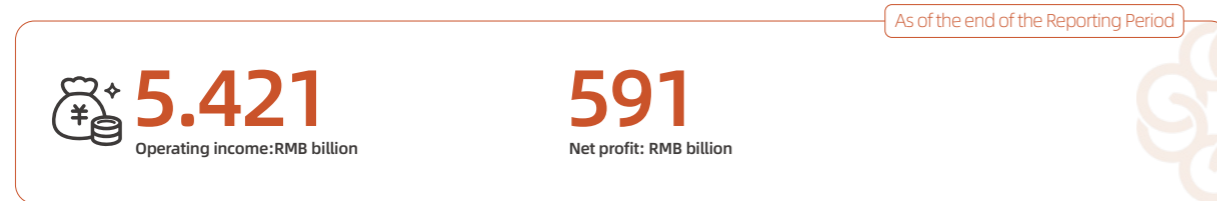


Advanced Unit in Charity Work for 2025
Gansu Provincial Charity Federation



Annual Key Performance Metrics

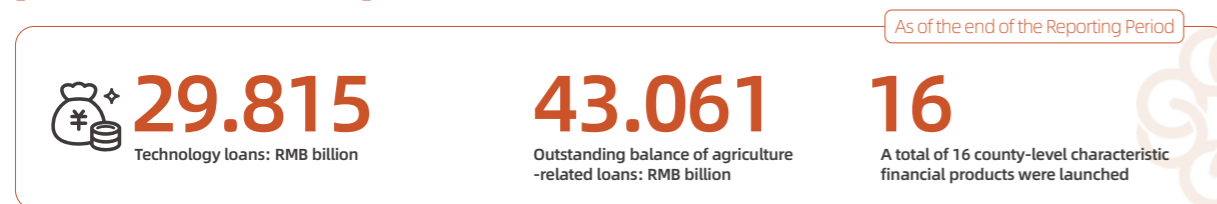
[Operating Performance]



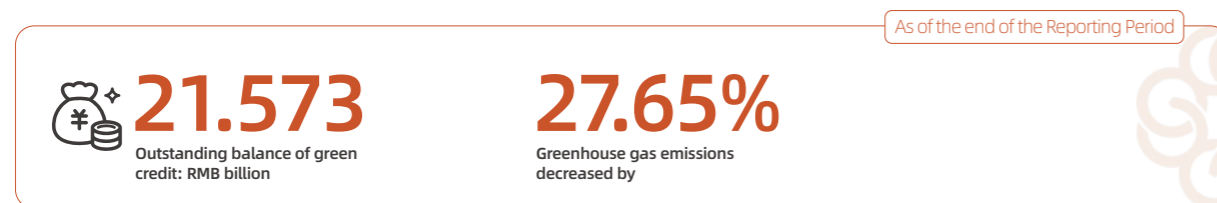
[Governance Performance]



[Social Performance]



[Environmental Performance]



Sustainable Development Journey

Board Statement

The new development philosophy has been fully implemented by the Bank, with "rooted in Gansu, serving the Longyuan region" adopted as its positioning. ESG principles have been deeply integrated into daily management and operations, with a focus placed on the real economy, inclusive finance, and services for micro, small, and medium-sized enterprises, so as to return to the core purpose of a city commercial bank and to actively contribute to building a greener and more inclusive financial system. The cultural mission of "value creation" has been upheld, and the core values of "prudence, innovation, collaboration, and integrity" have been practiced. Value is to be created for all stakeholders, and efforts are being made to build the Bank into a high-quality listed city commercial bank and a regionally preferred comprehensive financial services provider.

Sustainable development has been attached with high importance by the Board, and the ESG governance system has been continuously optimized. ESG-related responsibilities have been actively fulfilled, and the expectations of stakeholders have been responded to in an effective manner while ensuring compliance with regulatory requirements. A Strategic Development Committee has been established under the Board and is responsible for formulating the Bank's medium- and long-term ESG targets, development strategies, and management policies, and for overseeing their implementation. The Committee is also tasked with reviewing major ESG matters, regularly assessing core topics, and submitting recommendations to the Board. Senior management is responsible for promoting the establishment of the ESG framework and its implementation.

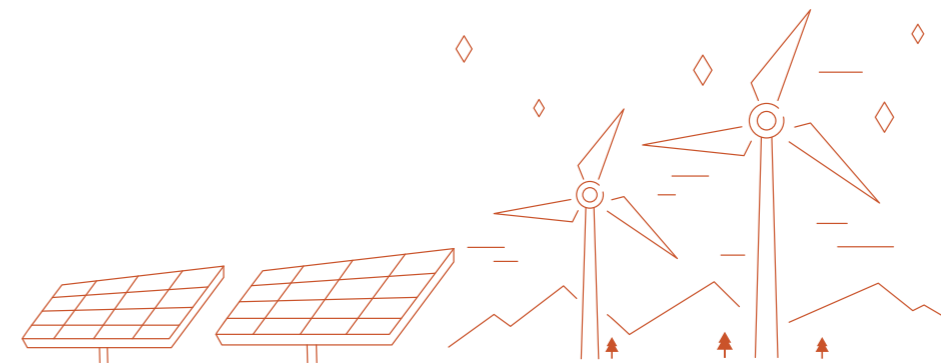
During the Reporting Period, the results of the Bank's ESG materiality assessment were reviewed and confirmed by the Board. The ESG management strategy was further enhanced, and an "identify-assess-priorities-manage" process was established on a systematic basis, under which material ESG topics and related risks have been incorporated into the governance and decision-making framework. In addition, matters with material impacts on the Bank and its stakeholders have been continuously monitored by the Board. Regular engagement has been carried out through multiple channels, so that stakeholder concerns and external development trends can be identified in a timely manner.

In respect of risk management, risk identification and assessment, including climate-related risks, have been actively carried out by the Bank. ESG transition risks (including policy and legal risk, technology risk, market risk, and reputational risk), as well as climate-related physical risks, have been identified. Changes in material ESG risks, the formulation of response measures and progress in their implementation are to be reviewed by the Board on a regular basis. Relevant management requirements and control measures are also to be integrated into the existing risk management system, so as to ensure that risk control is aligned with and supports the Bank's medium- and long-term development strategy, operating objectives, and business resilience.

Sustainability Governance

ESG Governance System

Prepared to systematically advance ESG management, a sustainability governance structure covering the three levels of "Decision-Management-Execution" has been established by the Bank, with clear roles and responsibilities and orderly coordination. The identification, assessment and management of ESG-related matters and compliance procedures are thereby effectively supported. Going forward, ongoing attention will be paid to ESG development trends and regulatory developments both domestically and internationally. The effectiveness of the existing governance mechanism will be regularly assessed, and the structure and processes will be continuously optimized accordingly, so as to promote the continuous enhancement of ESG management capabilities.



ESG Governance Structure		Key Responsibilities
Board of Directors	Highest decision-making body for ESG	Oversees the Bank's ESG-related matters Reviews ESG management policies and strategies, including the assessment, prioritization, and identification of ESG topics and ESG risks Reviews the Bank's ESG-related targets and monitors progress in achieving such targets Reviews major ESG management matters, including but not limited to the annual ESG Report
Strategic Development Committee of the Board	Body under the Board responsible for formulating ESG targets and reporting to the Board	Formulates the Bank's ESG-related targets and oversees their implementation Reviews documents on major ESG matters and submits proposals to the Board
ESG Leadership Group	Steering group under the Board responsible for overall leadership and coordination of ESG work, chaired by the Chairman, with other senior executives as deputy heads and heads of departments at the Head Office as members	Identifies ESG matters relevant to the Bank and key stakeholders, including ESG topics and ESG risks Ensures shareholders are informed of ESG matters and responds to shareholders' feedback Ensures the operation of the Bank's ESG responsibility management system Reviews the Bank's ESG-related policies and promotes their implementation by departments and branches Provides recommendations to the Board on ESG management matters where appropriate
ESG Leadership Group Office	Secretariat responsible for day-to-day work under the ESG Leading Group, established within the Board Office and reporting to the ESG Leading Group	Develops the Bank's ESG-related policies and targets, and reports day-to-day work to the ESG Leading Group Coordinates and provides guidance to Head Office departments and branches on the collection of key daily environmental and social responsibility data, to ensure the authenticity and accuracy of information Organizes and coordinates the drafting, refinement, and disclosure of the annual ESG Report, to ensure disclosure quality Carries out other tasks assigned by the ESG Leading Group
Head Office departments and branches	ESG execution units, with ESG liaison officers in relevant Head Office departments and branches responsible for implementing ESG-related work	Implement ESG-related policies Collects and submits key daily environmental and social responsibility data Implements ESG-related work and carries out relevant ESG initiatives

Sustainable Development Goals

ESG-related sustainable development targets for a three- to five-year horizon have been formulated by the Bank, and progress in implementation and phased outcomes are reviewed and assessed on an annual basis. During 2025, corresponding management measures were implemented by the Bank in respect of the environmental targets set for 2024, including greenhouse gas emissions, waste generation, and water resource use, and progress towards target achievement was reviewed. Details are set out in the section headed "Committed to Green Operations" in this Report. The implementation status and achievement progress of the sustainable development targets will continue to be tracked, and relevant measures will be regularly reviewed and dynamically optimized to promote steady improvement in sustainable development performance.

Stakeholder Engagement

The importance of engagement with stakeholders has been highly emphasized by the Bank. Communication channels have been continuously expanded, and stakeholders' views and feedback have been fully listened to. Effective measures have been adopted to respond to stakeholders' expectations and concerns in a timely and sincere manner, so as to fulfil corporate social responsibilities and to actively build the image of an outstanding corporate citizen.

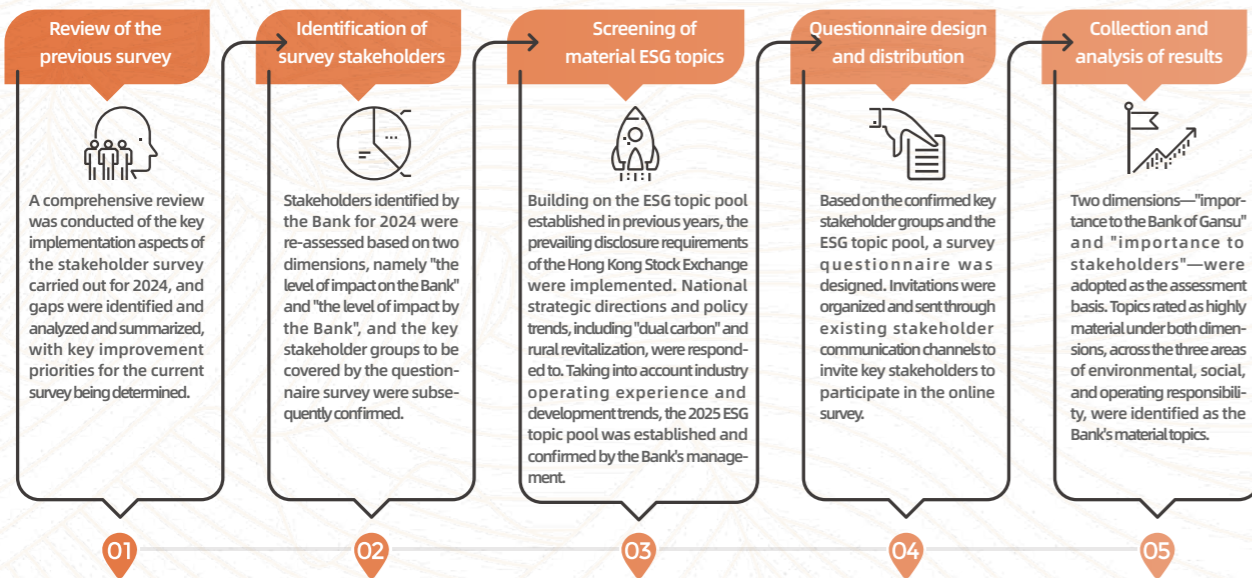
	Expectations and concerns	Engagement and response
Directors	Clear strategic direction and risk appetite boundary Enhanced corporate governance and ESG oversight Compliance review of major matters Improved quality of information disclosure	Reviews and regular reporting conducted through the Board and specialised committees ESG integrated into strategy and major decision-making processes Authorization framework and internal control mechanisms enhanced ESG governance effectiveness reviewed regularly and institutional arrangements optimized
Management	Clear targets and aligned resources Coordination between operations and risk management Efficient cross-department execution Closed-loop management and performance orientation	Management closed-loop and performance-oriented Efficient execution of departments Annual ESG work plan, accountability list and milestones established Implementation advanced through management meetings and dedicated task forces Process tracking, review and evaluation, and corrective closed-loop actions carried out Key Metrics incorporated into operational management and performance assessment
Employees	Compliant employment and protection of rights and interests Fair remuneration and benefits Occupational health and safety Training, development and promotion pathways Smooth communication and feedback channels	Employment, remuneration and benefits systems improved Training empowerment and career development support provided Workplace safety and occupational health management strengthened Feedback, grievance and care mechanisms enhanced Cultural and sports activities organized and employee care promoted
Shareholders	Prudent operations and long-term returns Transparent disclosure and compliant governance Risks kept under control Enhanced corporate value and market confidence	General meeting and Board operations and decision-making procedures for major matters standardized Periodic reports and announcements of major matters disclosed on schedule Investor communication strengthened and consistent information management enhanced Capital management reinforced, with risk identification, early warning and response strengthened
Customers	Protection of customer rights and interests Convenient and efficient services Product innovation and accessibility Privacy and data security Timely and effective complaint handling	Consumer rights protection and suitability management strengthened Branch and online service processes optimized and response efficiency enhanced Satisfaction surveys and follow-up visits conducted Information security and privacy protection reinforced Complaint handling mechanism improved
Suppliers	Fair and transparent procurement Contract performance and timely settlement Clear standards and quality requirements Compliant and integrity-based cooperation Long-term, stable and win-win partnership	Transparent procurement promoted and tendering/procurement compliance review implemented Supplier admission, evaluation, and tiered management implemented Contract management, performance acceptance and settlement management strengthened Integrity co-building and anti-fraud mechanisms established Supply chain compliance requirements promoted and implemented
General public	Support for the real economy and livelihood needs Financial literacy promotion Philanthropy and community co-building Job creation and social value creation Open and transparent information	Inclusive finance and livelihood-oriented services advanced Financial education, publicity and risk alerts carried out Philanthropic and volunteer activities organized Community development and rural revitalization supported Information disclosure and public communication strengthened through the official website and reports
Regulators	Lawful and compliant operations Prudent risk management Adequate capital and liquidity Accurate and timely data submissions Effective implementation of consumer protection, anti-money laundering, and data security	On-site/off-site supervision and thematic inspections accepted Internal control and compliance and comprehensive risk management systems improved Consumer protection review and complaint management strengthened Anti-money laundering, anti-fraud, and technology-enabled risk control capabilities enhanced Rectification implemented as required and closed-loop follow-up ensured

Materiality Assessment

Prepared by integrating the Bank's responsibility philosophy with its development strategy and operating characteristics, and in accordance with the relevant requirements of the *ESG Code*, the Bank has systematically carried out the identification, assessment and disclosure of material topics. Insights into issues of concern derived from stakeholder engagement have been incorporated, and due consideration has been given to the nature of the Bank's business and its operating realities. Management interviews have been conducted, and external expert opinions have been referenced, so that material topics of significance to the Bank and its stakeholders could be comprehensively determined.

During 2025, a materiality survey questionnaire was developed and distributed to major stakeholders, including directors, management, employees, shareholders, customers, suppliers, the general public and regulators, to collect materiality ratings. A total of 3,593 valid questionnaires were received, providing data support for the materiality assessment results.

ESG Materiality Assessment Process



ESG Materiality Assessment Matrix

Prepared to provide comprehensive disclosure of the Bank of Gansu's sustainability performance, the questionnaire structure and topic classification approach adopted in 2024 were maintained. Topics were categorized into three dimensions, namely environmental responsibility, social responsibility, and operating responsibility, and key stakeholders were invited to identify higher-priority topics within each dimension through ranking.

Based on an analysis of the scores of each topic in the stakeholder questionnaire, a materiality assessment matrix was developed. During the year, a total of 4 material topics under environmental responsibility, 8 under social responsibility, and 6 under operating responsibility were identified and were reviewed and confirmed by the Board. These material topics are to be disclosed in detail in the subsequent sections of this Report and are to serve as important reference points for the Bank's future ESG initiatives.

4
4 material topics under environmental responsibility

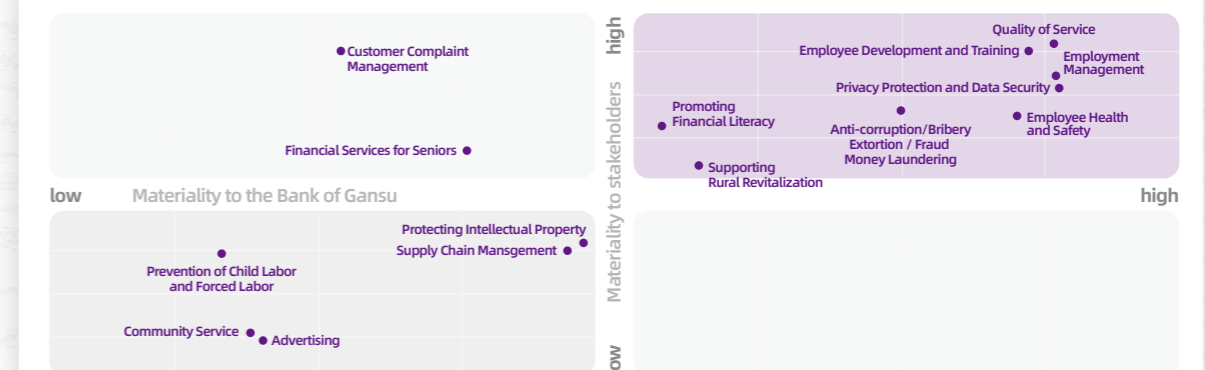
8
8 under social responsibility

6
6 under operating responsibility

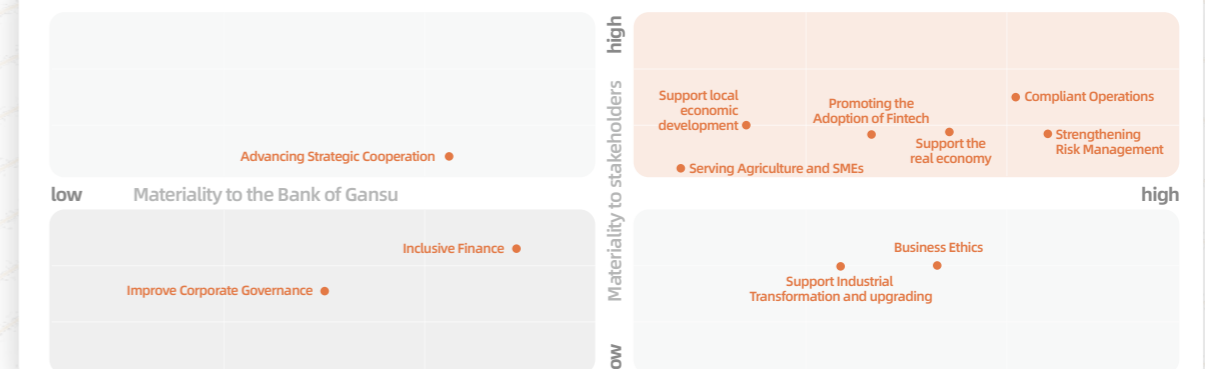
Environmental Responsibility Materiality Assessment Matrix

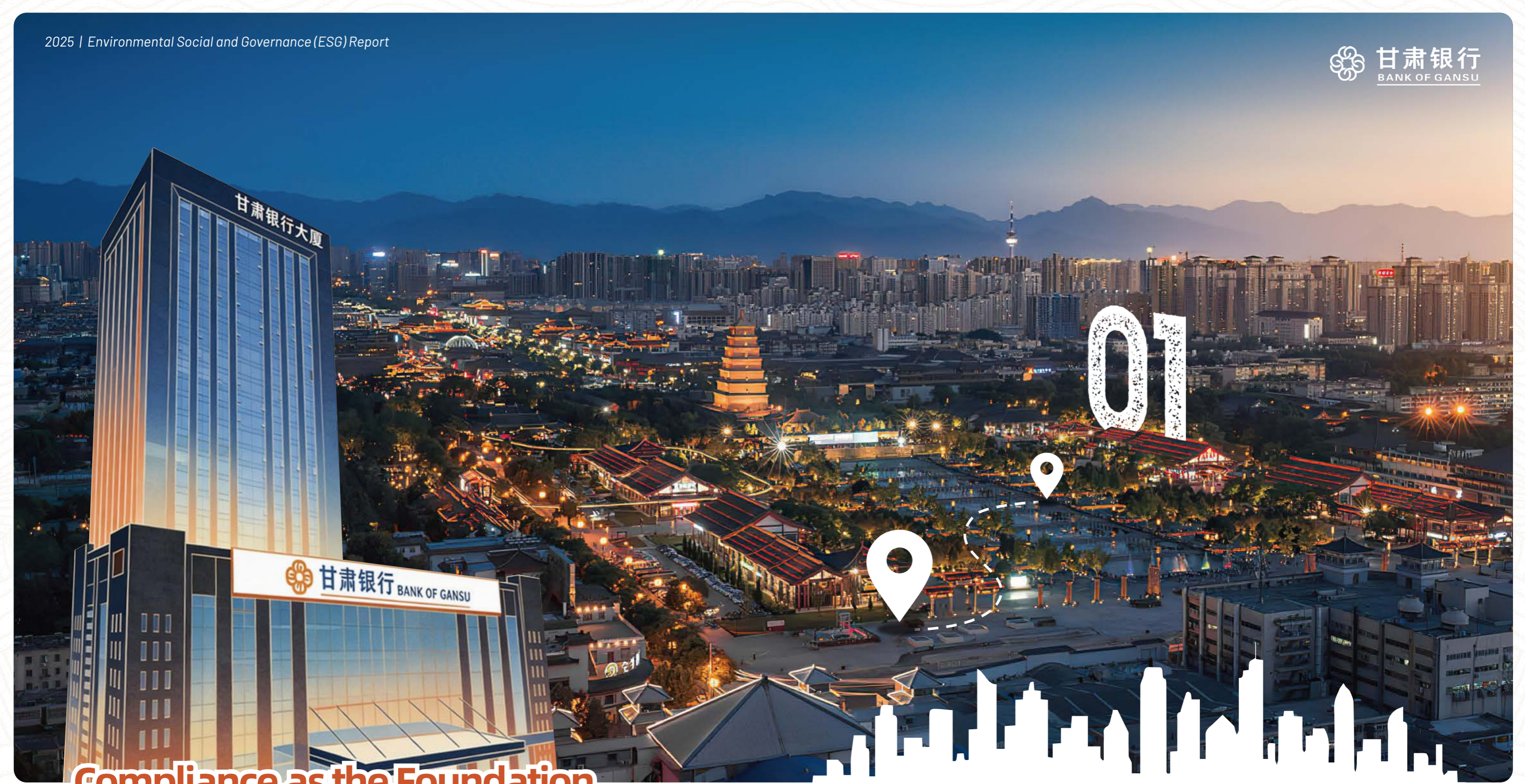


Social Responsibility Materiality Assessment Matrix



Operating Responsibility Materiality Assessment Matrix





Compliance as the Foundation, Strengthening Responsible Governance

The leadership of the Party has been consistently upheld by the Bank to ensure that the CPC Central Committee's major policies, principles, and decisions on financial work are fully implemented. Governance effectiveness has been enhanced through measures including comprehensive risk management, strengthened internal control and compliance, safeguarded standardized procurement, and ensured information security, thereby providing a solid foundation for the Bank's long-term prudent development.

- 17 Comprehensive Risk Management
- 18 Enhancing Internal Control and Compliance
- 20 Ensuring Standardised Procurement
- 21 Safeguarding Information Security

Comprehensive Risk Management

The Bank is committed to compliant operations and is guided by prudent management. Under the guidance of internal policies such as the *Compliance Risk Management Measures of Bank of Gansu*, Bank-wide policies have been revised in accordance with regulatory requirements. Under the principle of "tiered management and responsibility at each level", the organizational structure has been strengthened, compliance responsibilities have been reinforced, and a culture of compliance has been fostered, so that a comprehensive compliance management system can be systematically established. In addition, the *Comprehensive Risk Management Report* is prepared on a regular basis to summarize and assess the Bank-wide risk management status and is submitted to the Board for review, thereby strengthening the Board's oversight and guidance on overall risk control.

The Bank has continuously enhanced its risk management organizational system and has established a "three lines of defense" mechanism comprising front-office business units, specialized risk management departments, and internal audit as well as discipline inspection and supervision functions. The principles of alignment, comprehensiveness, independence and effectiveness have been strictly followed to ensure the sound operation of the risk management system. Risk identification, assessment and monitoring have been continuously carried out by business units in accordance with their respective business characteristics, and corresponding control measures—risk avoidance, transfer, mitigation and acceptance—have been implemented. At the same time, within the overall risk appetite framework, business processes, internal controls and relevant policies and procedures have been continuously and dynamically optimized to enhance the systematic nature and effectiveness of risk management on an ongoing basis.

First line of defense: Business departments

Risk exposures of each business unit or line are identified, assessed, monitored, and controlled, and response measures are proposed, including risk avoidance, risk transfer, risk mitigation, and risk treatment. Business processes, control measures, and policies are updated under the established risk appetite. Risk limit management requirements are implemented in practice, and the impacts of changes in regulatory requirements on relevant processes, policies, and risk control measures are assessed.

Second line of defense: Risk management, legal and compliance departments

Comprehensive risks and various material risks are coordinated, identified, measured, assessed, monitored, controlled, and mitigated. Implementation of the Bank-wide risk appetite is promoted, and overall risk reporting is led, so that the Board and senior management can be kept informed of the Bank's risk profile in a timely manner. Risk management capabilities are further extended by establishing a risk middle-office function for business units, thereby enhancing the effectiveness of risk control under the second line of defense.

Third line of defense: Internal audit and discipline inspection and supervision functions

The internal audit function assumes responsibility for auditing the performance of the business departments and the second line of defense functions, and independently evaluates and reports on the implementation of the Bank's risk policies and the performance of the first and second lines of defense. The discipline inspection and supervision function is responsible for the strict prevention and control of potential non-compliance, disciplinary breaches, and illegal conduct by the Bank's employees.

The cultivation of risk awareness has been emphasized by the Bank. During the year, with a focus on key areas including credit-related litigation practices and the prevention of financial crimes, a total of 20 specialized legal training sessions were delivered to management at all levels and to personnel across key functions, including corporate banking, inclusive finance, retail lending, risk management, asset preservation and recovery, and compliance. Legal literacy, compliance capabilities and practical competency in litigation for asset recovery were thereby continuously enhanced across the Bank.

Enhancing Internal Control and Compliance

Upholding Integrity in Operations

Anti-corruption and integrity have been attached with high importance by the Bank. Compliance with relevant laws and regulations, including the *Regulations on Disciplinary Actions of the Communist Party of China*, has been strictly adhered to, and the internal control and management system has been established and continuously improved. Through the formulation and ongoing enhancement of policies, including the *Implementation Measures (Trial) for Petition Management and Investigation of Bank of Gansu* and the *Assessment Measures for the Work on Party Conduct and Clean Government*, potential non-compliance, disciplinary breaches, and illegal conduct by employees have been systematically prevented and controlled.

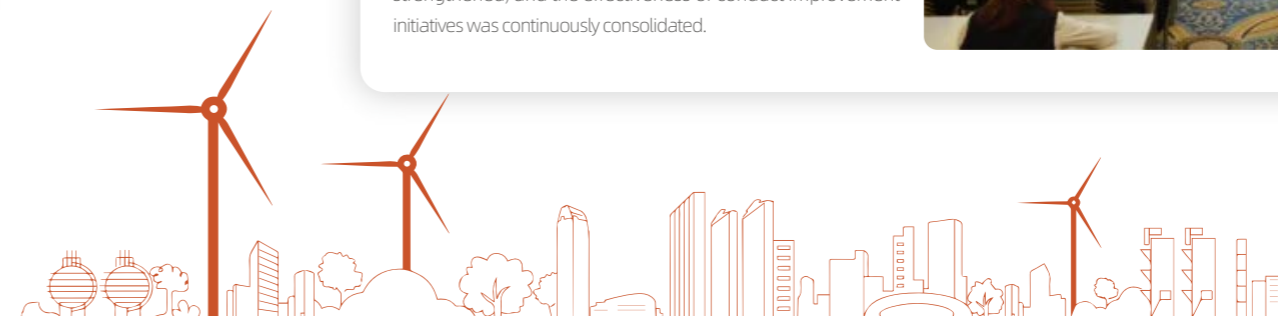
In respect of the supervision mechanism, an integrated petition-handling framework covering "letters, visits, telephone calls, and online channels" has been established by the Bank. In accordance with the principles of unified management, categorized handling and processing within prescribed time limits, procedures for case lead registration, assessment, verification and disposition have been strictly implemented. Based on this framework, the resident discipline inspection and supervision team has formulated supporting working rules to standardize approval procedures and strengthen the verification of case leads in accordance with relevant rules, discipline, and laws.

To encourage internal oversight, the *Reward Measures for Employee Whistleblowing and Case Interception* has been implemented by the Bank, under which mechanisms for report acceptance, verification, protection and anti-retaliation have been specified. In addition, a multi-channel reporting system has been established. A dedicated email address for case reporting has been set up, and both named and anonymous reporting portals have been enabled in the internal control, compliance and operational risk management system (the "GRC System"), so as to ensure accessible supervision channels and effective feedback mechanisms and to continuously strengthen a culture of integrity and compliance. During the Reporting Period, no corruption-related litigation cases involving the Bank or its employees were received by the Bank.



Warning and Education Meeting Convened by the Head Office of the Bank of Gansu

In May 2025, a warning and education meeting was convened by the Head Office of the Bank of Gansu in accordance with the arrangements for the thematic education on thoroughly implementing the guiding principles of the Central Eight-point Regulation. With a focus placed on correcting the "Four Malpractices" and addressing misconduct and corruption issues affecting the public, relevant requirements were studied and warning reminders were delivered with reference to typical cases. Disciplinary red lines and boundaries of duty performance were clarified, and "case-based learning, case-based rectification, and case-based governance" were promoted. Through the combined efforts of centralized warning education and targeted rectification, discipline awareness and execution capability across the Bank were further strengthened, and the effectiveness of conduct improvement initiatives was continuously consolidated.



◉ Safeguarding Financial Security

Relevant laws, regulations and regulatory requirements, including the *Criminal Law of the People's Republic of China*, the *Anti-money Laundering Law of the People's Republic of China*, and the *Administrative Measures for the Supervision and Administration of Anti-Money Laundering and Counter-Terrorist Financing of Financial Institutions*, have been strictly complied with by the Bank, and the money laundering risk prevention and control system has been continuously enhanced.

In order to effectively prevent the risks of money laundering and related illegal and criminal activities and to duly perform statutory obligations in anti-money laundering, counter-terrorist financing, counter-proliferation financing and anti-tax evasion, the *Anti-money Laundering Work Management Measures of Bank of Gansu* were formulated and implemented by the Bank. The governance structure and division of responsibilities were specified, and end-to-end management was standardized across transaction monitoring and reporting, customer due diligence, internal training and supervisory inspections, so as to continuously enhance compliant operations and risk control capabilities. Money laundering, terrorist financing and related illegal and criminal risks have thereby been effectively mitigated, and the security and stability of the financial system have been safeguarded. During the year, in order to strengthen anti-money laundering risk prevention and control capabilities, the following measures were systematically advanced by the Bank, with a focus on key aspects including transaction monitoring, centralized screening, system development, and self-inspection and rectification:

Diligent fulfilment of obligations for monitoring large-value and suspicious transactions

The principles of risk-based management and prudent balance were adhered to by the Bank, and obligations relating to the monitoring and reporting of large-value and suspicious transactions were diligently fulfilled. Suspicious transaction leads were thoroughly investigated and referred to the competent authorities, and the effectiveness of such monitoring was gradually demonstrated.

Steady advancement of centralized suspicious transaction monitoring

Through measures including on-the-job training and a "branch self-assessment + Head Office assessment" approach, centralized suspicious transaction monitoring has been completed for 18 branches, with the remaining 1 branches being advanced in an orderly manner.

Continuous optimisation and enhancement of the anti-money laundering system were carried out.

Through the optimisation of routine requirements, the transformation of data architecture, and the development of data quality monitoring projects, the effectiveness of the anti-money laundering management system was effectively enhanced. Strong support was provided for the smooth progress of the Bank-wide centralised identification of suspicious transactions, the effectiveness of large-value and suspicious transaction monitoring across the Bank was enhanced, and unified output and centralised management of anti-money laundering data were achieved.

Organization of anti-money laundering self-inspection and rectification follow-up

In conjunction with issues identified through external supervision, internal audit and system risk reviews, the *2025 Self-inspection Plan for Anti-money Laundering Work of Bank of Gansu* was formulated. Comprehensive self-inspections of anti-money laundering operations were carried out through self-inspection verification, sampling checks, system data extraction, review of policies and procedures, retrieval of supporting documents and vouchers, while overseeing and promoting the implementation of rectification measures.

Anti-money Laundering Thematic Training Conducted by the Bank of Gansu in 2025

In July 2025, a thematic anti-money laundering training session was organized by the Head Office of the Bank of Gansu. The training was delivered under a dual model of "expert policy interpretation + practical case-based instruction". Experts invited from the Gansu Branch of the People's Bank of China provided interpretations of regulatory policies and key monitoring and analysis points in the context of the FATF mutual evaluation. The Economic Crime Investigation Division of the Lanzhou Municipal Public Security Bureau analyzed red flags in fund flows with reference to practical cases such as underground banking. In parallel, the Bank's anti-money laundering specialists delivered training on suspicious transaction identification and hands-on system operations. Through a multi-channel format combining on-site sessions, video conferencing, and live streaming, the training was conducted to reach more than 4,000 participants across the Bank. Money laundering risk identification and prevention capabilities were thereby effectively enhanced across the workforce, the compliance operating defense line was further strengthened, and the Bank's firm commitment to safeguarding financial security was demonstrated.



Case

◉ Protecting Intellectual Property

The importance of the protection and utilization of intellectual property has been emphasized by the Bank. Compliance with relevant laws and regulations, including the Copyright Law of the People's Republic of China, the Patent Law of the People's Republic of China, the Trademark Law of the People's Republic of China and the Implementing Regulations of the Patent Law of the People's Republic of China, has been strictly maintained. The Intellectual Property Protection Management Measures of Bank of Gansu (Revised in 2023) and the Trademark Management Measures of Bank of Gansu (Revised in 2023) have been formulated and implemented, under which management principles, procedures and responsibility boundaries for relevant work have been specified.



Intellectual property management has been embedded by the Bank throughout the full product development process. During the development of new products, new business initiatives, and new brands, coordinated efforts have been carried out by the business departments and the intellectual property function to conduct intellectual property searches and risk screening, define intellectual property management objectives, and establish a full life-cycle management mechanism covering application, renewal, use, licensing, and protection, thereby consolidating the effectiveness of intellectual property protection. During the Reporting Period, no non-compliance incidents relating to intellectual property occurred at the Bank.

Ensuring Standardised Procurement

◉ Supplier Compliance Management

A series of policies and procedures, including the *Centralized Procurement Management Measures of Bank of Gansu* and the *Centralized Procurement Supplier Management Procedures of Bank of Gansu*, have been formulated and implemented by the Bank. Key stages including centralized procurement supplier selection and admission, agreement execution, contract performance management and routine supervision have thereby been systematically standardized to ensure that centralized procurement activities are rule-based, process-controlled and responsibility-traceable.



Compliance has been upheld by the Bank as the bottom line and transparency has been adhered to as the guiding principle. An open, fair and impartial transparent procurement mechanism has been strengthened, with enhanced record-keeping and traceability management over key stages, and strict prevention of integrity risks and conflicts of interest, so as to ensure that centralized procurement activities are conducted in a standardized, efficient and well-controlled manner. During the Reporting Period, centralized procurement operations across the Bank ran smoothly, and no non-compliance incidents occurred, thereby providing effective compliance support and efficiency assurance for the Bank's business development.

Centralized procurement suppliers were required to sign the Transparent Centralized Procurement Performance Commitment Letter to specify integrity responsibilities.

Regular integrity education was provided to the Bank's centralized procurement-related personnel, and the Transparent Procurement Undertaking was signed.



Supplier ESG Due Diligence

A scientific and standardized centralized procurement supplier admission assessment mechanism is being established by the Bank. Comprehensive assessments and risk reviews are conducted on centralized procurement supplier from sustainability dimensions including environmental protection, integrity and compliance, and lawful tax payment, so that preferred partners can be selected for admission and the resilience and sustainability of the supply chain can be continuously enhanced.

Admission stage

Comprehensively evaluate centralized procurement suppliers' qualifications and capabilities, environmental protection performance, integrity and compliance, lawful tax payment, and performance assurance. Preferred admission is implemented to control the quality of cooperation at the source.

The requirement of "prioritizing the procurement of energy-saving and environmentally friendly products" has been effectively implemented. Environmental management system certification and similar credentials are incorporated into the admission review mechanism, and rigid requirements such as safe and civilized construction and environmental protection measures are imposed for engineering projects.

Ongoing management

An annual comprehensive supplier assessment was conducted each year, covering dimensions such as project quality, delivery efficiency, after-sales service, energy conservation and environmental protection. Performance in energy conservation and environmental protection was taken as an important indicator in annual supplier assessment and evaluation, with particular focus placed on assessing suppliers' application of new energy, new technologies and new processes in the provision of products and services.

Centralized procurement suppliers' external information was comprehensively monitored, and risks relating to supplier performance and compliance were identified in a timely manner.

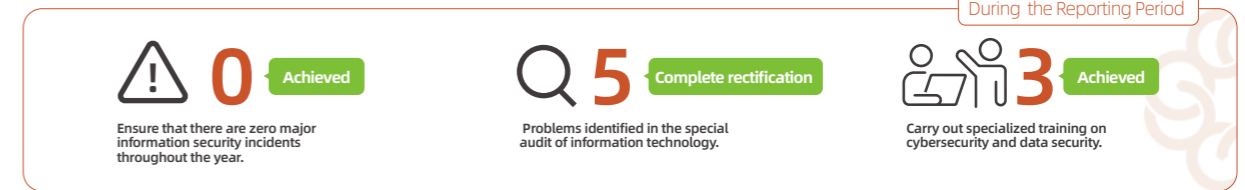
The Bank continuously improved its supply chain risk management system, followed a full-process management approach of "risk identification - process monitoring - graded response - closed-loop rectification", reinforced management responsibilities at each stage, promoted early intervention and early mitigation of risks, and ensured that supply chain management remained controllable throughout the process and operated in a closed loop.

Safeguarding Information Security

Establishing Management System

Data security management has been given high importance by the Bank. National laws, regulations and policies relating to cybersecurity and data security have been implemented in a coordinated manner, and information technology governance has been continuously strengthened in close alignment with the Bank's information technology management practices and industry developments. At present, a series of policies, including the Information Security Management Measures, has been formulated and implemented, systematically covering key areas such as information security, data governance, infrastructure, network operations and maintenance, and personnel management, thereby providing a solid institutional foundation for the secure and stable operation of information technology systems and risk prevention and control.

A "Cybersecurity and Data Security Leading Group" has been established by the Bank, with an office set up thereunder to be responsible for day-to-day cybersecurity and data security management and coordination. During the Reporting Period, under the overall leadership of the Cybersecurity and Data Security Leading Group, the data security management system was continuously enhanced by the Bank. A closed-loop governance mechanism integrating "Decision-Management-Execution-Supervision" was established, so as to promote the standardized and systematized operation of data security management.



Security Assurance Measures

Data security risk assessments for critical systems are conducted by the Bank on a regular basis. A combination of assessment methods, including personnel interviews, document review, bypass verification, and tool-based testing, is applied to conduct a comprehensive assessment across dimensions such as the development of the data security management framework, data classification and tiering, full life-cycle data security protection, network and perimeter protection, data security risk management, security audits, personal data privacy compliance, and information system development. In response to issues identified through the assessments, dedicated reviews are organized by the Bank with relevant departments. Rectification responsibilities and measures are specified, and timely rectification and closed-loop management are promoted.

In respect of emergency management, requirements under regulations including the Administrative Measures for Reporting National Cybersecurity Incidents and the Measures for Information Reporting on Emergencies in the Banking and Insurance Industry have been studied and implemented by the Bank. Awareness of incident reporting has been continuously strengthened, and incident reporting and handling procedures have been standardized. During the Reporting Period, the Data Leakage Emergency Plan of Bank of Gansu and the Cybersecurity Emergency Response Plan of Bank of Gansu were revised. Simulation drills were organized for five categories of cybersecurity and data security emergencies, so as to further optimize emergency response procedures, enhance emergency management and technical switchover capabilities under disaster scenarios, and minimize potential impacts to the greatest extent practicable.



To continuously enhance cybersecurity and data security awareness across the workforce, training on cybersecurity and data security is organized by the Bank on an annual basis, with tiered and targeted communications implemented in light of different job functions. During the year, the cybersecurity and data security landscape, regulatory requirements, and daily precautions were systematically communicated to all employees. For the information technology team, emphasis was placed on strengthening understanding of regulatory requirements and key data security points throughout the development process, with requirements for full life-cycle data management being clarified. Training also covered outsourced personnel across the Bank, under which security responsibilities for outsourced services, data use standards, and risk prevention and control measures were communicated, thereby further strengthening management accountability over outsourced activities and enhancing overall security protection capabilities.

Customer Privacy Protection

National laws, regulations and policy requirements relating to cybersecurity and data security have been fully implemented by the Bank. Through the formulation and implementation of the *Data Security Management Measures* and the *Management Measures for the Protection of Personal Customers' Financial Information*, a unified protection mechanism covering the full life cycle of customer information—collection, storage, use, transmission, archiving, and destruction—has been established. Management measures and responsibilities at each stage have been specified, and the protection of sensitive information as well as risk prevention and control capabilities have been continuously strengthened, thereby providing an institutional safeguard for customer privacy and the security of personal financial information.

In respect of data use management, the principle of "lawfulness, legitimacy, and necessity" has been strictly adhered to by the Bank. Compliance risk reviews relating to personal privacy have been conducted on a regular basis. In particular, for online channels such as the mobile banking app, official account platforms, and mini-programs, professional institutions were engaged to conduct focused reviews, with reference to the *Personal Information Protection Law of the People's Republic of China* and the *Method for Identifying Illegal and Non-compliant Collection and Use of Personal Information by Apps*. Key scenarios, including the lawfulness of personal information collection authorizations and the adequacy of privacy policy disclosures, were examined, and rectification and mechanism optimization were promoted. Privacy compliance standards were thereby effectively enhanced with demonstrable results achieved.

02

Financial Empowerment, Enhancing Service Quality

The Bank has consistently taken the people's aspiration for a better life as the direction for the development of financial services. The political nature of financial work and its people-centered nature have been deeply integrated into the overall development of the Longyuan region. The customer-centric service philosophy has been continuously reinforced, service scenarios have been consistently expanded, service quality has been enhanced, and customer rights and interests have been safeguarded, so as to effectively strengthen consumers' sense of gain, happiness, and security in financial services.

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Optimising Livelihood Services

Policies and initiatives benefiting the people have been continuously implemented by the Bank. With retail transformation taken as a key breakthrough, livelihood-oriented measures have been continuously optimized and the coverage and efficiency of financial services have been enhanced. Through measures including platform development, process optimization and product upgrades, public concerns have been effectively addressed and more high-quality livelihood services have been provided.

Continuous optimization of business functions and processes

- Convenient services such as online maintenance of mailing addresses and one-click credit card activation were added to the mobile banking app.
- The optimization and implementation of the "transfer of mortgaged properties with mortgage in place" process for second-hand housing transactions was advanced.
- An appointment function for early repayment of mortgage loans was launched.
- An off-network deduction channel for repayments of "Weili Loan" was added.



Enriching scenario-based credit card operations

- Diverse consumption scenarios were expanded through partnerships with Suning.com and Gansu Performing Arts Group, among others, and thematic campaigns such as "Home Appliances Benefit for Police" and "Anniversary Promotions" were organized. During the year, credit card consumption transaction volume reached RMB 20.6 billion.
- A credit card general-ledger instalment product was launched, with a cumulative 44,500 transactions and a transaction amount of RMB 491 million recorded, driving a 1 percentage point increase in instalment conversion and accounting for 45% of newly added bill-instalment scale.



Strengthening financial support for livelihood sectors

- In livelihood areas including clothing, food, housing, and transportation, loans totaling RMB 32.0 billion were extended through a "credit card + consumer loan" model, supporting the boosting of consumption confidence.
- An online consumer loan product, "Longyong Quick Loan", was launched, tailored to high-frequency local scenarios such as healthcare, education, home renovation, and big-ticket consumption goods.
- A "Party building + grid-based merchant services" model was explored and implemented, and the "Long e Hui" merchant self-service platform was launched, providing one-stop cashier and management services to more than 200,000 merchants.

Targeted Financial Support for Veteran Entrepreneurship by the Bank of Gansu

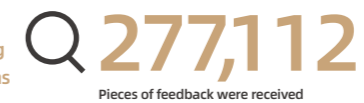
Case

During the year, the comprehensive financial needs of veterans were closely addressed by the Bank. Collaboration with veterans' affairs authorities at various levels and organizations such as veterans care foundations was strengthened, and the "Longyuan Veteran Entrepreneurship Loan", a pure credit personal business loan product, was innovatively launched. The product is intended for veterans in Gansu Province who have established micro and small enterprises or operate as self-employed business owners, with a focus on supporting their working capital turnover and development funding needs, thereby facilitating veteran entrepreneurship and stable income growth.

A veteran entrepreneur has been operating in areas including automobile sales, urban mobility, and construction and decoration, with business scale continuing to expand. However, development was constrained by factors such as procurement funding turnover for vehicles and lengthy project receivables cycles. Leveraging the "Longyuan Veteran Entrepreneurship Loan", a fast-track approval channel was promptly activated by the Bank after verification of business operations and credit profile, and credit approval was completed and implemented within 72 hours. In parallel, a supply chain finance solution was provided based on the characteristics of accounts receivable, thereby improving capital turnover efficiency.

A customer-needs-oriented approach has been upheld by the Bank, with standards and norms taken as the foundation and capability building as the support, so that continuous optimization of service processes and enhancement of service capabilities can be advanced. With respect to key products and business areas, the enhancement of employees' professional competence and compliant service capabilities has been incorporated into routine management. Through tiered and targeted training, scenario-based practical drills and dedicated empowerment programs for key products, a solid capability base of "understanding products, communicating effectively, delivering services and upholding compliance" has been established, thereby promoting continuous improvement in service quality and steady optimization of customer experience.

During the year, the Bank's customer service center through transferring incoming enquiry customers to satisfaction evaluations



Pieces of feedback were received



Satisfaction rate of

Training for customer service personnel was strengthened to enhance employees' comprehensive service capabilities and problem-solving skills.

Issues frequently raised by customers were promptly fed back to the relevant business lines, thereby supporting improvements in product and service functions and enhancing customer loyalty.

Technology was leveraged to explore and innovate service models and extend service coverage. Service functions such as intelligent outbound calling, intelligent navigation, an intelligent text chatbot, and remote video banking were launched, so as to provide customers with a higher-quality, more efficient, and more convenient service experience.



Participation by the Bank of Gansu in the 6th Internal Trainer Competition of the Asian Financial Cooperation Association



Bank of Gansu 2025 Teller Business Knowledge and Skills Competition



Service Etiquette Training at Wuwei Branch



"Service Mindset, New Branch Image" Service Showcase Competition Organized by Lanzhou Chengguang Sub-branch of the Bank of Gansu

Safeguarding Customer Rights and Interests

Strengthening Consumer Protection Management

The lawful rights and interests of consumers have been actively safeguarded by the Bank, and a harmonious and stable financial consumption environment has been fostered. Consumer protection efforts have been continuously strengthened through measures including enhanced product management, strengthened training on product security and compliance, standardized product sales practices, and improved management of complaint channels.

In respect of organizational support, a sound consumer rights protection framework has been established by the Bank. A "principal-in-charge" accountability mechanism has been implemented, under which the principal persons-in-charge of the Head Office and each branch are responsible for coordinating service quality management. Through a combination of routine inspections, internal self-checks and on-site supervision, penetrating oversight has been implemented by the Head Office through comprehensive use of on-site inspections, off-site monitoring and unannounced spot checks. Branches conduct monthly self-checks and submit results, and the relevant assessments are incorporated into performance evaluation, thereby forming a closed-loop management mechanism of "identify - rectify - assess - enhance".

In respect of standardization, internal policies and assessment tools, including the *Standardized Management Measures for Service at Business Outlets*, have been formulated by the Bank in strict alignment with national financial standards, so as to promote institutionalized and process-based service management. During the Reporting Period, standard implementation was promoted through the compilation of standardized manuals, the production of process video training materials, and frontline training. In addition, a "traceability-based governance + diversified mediation" mechanism was established, extending consumer protection efforts to pre-emptive prevention. Prominent issues, including debt collection conduct and negotiations on interest and fees, were addressed with priority, thereby continuously enhancing service effectiveness and quality and improving customer satisfaction.

Customer Complaint Management

Relevant regulatory requirements on complaint handling and financial consumer protection have been strictly implemented by the Bank. In accordance with regulations including the *Notice on Strengthening the Handling of Customer Complaints in the Banking Industry* and the *Notice on Improving Customer Complaint Handling Mechanisms of Banking Financial Institutions and Effectively Enhancing Financial Consumer Protection*, and taking into account operational practices, internal policies including the *Implementation Rules for Consumer Complaint Handling Management of the Bank of Gansu* have been formulated. Customer issue acceptance, case routing, handling and feedback procedures have thereby been further standardized mechanisms for information transmission and closed-loop rectification have been improved, so as to ensure that customer requests are addressed in a timely and effective manner and to continuously enhance service quality and customer satisfaction.

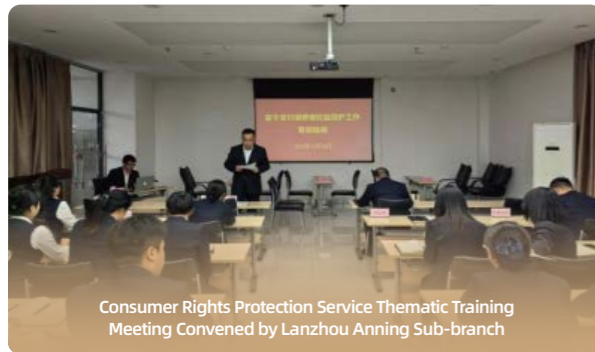
During the Reporting Period



By business category, the complaints comprised 991 loan-related cases, 286 bank card cases, 16 Renminbi savings cases, 37 other cases, 3 self-operated wealth management cases, 1 agency banking case, and 2 payment and settlement cases. By region, 1,247 cases were received in Lanzhou, 16 in Zhangye, 13 in Jiuquan, 10 in Dingxi, 9 in Pingliang, 7 in Jinchang, 6 in Baiyin, 6 in Tianshui, 5 in Jiyuguan, 5 in Qingyang, 4 in Linxia, 4 in Wuwei, 3 in Longnan, and 1 in Gannan Prefecture.

2025 Thematic Training on Consumer Rights Protection Organized by the Head Office of the Bank of Gansu

In July 2025, a Bank-wide thematic training programme on consumer rights protection was organized by the Head Office. With a focus on weak areas identified in the annual assessment, emphasis was placed on new regulatory requirements and practical implementation. Guided by the main thread of "strengthening the foundation, enhancing capabilities, and promoting synergy", consumer protection governance and frontline handling capabilities were systematically strengthened. Four modules were included in the programme, namely "assessment of policy and regulatory landscape", "development of systems and mechanisms", "consumer protection review and compliance in marketing and publicity", and "complaint management and case analysis". Through the analysis of typical cases and drills based on high-frequency complaint scenarios, capabilities in compliance review, communication and coordination, and emergency response were enhanced, thereby providing strong support for consumer rights protection and high-quality development.



Consumer Rights Protection Service Thematic Training Meeting Convened by Lanzhou Anning Sub-branch



"Branch Manager Talks on Consumer Protection" Themed Speech Competition and Appointment Ceremony for the First Group of Consumer Protection Public Supervisors Successfully Held by Xigu Sub-branch



Developing Pension Finance

A focus has been placed by the Bank on the financial needs of senior customers. The *Pension Finance Implementation Plan of the Bank of Gansu* was formulated, and product offerings and service processes have been continuously optimized. Equal emphasis has been placed on traditional services and intelligent innovation. A comprehensive age-friendly service system integrating "online + offline", "in-bank + out-of-bank" and "financial + non-financial" services has been established, so as to enhance the accessibility, convenience and overall experience of pension finance services.

Building Distinctive Brand

Key pain points in the senior care sector have been addressed by the Bank through the development of "Gan Yangle", a livelihood-oriented pension financial brand. Pension-related products and service resources across business lines, including corporate and retail finance, have been centrally integrated, so as to provide senior customers with one-stop comprehensive pension finance services.

Taking into account senior customers' risk tolerance and asset allocation characteristics, pension-focused products such as "Ganxiang Xingfu" were innovatively launched by the Bank. The "Longevity Life" series insurance products were launched in collaboration with insurance companies, and the "Yiyang Titanian" dedicated wealth management products were launched with wealth management companies. In parallel, the third-generation social security card was issued, and 115 "one-stop social security card service outlets" were established. Local branches also launched dedicated product programs in light of their operating circumstances, thereby continuously enhancing professional capabilities in pension finance services.

With meeting the financing needs of the pension industry taken as the starting point, emphasis has been placed by the Bank on key areas including credit allocation and scenario development. Financial support for the development of the pension industry has been continuously increased, thereby effectively promoting the high-quality development of the pension service system in Gansu Province. In addition, in-depth cooperation with pension institutions has been comprehensively strengthened. Strategic cooperation agreements were entered into with a number of leading enterprises within the province to jointly develop the "Bank of Gansu 'Gan Yangle' Pension Finance Demonstration Base", under which a new model for pension finance cooperation has been successfully explored.

"Pension Industry Loan" Dedicated Product Programmed Launched by Tianshui Branch Case

Based on its operational practices, Tianshui Branch of the Bank of Gansu launched a dedicated product programme, the "Pension Industry Loan", with a focus on the financing needs of pension service institutions within the province for fixed-asset development and day-to-day working capital turnover. Under the programme, eligible pension institutions with sound qualifications and stable repayment sources are provided with unsecured credit loan support of up to RMB 5 million, and a "priority acceptance, priority approval" mechanism is applied. In addition, preferential lending rate policies are implemented to address the characteristics of the pension industry, including large investment scale and long payback periods, thereby effectively reducing financing costs for enterprises. The Tianshui Branch of the Bank of Gansu has extended pension industry loans totaling RMB 14.50 million to a company, which were designated for the company's day-to-day working capital turnover, effectively relieving funding pressure, supporting improvements in local elderly care service capacity, and promoting the prudent development of the pension industry.

Optimizing Age-friendly Services

To better meet senior customers' diverse financial service needs, service optimization has been guided by age-friendly principles. Age-friendly upgrades and service enhancements have been systematically advanced across multiple dimensions, including branch environment, service processes, staff capabilities, and value-added services. Dedicated service mechanisms for senior customers have been continuously improved, so as to enhance the accessibility, convenience, and care of financial services and to effectively strengthen senior customers' sense of gain and satisfaction.

As of the end of the Reporting Period, 19 pension finance demonstration outlets and 194 age-friendly service zones had been established by the Bank, with supporting caring facilities, priority service channels and flexible services provided. Financial literacy education and anti-fraud awareness campaigns were also carried out on a regular basis, thereby effectively enhancing service assurance capabilities for senior customers and forming an age-friendly service model characterized by "greater breadth, greater depth and greater warmth".



Age-friendly branch development:

"Pension finance featured outlets" were developed, and outlets within the Bank's jurisdiction were equipped with senior-friendly facilities such as priority seats, walking sticks, and reading glasses. Age-friendly renovation and upgrades were advanced in phases, with additions including anti-slip and antibacterial accessible handrails, anti-slip flooring, gently sloped barrier-free access routes, and dual-height handrails.

Priority services and fast-track channels:

Caring service counters and VIP lounges were set up to provide senior customers with priority handling and dedicated spaces, thereby reducing waiting time. For customers with limited mobility, a mechanism of "dedicated guidance + special proxy handling + on-site services" was established, and a nearby on-site service fast-track channel was made available to seniors with limited mobility within the province.

Service processes and human-centered care:

In-branch service processes were optimized, staff were assigned to proactively guide and accompany senior customers who require assistance throughout their transactions.

Staff capability development:

Dedicated training on age-friendly services was organized to enhance service awareness and professional competence, strengthen communication skills and requirements for patient explanations, and ensure services are delivered in a standardized, clear and friendly manner.

Dedicated activities and value-added services:

Dedicated value-added services were offered to senior customers. Activities such as the "Silver Leaders Morning Exercise, Enjoy Health" Baduanjin programme were organized. Anti-fraud awareness education was also carried out on a regular basis to enhance customer loyalty and satisfaction.

To address digital usage barriers faced by senior customers, "Senior-friendly Edition" service functions have been carefully developed by the Bank for the mobile banking app, ATMs, and smart teller machines, thereby enabling senior customers to enjoy an enhanced financial service experience in the smart era. For retired social security card customers who reside outside the province with their children, remote banking functions have been actively expanded. Through video banking, comprehensive and seamless financial services have been provided, so that distance is no longer an obstacle to service delivery.



FinTech Innovation

Digital Transformation Management

Digital transformation has been given high importance by the Bank. The Bank has proactively integrated into the wave of the digital economy, actively explored digital operating models, and promoted the standardized and intensive application of digital resources. At present, a Digital Innovation Leading Group has been established by the Bank, chaired by the Chairman, with the President serving as the deputy head and other senior executives as members. The Group is responsible for decision-making and overall coordination of major matters, and focuses on advancing tasks including data governance, platform development, artificial intelligence applications, and professional team building, thereby comprehensively driving the Bank's digital transformation.

During the year, based on regulatory requirements, including the *FinTech Development Plan (2022-2025)* and the *Guiding Opinions on Digital Transformation of the Banking and Insurance Sectors*, and in alignment with the Bank's overall strategic plan, the *2025 Action Plan for Digital Finance and Digital Transformation of Bank of Gansu* was formulated. A total of 45 tasks were completed across five key directions, namely systematically advancing transformation, enhancing the quality and effectiveness of digital finance services, strengthening product innovation, improving operational capabilities, and reinforcing the technology foundation, thereby injecting strong digital momentum into the Bank's high-quality development.

Exploring Digital Empowerment

Digital transformation has been positioned by the Bank as a core engine for high-quality development. Technology has been leveraged to drive service upgrades and process re-engineering, thereby advancing financial services into a new stage that is smarter, more efficient and more convenient. During the year, a private deployment of the DeepSeek model was completed, and three intelligent applications—"Compliance Assistant", "Smart Data Query" and "Longyin Zhihui"—were launched. Version 8.0 of the mobile banking app was iterated and upgraded, integrating advanced functions including AI search, pension finance, intelligent risk control and threat detection. The service ecosystem was thereby reshaped through technology, and a qualitative leap in digital capabilities was achieved.



Bank of Gansu ECC Central Control Centre



Bank of Gansu Data Center



Bank of Gansu Mobile Banking App Version 8.0

In the face of profound changes in customer needs and behavior patterns, the Bank adheres to digital finance to lead business transformation, focuses on the five dimensions of basic support, operation empowerment, channel integration, risk control and efficiency improvement, and management upgrade, and continues to promote the in-depth integration of technology and business. At present, a digital service system integrating "online + offline" has been established in all scenarios.

Retail customer operations

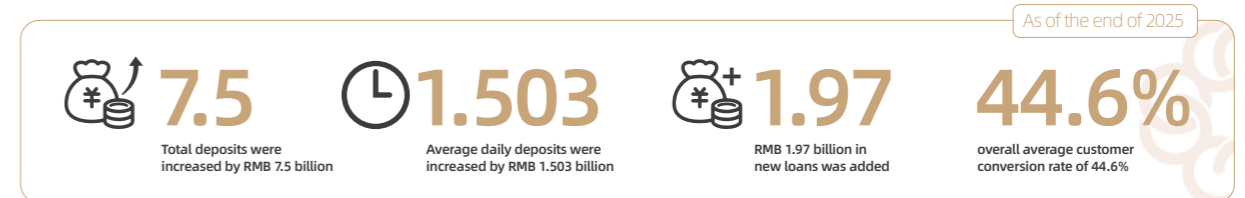
Automated new-customer operations pilots were completed at Longnan Branch and Tianshui Branch. The number of new customers with AUM of over RMB 10,000 at pilot outlets increased by nearly two times compared with non-operated outlets.

List-based marketing was carried out in collaboration with four branches. Pilot sub-branches achieved nearly two times the results of non-pilot branches.

Over 180 marketing campaigns for relationship managers were launched in coordination with branches and sub-branches, reaching a cumulative total of 474,900 customers, with an average reach rate of 27.6%.

Corporate customer operations

The "Lighthouse Project" for digital operations of corporate customers was launched. Linxia Branch, Jiuquan Branch, and Tianshui Branch were selected as lighthouse branches for research and analysis. Three major categories and 15 sub-categories of marketing customer lists were developed, and customer lists totaling 106,700 accounts were distributed.



03

Staying True to the Core Mission, Enhancing People's Well-being

Major strategic initiatives of the CPC Gansu Provincial Committee and the People's Government of Gansu Province have been closely aligned with by the Bank. With "rooted in Gansu, serving the Longyuan region" upheld as its original aspiration, the market positioning of "serving the local economy, supporting agriculture, rural areas, and farmers, serving small and medium-sized enterprises, and serving urban and rural residents" has been anchored. Continuous financial "living water" has been injected into the development of the Longyuan region, and leapfrog growth has been achieved by the Bank in step with Gansu's economic development.

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Building Beautiful Gansu Together

Supporting Regional Development

As a locally rooted financial institution in Gansu, the arrangements and requirements of the CPC Gansu Provincial Committee and the People's Government of Gansu Province have been implemented in depth by the Bank. The Bank's development has been integrated into the overall regional economic development agenda. Through ongoing exploration of "full life-cycle" services supporting major project development, and the optimization of a "close and tailored" project engagement service mechanism, financial resources have been directed with precision toward key areas and weak links, thereby injecting strong momentum into the high-quality economic and social development of the province.



Gansu Provincial Federation of Industry and Commerce and the Bank of Gansu Supporting High-quality Development of the Private Economy

Case

In order to thoroughly implement the important remarks and major arrangements made by President Xi Jinping at the symposium on private enterprises, and to deepen a comprehensive, long-term, and stable bank-enterprise partnership so as to promote the integrated development of finance and the private economy, the Gansu Provincial Federation of Industry and Commerce and the Bank of Gansu held a financial matchmaking and financing authorization ceremony for the high-quality development of the private economy on 10 March 2025. Liu Quanping, Party Secretary and Executive Vice Chairman of the Gansu Provincial Federation of Industry and Commerce, and Liu Qing, Party Secretary of the Bank of Gansu and Chairman of the Board, attended the event and delivered speeches.

In his remarks, Liu Qing stated that in recent years, the Bank of Gansu has consistently adhered to the principle of "unswervingly consolidating and developing the public sector and unswervingly encouraging, supporting, and guiding the development of the non-public sector", and has regarded supporting the development of private enterprises as a major mission and responsibility. Leveraging its strengths of flexibility, efficiency, and a short decision-making chain, the Bank has supported the growth and expansion of the private economy. Going forward, the important remarks made by President Xi Jinping at the symposium on private enterprises will continue to be studied and implemented in depth. Cooperation with the provincial federation and private enterprises will be further strengthened, the coordinated mechanism for supporting financing for micro and small enterprises will be implemented in a solid manner, service coverage will be expanded, products and services will be innovated, and higher-quality financial services will be provided to private enterprises.



Energizing Industrial Momentum

In respect of industry-finance integration, the Bank has aligned with the development plans of the CPC Gansu Provincial Committee and the People's Government of Gansu Province. Taking into account the regional industrial structure, the stage of economic development and policy orientation, traditional advantaged industries have been prioritized while strategic emerging industries have been actively developed. Support for key industrial parks and various projects has been continuously increased. Customized products, including dedicated industry-chain financing and special loans for characteristic industries, have been provided. A "scenario + finance" deep service model has been developed to promote the precise concentration and efficient allocation of financial resources, thereby empowering the high-quality development of key industries.

Industrial cluster penetration

With a focus on the region's core advantaged industries (such as advanced manufacturing, modern agriculture, cultural tourism, and health and wellness), key priority areas for financial support were identified in alignment with local government industrial guidance policies, so as to enhance the precision and efficiency of capital deployment.

Around "chain leader" enterprises in key industrial chains, comprehensive supply chain finance solutions covering "core enterprises + upstream and downstream" were provided, thereby improving overall financing accessibility along the industrial chain and supporting industrial upgrading and cluster-based development.

Integrated and coordinated services

In coordination with platforms such as national-level new areas, industrial parks, and free trade zones, a "park + finance" deep cooperation model was established.

In collaboration with core enterprises, government platforms, and third-party institutions within the region, a "government-bank-enterprise" cooperation ecosystem was developed, so as to provide enterprises with comprehensive financial services covering the full life cycle.

Innovative financing models

In light of the long project cycles and substantial funding needs of major projects, financing models were innovated to address project bottlenecks, and featured products such as "Pre-project Loans" and "Syndicated Loans" were launched.

Leveraging the dedicated credit quota for "specialized, refined, distinctive and innovative" enterprises in Gansu Province, a technology achievement commercialization fund was jointly established with the provincial science and technology investment entity to provide risk compensation for major technological breakthroughs.

Comprehensive Financial Solutions Supporting Local Industrial Upgrading by Baiyin Branch

Case

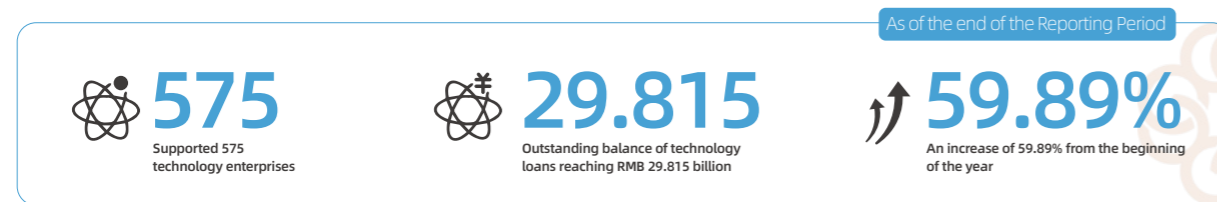
Baiyin Branch has proactively served and integrated into local economic development. With a full-chain, full-cycle, all-round, and end-to-end approach, key local features were targeted, including the Baiyin industrial energy base, a major agricultural city, the core area of the "Lanzhou-Baiyin" zones, an upstream Yellow River city, and a Belt and Road node city. A holistic perspective was adopted, positioning was clarified, and proactive integration was advanced. By strengthening customer development and conducting proactive on-site engagement, feasible comprehensive financial service solutions were formulated, thereby enabling the capacity expansion and technological upgrading of an enterprise to enter the "fast track". A credit facility of RMB 6.0 billion was granted to the enterprise, and the Branch became the only cooperating bank of the enterprise following its bankruptcy restructuring, injecting financial "living water" into the city's high-quality industrial development. In addition, strong momentum was provided for the industrial chain of Baiyin Group.

Energy-focused Financial Services Developed by Qingyang Branch

Case

Qingyang Branch has closely aligned with Qingyang City's diversified energy industry layout of "oil, coal, natural gas, wind, solar, electricity, thermal power, energy storage, and hydrogen", as well as regional development strategies such as "strengthening industry and strengthening county-level development". With a focus on key sectors including energy and chemicals, oilfield services engineering, modern agriculture, and new-type industries, a standardized process of "information reporting - senior-level engagement - on-site due diligence - solution formulation" has been implemented to provide medium- and long-term credit support for major projects. Credit allocation has been increased for projects such as oilfield services engineering, coal-power integration, and the development of wind and solar power bases. Services have also been extended to upstream and downstream enterprises, including equipment manufacturing and logistics and transportation, thereby supporting the development of the Longdong Comprehensive Energy and Chemical Base and the "Seven Bases, One Barrier, and One Corridor" initiative.

To keep pace with the deepening advancement of the technology wave, the Bank has actively advanced the "technology finance" Major Article. Dedicated technology sub-branches were established, specialized service teams were formed, and list-based service management for target customer groups was strengthened. In light of the characteristics of technology-based small and medium-sized enterprises—such as high R&D investment, long capital turnover cycles and asset-light structures—featured products including "Technology Loan", "Huizhi Loan" and "Technology Fund Credit Enhancement Loan" were optimized and iterated. The "1+N" supply chain financing model was actively promoted, and customized comprehensive financial solutions were provided, covering pledge financing, settlement services and cash management. Credit support and financial services were thereby provided to "specialized, refined, distinctive and innovative" enterprises, innovative SMEs and high-tech enterprises across the province.



Agricultural Technology Ecosystem Empowered by Xigu Sub-branch

Case

In 2025, Xigu Sub-branch focused on leveraging technology to support agriculture and successfully extended a working capital loan of RMB 10 million to a "specialized, refined, distinctive, and innovative" pesticide manufacturer within its jurisdiction. Although the enterprise holds seven national invention patents, its financing has been constrained by a lack of traditional collateral. By innovatively adopting patent pledge financing, the Sub-branch activated the company's "intangible assets" and addressed its financing challenge. The funds are designated for the R&D and production of green, low-toxicity pesticides, supporting both capacity expansion and the reduction of pesticide residues, thereby improving soil ecology and achieving an integration of economic and environmental benefits.



The Bank of Gansu Actively Supported the Construction of Key Trunk Transport Corridors in the Province



The Bank of Gansu Served Key Provincial State-owned Enterprises



The Bank of Gansu Delivered Targeted Services for New Energy Projects



The Bank of Gansu Supported the Dual-driven Model of "Finance + Cultural Tourism"

Supporting Rural Revitalisation

The Bank has earnestly fulfilled its responsibilities and commitments in supporting rural revitalization. Based on regional development characteristics, a series of measures—including strengthening organizational support, enhancing service quality and efficiency, and innovating product offerings—have been implemented to increase the supply of rural finance, advance efforts to "reach the last mile", and steadily promote the development of financial support for rural revitalization.

Strengthening organizational support

Since 2023, a Rural Revitalization Leading Group chaired by the Party Secretary and Chairman has been established by the Bank. A Rural Revitalization Finance Department was set up at the Head Office, and dedicated working groups have been progressively established at branches and sub-branches. Each business outlet is staffed with dedicated relationship managers focusing on serving agriculture, rural areas, and farmers, as well as micro and small enterprises, thereby forming a three-tier governance structure of "Head Office - branch - sub-branch" and providing solid organizational support for high-quality rural revitalization services.

As a leading force in financial services supporting the rural revitalization strategy in Gansu Province, the Bank has continued to improve the rural financial service system while also attaching high importance to assistance for designated townships and villages. With the rural revitalization strategy taken as an opportunity, assistance policies have been proactively studied, the village-based assistance mechanism has been continuously improved, and paired assistance activities have been organized. During the year, the *2025 Assistance Work Plan of Bank of Gansu* was formulated, and a total of RMB 1.0549 million was allocated for industrial support in the assisted villages.

Enhancing Service Quality and Efficiency

In recent years, in close alignment with the strategic arrangements for rural revitalization, a series of policy documents, including the *Implementation Opinions on Bank of Gansu's Support for the Rural Revitalization Strategy across the Province* and the *Opinions on Comprehensively Strengthening Rural Revitalization Financial Services and Accelerating High-quality Development of County-level Business*, have been issued. By improving mechanisms such as government-bank coordination and the extension of service networks, a financial service system supporting rural revitalization has been established, thereby continuously enhancing the coverage and effectiveness of rural revitalization financial services.

Building a Collaborative Ecosystem

Cooperation with institutions such as finance authorities, financial holding companies, and agricultural guarantee providers was continuously deepened. A "government-bank-guarantee" risk-sharing mechanism was explored and established, thereby effectively lowering financing barriers for agriculture-related entities.

Coordination with organizations such as the agriculture and rural affairs authorities and supply and marketing cooperatives was strengthened, so as to accurately capture industry information and financing needs. Tailored financial solutions were provided, offering strong financial support across areas including agricultural input supply, agricultural product sales, and agricultural socialized services.

Communication and coordination with county and township governments and agriculture and rural affairs departments were strengthened. A list-based marketing mechanism for key rural revitalization customers was established. A group of high-quality entities, such as leading agricultural enterprises and specialized cooperatives, was selectively identified, and on-site engagement and matchmaking efforts were intensified.

Extending the Service Network

Convenience service points such as "Rural Revitalization Financial Service Stations" were set up in certain key townships. Dedicated relationship managers were assigned to provide one-stop services including on-site account opening, credit acceptance and payment and settlement services, thereby reaching the "last mile" of financial services.

Rural inclusive service terminals were deployed, enabling service points to support basic cash deposit and withdrawal and transfers, so that villagers can handle daily financial transactions "without leaving the village".

Featured products such as "Seed Loan" and "Livestock Loan" were progressively migrated online, enabling farmers to "apply with one click, receive automated approval, and borrow and repay flexibly", thereby improving service efficiency and customer experience.

• Focusing on County-level Characteristics

During the year, in order to thoroughly implement the guiding principles of the 20th National Congress of the Communist Party of China, the Central Rural Work Conference and the Central No. 1 Document, and to fully implement the deployment requirements of the People's Bank of China, the CPC Gansu Provincial Committee and the People's Government of Gansu Province on rural revitalization and county-level development, the Three-year Action Plan of the Bank of Gansu for Advancing "One County, One Industry; One Product, One Policy" (2025-2027) was formulated and implemented by the Bank. The Plan is intended to promote quality and efficiency improvements in county-level characteristic industries, and to clarify the strategic path and strengthen resource assurance for the Bank's services for agriculture, rural areas and farmers and for rural revitalization.

Based on county-level realities, a featured and differentiated service model has been actively explored by the Bank. Guided by the action thread of "precise positioning for each county, focusing on pillar industries, building branded products, and tailoring support policies", a "1+8+N" product system and a "finance + scenario" service model were established. A development pattern of "one county, one specialty ; one industry, one benchmark" has been progressively formed, creating a virtuous cycle of "serving one industry, engaging a group of customers and establishing a banner". Service quality and effectiveness in supporting rural revitalization have been continuously enhanced, and agriculture-supporting financial resources have been promoted to grow steadily.

As of the end of the Reporting Period

43.061
 outstanding balance of agriculture-related loans amounted to RMB 43.061 billion

11.115
 cumulative disbursements of RMB 11.115 billion made during the Year

16
 16 county-level characteristic financial product programs were launched

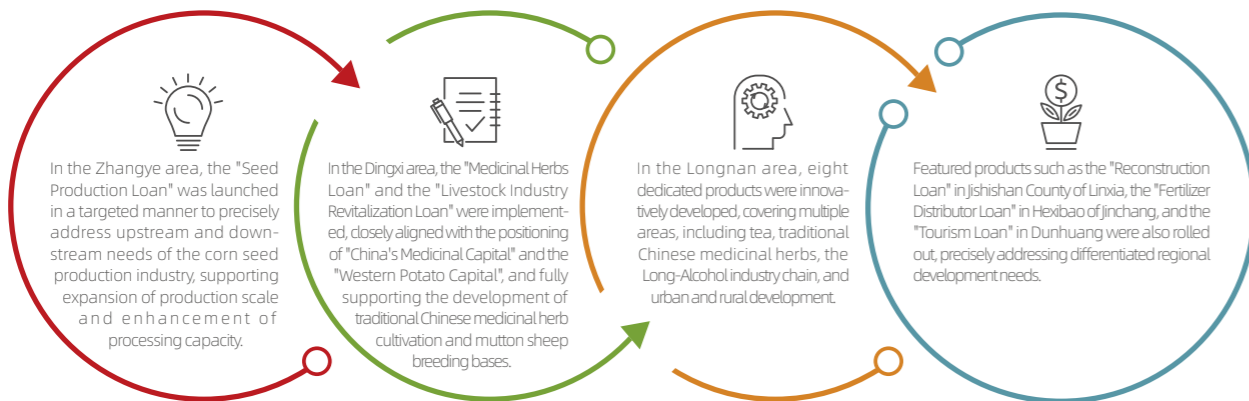
446
 outstanding loan balance of RMB 446 million

225
 a net increase of RMB 225 million from the beginning of the year

5.635

Outstanding loan balance disbursed by the Bank to the eight major industries amounted to RMB 5.635 billion

Aligned with the Action Plan of Gansu Province for Building a National Pioneering Base for Modern Cold- and Arid-region Characteristic Agriculture, the Bank has identified the "eight major industries of cattle, sheep, vegetables, fruits, potatoes, medicinal herbs, grains and seeds" as the core focus of its credit support. Provincial-level characteristic industry belt development needs have been closely aligned, so as to support the development of an industrial pattern featuring "distinct characteristics, prominent advantages and complete value chains".



"Seed Production Loan" Dedicated Financial Product Innovatively Launched by the Bank of Gansu Case

Based on the industrial positioning of Zhangye City as a national-level corn seed production base, and in response to sector pain points faced by local key corn seed enterprises—such as difficulties in securing guarantees and the need for flexible use of funds—the Bank of Gansu innovatively launched the "Seed Production Loan", a dedicated financial product. The product breaks away from the traditional collateral-based lending model. Credit limits are determined by reference to the ratings publicly released by the Local Seed Administration, with differentiated credit support provided in line with the characteristics of the corn industry.

In 2025, "Seed Production Loan" financing totaling RMB 150 million was extended to 15 corn seed enterprises, effectively alleviating their financing constraints. The corn seed production area in Zhangye City was supported to remain stable at over 666,667 acres, promoting quality and efficiency improvements in the corn seed industry and supporting the implementation of the rural revitalization strategy.



Securing Fresh Highland Summer Vegetables Supply Nationwide with Support from Yongchang Case

Yongchang Sub-branch of the Bank of Gansu focused on "highland summer vegetables", a county-level characteristic pillar industry. In response to the key pain point faced by agricultural enterprises—difficulty in providing asset collateral—the "Agriculture and Animal Husbandry Facilities Mortgage Loan" was launched to precisely address demand across the full industry chain. Through model innovation, timely policy alignment, and service optimization, financial "living water" was delivered with precision, supporting the "fresh supply" of Yongchang highland summer vegetables to markets nationwide. In 2025, loans totaling RMB 6.60 million under this product were successfully extended to four highland summer vegetable enterprises, promptly addressing urgent funding needs and ensuring smooth industry operations.



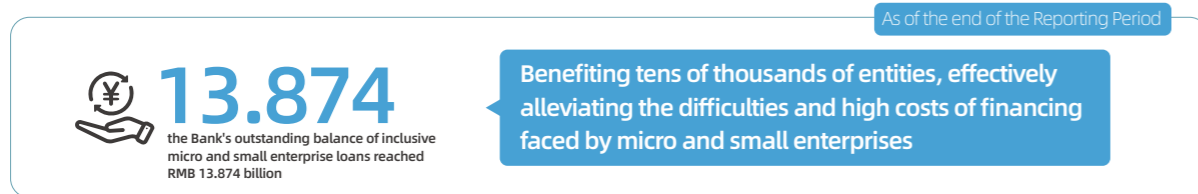
Expanding Financial Inclusion

The Bank has remained rooted in the Longyuan region and upheld the people-centered nature of financial work. Through optimizing service models, developing digital micro and small business services, and enhancing service reach, inclusive finance business has been promoted in terms of expanded coverage, increased scale, and improved quality. The "inclusive finance" Major Article has been actively advanced, delivering a new livelihood-oriented answer.

Optimizing Service Models

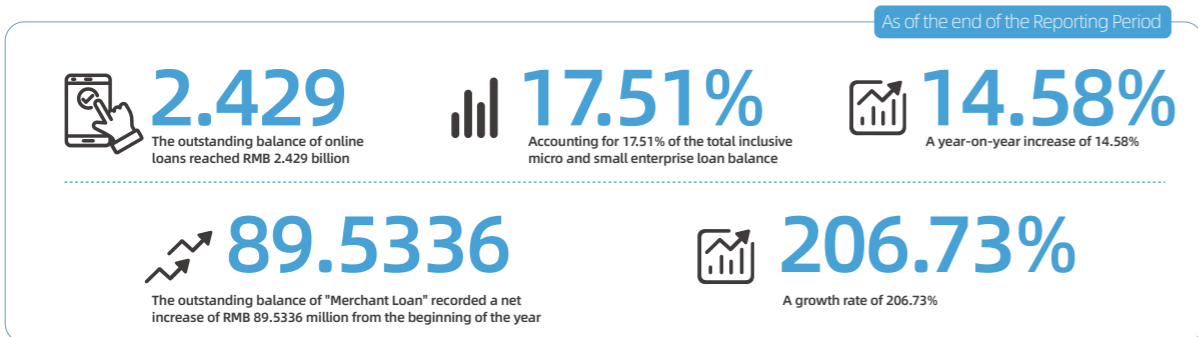
During the year, financial support policies issued by the State, the province, municipalities, and relevant regulators were systematically reviewed by the Bank. A series of internal policies were subsequently formulated and issued, including the Work Plan of the Bank of Gansu for Supporting the Financing Coordination Mechanism for Micro and Small Enterprises, the Business Management Measures for the "Micro and Small e-Loan" of the Bank of Gansu, the Management Measures for Government Procurement Loans for Micro and Small Enterprises of the Bank of Gansu (Revised in 2025), the Management Measures for Entrepreneurial Guaranteed Loans of the Bank of Gansu (Revised in 2025), and the Management Measures (Trial) for Due Diligence Exemption in Inclusive Credit Business of the Bank of Gansu. The inclusive finance service system was continuously improved, ensuring that inclusive finance operations are conducted in compliance with laws and regulations.

In close alignment with local economic dynamics, inclusive finance has been integrated into the province-wide development agenda. The Bank has earnestly fulfilled its primary responsibility for the financing coordination mechanism for micro and small enterprises. A leading group for financing coordination work for micro and small enterprises was established and a series of initiatives—including the "Large-scale Visits to Thousands of Enterprises and Tens of Thousands of Households" and "grid-based, street-by-street outreach marketing"—were carried out to help micro and small enterprises and self-employed businesses address operational challenges. In addition, strategic cooperation with industrial parks, commercial districts and industry associations has been continuously deepened. Technology enterprises and micro and small entities along industrial chains have been included in key customer lists, enabling precise identification of customer needs. During the year, more than 5,000 enterprises were newly engaged, achieving a dual leap in business scale and service quality and effectiveness.



Developing Digital Micro and Small Business Services

During the year, the Bank continuously optimized its inclusive finance product system integrating online and offline channels, with a focus on featured products including "Micro and Small e-Loan", "Tax e-Loan" and "Merchant Loan". An intelligent risk control model was built based on external data, enabling end-to-end online applications and automated approvals. The advantages of online products—such as being intermediary-free, fast disbursement, longer tenors and revolving use—were fully leveraged, effectively meeting the "short, frequent and rapid" financing needs of micro and small enterprises, and significantly improving financing efficiency for micro and small enterprises and self-employed businesses.



The Bank explored scenario-based financial services, launched exclusive business loans for the consumer industry, and designed flexible credit schemes according to the business characteristics of merchants to help market players stably operate. This year, the Bank deployed mobile payment extensively in the field of commerce and trade, promoted the "Long e-pay" zero-fee aggregated payment code, supported multi-channel payment, and provided consumption subsidy activities for merchants to attract merchants to further enhance the coverage of inclusive financial services. The Bank strengthened cooperation with the platforms of "Long Xintong" and "Xinyi Loan" to provide integrated solutions such as service, fund settlement, and credit for small and micro customers.

Scenario-based Finance Ecosystem Accelerated by Zhangye Branch

Case

Scenario-based finance ecosystem development was accelerated by Zhangye Branch, with financial services being deeply embedded into local high-frequency livelihood and commercial scenarios. For example, a smart ticketing system (supporting online ticket purchases and facial-recognition entry) and an all-scenario aggregated payment solution were provided for the Zhangye Darxia Scenic Area. Credit support, such as the "Micro and Small e-Loan", was also provided to merchants in and around the scenic area, including catering businesses and homestays. In addition, with nighttime economy zones such as the "Starlight Night Market" taken as model examples, a bundled suite of services—from payment QR codes and credit support to consumption subsidies—was delivered.



Based on local market needs, the Bank closely aligned with demand arising from government procurement scenarios and innovatively launched the "Government Procurement Loan". By connecting to the government procurement platform system through the Finance Bureau, two-way data and customer referrals were enabled. The financing pain points of micro and small enterprises were addressed through a model of "government credit endorsement + FinTech empowerment", and an inclusive finance service system featuring tripartite coordination among the government, the Bank, and enterprises was established. In addition, during the year, the Bank successfully connected to the National Micro and Small Enterprise Funds Flow Credit Information Sharing Platform and completed its first transaction, thereby becoming a benchmark practice for local banks in scenario-based inclusive finance and laying a solid foundation for a digital and modern inclusive finance system.

First Loan Disbursed Following the Bank of Gansu's Connection to the Enterprise Funds Flow Platform

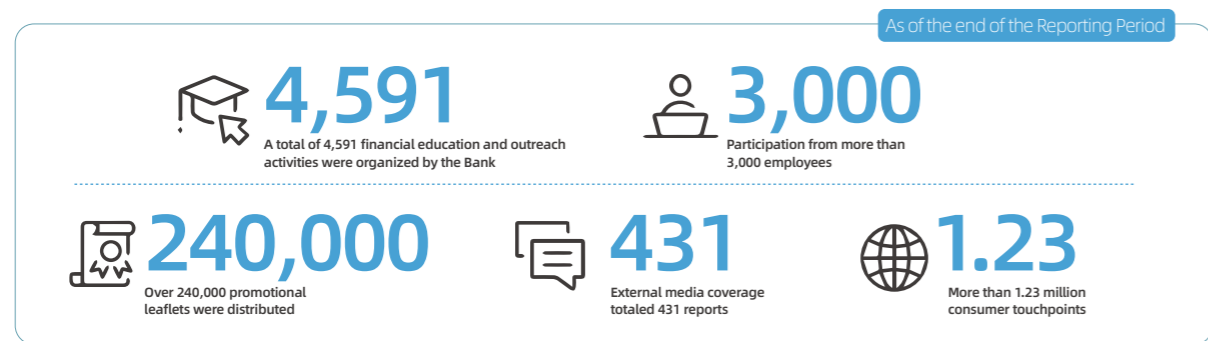
Case

Against the backdrop of the State's continued efforts to deepen financial services for micro and small enterprises and to address difficulties and high costs of financing, the launch of the National Micro and Small Enterprise Funds Flow Credit Information Sharing Platform is of significant importance. In response to policy initiatives, the Bank of Gansu, under the guidance of the Gansu Branch of the People's Bank of China, successfully connected to the Platform. On 31 July, through Dingxi Branch, the Bank extended its first loan of RMB 1.0 million to a local inclusive micro and small enterprise engaged in agricultural product purchasing, thereby putting into practice its mission of supporting the real economy through financial services.



Promoting Financial Literacy

Financial literacy promotion has been consistently regarded by the Bank as a core measure for fulfilling its social responsibilities. Through strengthened publicity on anti-fraud, counterfeit prevention and credit reporting awareness, customer rights and interests have been safeguarded with professional expertise. In recent years, an "online + offline" fully covered and targeted education framework has been established. Through case explanations and interactive Q&A, knowledge on fraud prevention, scam avoidance and rational investment has been promoted, thereby enhancing financial consumers' understanding of basic financial knowledge and risk prevention and promoting broader and deeper dissemination of financial literacy among a wider range of financial consumer groups.



With 194 business outlets as the core, offline financial education zones were set up and professional educators were assigned to provide customers conducting transactions with basic knowledge on credit reporting protection, deposit insurance, and wealth management risks.

Leveraging platforms such as the official WeChat account, video channel, and the mobile banking app, lightweight educational content was disseminated, and targeted services were delivered in line with the needs of different groups, thereby enhancing the precision of financial education efforts.

During the year, centralized financial education initiatives such as the "3.15 Consumer Rights Protection Education and Publicity Day" and the "Financial Literacy Promotion Campaign Across Thousands of Miles" were actively organized by the Bank. Activities including "door-to-door visits" and "on-site education delivery" were carried out to strengthen the protection network for financial consumer rights and interests. More than 30 thematic lectures were also held on topics such as anti-fraud and scam prevention, pension savings and credit support, effectively enhancing public financial literacy and putting into practice the people-centered nature of financial work. In addition, with a focus on key groups including the elderly, adolescents and rural residents, diversified thematic outreach activities were regularly carried out in forms such as "Financial Knowledge into Communities, Campuses and Villages".



For the elderly

Communities, senior activity centers, and township markets were visited, where "Senior Financial Literacy Classes" were organized. Key topics included preventing pension-related fraud and illegal fundraising, safe use of mobile payments, and safeguarding account security, supported by local dialect explanations and easy-to-understand case examples.

For adolescent students

"Financial Knowledge on Campuses" activities were carried out through lectures, scenario-based skits, and knowledge competitions, promoting credit reporting awareness, rational consumption, and prevention of "campus loans" and "predatory lending".

For rural residents

Rural areas and townships were visited, and mobile publicity booths were set up during market days and temple fairs. Key topics closely relevant to farmers were covered, including rural credit policies, inclusive finance products, the digital RMB, and prevention of illegal fundraising and financial fraud.

For persons with disabilities and migrant workers

Barrier-free and easy-to-understand financial education materials and service guides were provided.

Active Participation by the Bank of Gansu in the "Financial Literacy Promotion Campaign Across Thousands of Miles" Case

In June 2025, the centralized publicity event of the "Financial Literacy Promotion Campaign Across Thousands of Miles" was held at Jinshui Square in Lanzhou. The Bank of Gansu took primary responsibility for the "Interpretation and Q&A on the Eight Rights" station. With a professional approach and vivid explanations, staff provided members of the public with detailed interpretations of the eight basic rights of financial consumers, including the right to be informed, the right of independent choice, and the right to fair trading. Through interactive Q&A, the public's understanding of financial rights protection was further strengthened. In addition, the Bank of Gansu actively participated in interactive sessions such as the "Anti-fraud Knowledge Promotion Area" and the "Financial Knowledge Q&A Area". The event achieved notable results, with more than 1,500 members of the public acquiring practical financial knowledge and skills in a relaxed and engaging atmosphere.



"Be Alert to Telecom Fraud and Pyramid Scheme Traps and Build a Strong Campus Financial Security Defense Line" Activity Conducted by Chengguan Sub-branch Case

On 12 June 2025, Lanzhou Chengguan Sub-branch of the Bank of Gansu visited Lanzhou Resources & Environment Vocational and Technical University to conduct a publicity activity themed "Be Alert to Telecom Fraud and Pyramid Scheme Traps and Build a Strong Campus Financial Security Defense Line". At the event, staff, in light of prevailing trends, provided detailed analyses of common tactics used in telecommunications and online fraud. Cases ranging from impersonation of public security and judicial authorities, to online "order-brushing" scams, to romance scams were presented, offering stark and compelling examples that enabled teachers and students present to gain a deeper understanding of the harm caused by fraud. An interactive session was also arranged, transforming learning points into engaging questions, with teachers and students actively participating and responding on-site.





04

People-centred, Advancing Finance for Good

A people-centered approach has been upheld by the Bank. Employees' lawful rights and legitimate interests in areas including remuneration, benefits, recruitment and promotion have been respected, labor relations management has been improved, and democratic management has been strengthened, so as to foster harmonious labor relations and safeguard employees' lawful rights and interests. The training system has been enhanced, and employee development has been prioritized. Meanwhile, the Bank has remained committed to giving back to society. Employees were organized to participate in volunteer services, contributing to the harmonious development of local communities and demonstrating the Bank's sense of responsibility and commitment.

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Safeguarding Employee Rights

Employee Recruitment

Relevant requirements under laws and regulations, including the *Labor Law of the People's Republic of China*, the *Labor Contract Law of the People's Republic of China* and the *Provisions on the Prohibition of Child Labor*, have been strictly complied with by the Bank in respect of employment management matters such as recruitment, termination, remuneration, promotion, working hours and leave. The Employee Recruitment and Hiring Management Measures of Bank of Gansu were formulated to uphold a recruitment environment that is "fair, open and impartial". Diversified recruitment channels, including campus recruitment and social recruitment, were established to attract high-caliber talent.

During the Reporting Period

the Bank strictly complied with relevant requirements on the prohibition of child labor and forced labor under laws and regulations, including the Law of the People's Republic of China on the Protection of Minors, the Criminal Law of the People's Republic of China, and the Provisions on the Prohibition of Child Labor. No cases in violation of the above laws and regulations occurred during the Reporting Period.

A diverse, inclusive and equitable corporate culture has been fostered by the Bank. All forms of discrimination, including discrimination based on nationality, ethnicity, religion, age, gender, skin color, family background, and educational attainment, have been firmly opposed. Communication and capability building for interviewees in respect of anti-employment discrimination have been strengthened. As of the end of the Reporting Period, the Bank employed a total of 4,615 staff members. The table below sets out the number and proportion of employees by gender, age, region, employment type, and management level, as well as the number and proportion of employee turnover by gender, age, and region:

Classification	Number of employees	Ratio	Number of people lost	Turnover Rate ¹
Total	4,615	/	83	1.80%
By Gender				
Male	2,290	49.62%	31	1.35%
Female	2,325	50.38%	52	2.24%
By Age				
Aged Below 30	942	20.41%	28	2.97%
Aged 30 to 40	2,535	54.93%	20	0.79%
Aged 40 to 50	672	14.56%	6	0.89%
Aged 50 and above	466	10.10%	29	6.22%
By Region				
In Gansu Province	4,615	100.00%	83	1.80%
Outside Gansu Province	0	0.00%	0	0.00%
By Employment Type				
Full-time employees	4,615	100.00%		
Part-time employee	0	0.00%		
By Management Level				
Basic level employees	4,360	94.47%		
Mid-level employees	244	5.29%		
Senior Staff	11	0.24%		

¹:Employee turnover ratio by relevant category = number of employees in this category / total number of employees in this category * 100%

Remuneration and Benefits

In accordance with policies including the *Employee Remuneration Management Measures of Bank of Gansu*, the *Wage Payment Management Measures of Bank of Gansu*, and the *Implementation Rules (Revised Version) for the Enterprise Annuity Scheme of Bank of Gansu Co., Ltd.*, the Bank reasonably regulates and standardizes its remuneration structure based on business development needs, job categories, and market data.

Pursuant to the *Employee Management Measures of Bank of Gansu*, a working schedule of five working days per week and eight working hours per day has been implemented by the Bank. Leave applications, attendance management and related procedures are executed through the office system to prevent any occurrence of forced labor. In respect of benefits, in accordance with the *Rest and Leave Management Measures of Bank of Gansu*, employees are entitled to various types of leave, including statutory public holidays, paid annual leave, maternity leave and paternity leave, marriage leave and bereavement leave. A sound leave management system is in place to support employees' work-life balance.

In respect of democratic management and communication, an employee representative congress system has been established by the Bank, under which major matters involving employee interests are subject to review by the congress. In addition, a staff message board has been set up in both online digital and offline physical suggestion-box formats, ensuring that employees can express their views through convenient channels. For reasonable suggestions raised by employees, a complete "collection - feedback - rectification - closed-loop" mechanism has been established, effectively safeguarding employees' rights to participation and supervision and fostering an open and transparent internal communication environment.



Safeguarding Employee Health

Relevant legal and regulatory requirements relating to occupational health and safety, including the *Law of the People's Republic of China on the Prevention and Control of Occupational Diseases*, the *Social Insurance Law of the People's Republic of China* and the *Regulations on Work-related Injury Insurance*, have been strictly complied with by the Bank. Management systems, including the *Safety Management Measures for Business Outlets of Bank of Gansu*, the *Security Management Measures of Bank of Gansu*, the *Emergency Response Plan for Emergencies of Bank of Gansu* and the *Management Measures for the Monitoring and Alarm System of Bank of Gansu*, have been improved. Operating procedures for emergency situations and contingencies have been continuously optimized to ensure a safe working environment is provided for employees.

During the Reporting Period

the Bank strictly implemented its internal management policies in relation to health and safety management, and no cases of violation of relevant laws and regulations occurred.



20

20 working days were lost due to work-related injuries involving 1 employees.



4,615

Medical examinations were arranged for 4,615 employees



100%

A participation rate of 100%.

Fire Safety Knowledge Training Conducted by Longnan Branch

In November 2025, Longnan Branch invited a senior instructor from the Tianshi Zhengyuan Zhijun Fire Protection Technology Consulting Center to deliver fire safety training to employees across the Branch. Topics included types of fires, fire prevention in high-rise buildings, major fire case studies, household fire hazards, prevention measures, and self-rescue were comprehensively explained. The training was intended to implement the fire safety requirements of "prevention first, combining prevention with firefighting", enhance fire safety awareness across the workforce, proactively prevent and eliminate risks and hidden hazards, and ensure the prudent operation of the Bank.



To further enrich employees' cultural life and enhance team cohesion, diversified cultural and sports activities have been continuously organized by the Bank to improve employee job satisfaction. Meanwhile, employees' mental well-being has been prioritized. A staff counselling room was established at the Head Office to provide timely reception of psychological consultations and offer guidance and intervention as appropriate. In addition, regular home visits and one-on-one discussions with employees have been carried out, and mental health training has been provided, so as to promote the all-round development of employees' physical and mental well-being.



The Bank of Gansu Organized a Diverse Range of Cultural and Sports Activities for Employees

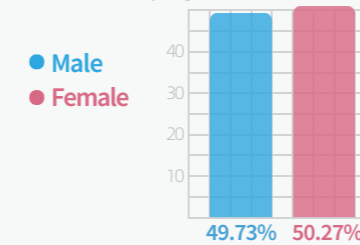
Supporting Employee Development

Upholding the philosophy of "people-centered development and strengthening the Bank through talent", the Bank is committed to building a talent hub for financial professionals. In recent years, training management policies have been formulated, including the *Training Programmed Management Measures of Bank of Gansu*, the *Management Measures for Employees' Part-time Further Study of Bank of Gansu*, the *Training Expense Management Measures of Bank of Gansu* and the *Internal Trainer Management Measures of Bank of Gansu*, providing standardized guidance for the implementation of training programs.

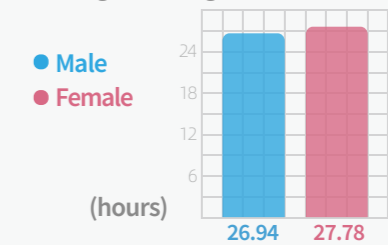
To adapt to changes and development in the financial industry, a full-cycle, tiered development system has been established by the Bank. Targeted training on ideological and political education as well as professional capabilities is delivered in line with the needs of different levels and positions, thereby enhancing employees' professional skills and overall competence. In addition, the "E Qiu" online learning platform was developed, integrating internal and external learning resources to comprehensively meet talent development needs. During the Reporting Period, total training hours reached 108,864, and the employee training coverage rate was 100%. Details of the training are set out in the table below:

By gender

Trained Employee Ratio¹

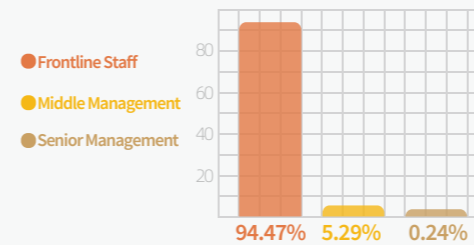


Average Training Hours²

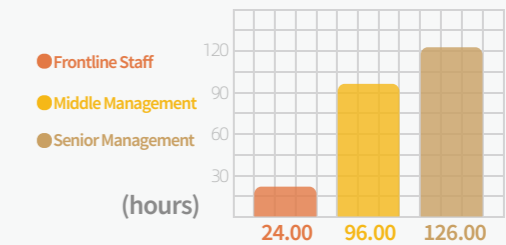


By Job Level

Trained Employee Ratio



Average Training Hours



New employee training

Induction training was organized for newly hired employees, covering corporate culture, basic business knowledge, compliance requirements, and service standards. Through theoretical learning, simulated operations, and on-the-job practice, new employees were supported to integrate into their roles and become familiar with work processes in a timely manner.

Professional skills training

Specialized training was delivered to employees across different business lines, such as risk prevention and control for the accounting line, product analysis for the credit line, and hands-on tool operations for the operations line. A combination of online and offline approaches was adopted to enhance job-related professional competence.

Leadership training

Training was provided to middle management to enhance political theory proficiency and duty performance capabilities.

¹:Proportion of trained employees by relevant categories = Number of employees trained in a specific category / trained employees * 100%
²:Average number of training hours of employees by relevant category = total training hours of employees in a specific category / number of employees in a specific category

2025 "GanYin · Intelligent Innovation" Product Innovation Competition Kick-off Meeting and On-site Training Conference Convened by the Bank of Gansu

Case

In July 2025, the Head Office of the Bank of Gansu convened the kick-off meeting and on-site training conference for the "GanYin · Intelligent Innovation" Product Innovation Competition for the Year. A summary video of previous product innovation competitions was presented, reviewing the Bank's journey of innovation-driven development. Industry experts were invited to deliver training and share product innovation processes and methodologies, as well as exemplary cases of peer product innovation. The competition focuses on three key areas: cultivating innovation awareness, strengthening organizational support for innovation, and enhancing the effectiveness of innovation implementation, thereby continuously advancing product innovation.



In respect of career development, pursuant to policies including the *Management Measures for Appointment of Personnel in Management Positions of Bank of Gansu* and the *Management Measures for Appointment of Personnel in Professional and Technical Positions of Bank of Gansu*, eligibility criteria and review and approval procedures for promotion have been specified, so as to ensure fairness and impartiality in employee promotion across the Bank. To stimulate innovation and creativity among talent, the employee career development system has been continuously improved. A dual-track promotion mechanism of "management track + professional track" was innovatively established, providing employees with broader development opportunities.



Actively Giving Back to Society

Social responsibilities have been actively fulfilled by the Bank. Through concrete actions in serving society, caring for employees and responding to emergencies, employees were organized to participate in volunteer services, contributing to harmonious local community development and fully demonstrating the deep commitment and sense of responsibility of a state-owned enterprise.

Delivering paired assistance

In accordance with the arrangements of the CPC Gansu Provincial Committee and the People's Government of Gansu Province for the "Paired Assistance · Caring Gansu" initiative, paired assistance visits were organized and carried out in an orderly manner, village-based assistance was steadily advanced, and special care and support were provided to people facing particular difficulties with dedication and compassion.

Helping Needy Employees

Organize condolence activities for needy Party members and needy employees, and convey the care and warmth of the Party organization through practical actions; carry out in-depth the "Golden Autumn Student Assistance" activity to light up the dream of studying for students from poor families.



Supporting flood control and disaster relief

In August 2025, following the occurrence of mountain torrent disasters in Yusheng County and other incidents, the emergency response mechanism was activated promptly. *The Announcement of the Bank of Gansu on Fully Supporting Flood Control and Disaster Relief in Yusheng County and Ensuring Financial Services* was issued, a fast-track green channel for financial services was opened, and credit support for disaster-affected enterprises was increased. The bank donated 1 million yuan to the Gansu Provincial Federation of Charities to support post-disaster reconstruction in the affected areas.





05

Advancing Green Development, Serving the "Dual Carbon" Strategy

Green finance top-level design has been continuously optimized by the Bank. The scope and depth of green finance services have been expanded, climate-related risk management has been strengthened, and green operational principles have been implemented in depth. Comprehensive green transformation of economic and social development has been supported, so as to contribute to the achievement of the national strategic goals of "carbon peaking and carbon neutrality" and to the building of a modern society featuring harmonious coexistence between humanity and nature.

- 55 Addressing Climate Change
- 59 Developing Green Finance
- 62 Committed to Green Operations
- 66 Strengthening Environmental Awareness

Addressing Climate Change

Governance

Climate-related risks have been recognized by the Bank as one of the sources of financial risk. Climate change and related risks have been incorporated into the comprehensive risk management system, and a climate governance structure involving the Board, senior management and relevant functional departments has been established.



Board of Directors

As the highest responsible body for the Bank's comprehensive risk management, the Board is responsible for reviewing major strategies, policies, and targets relating to climate change, and for overseeing and evaluating the effectiveness of relevant initiatives.

Senior management

Senior management is responsible for organizing and implementing the Board's decisions and arrangements on climate governance, developing a thorough understanding of the impacts of climate risks on the Bank, and continuously advancing the management of climate-related factors across various risk types, including credit, market, and strategic risks.

Execution level

The execution level is responsible for specific work, including climate risk identification and assessment, the advancement of green finance products and services, environmental information management, and internal training and communications. Progress and key matters are reported to management through a regular reporting mechanism.

In respect of capability building, participation by Board members, senior management, and relevant key business personnel in external exchanges and professional training on topics such as green finance and climate risk management has been encouraged by the Bank, so as to continuously enhance their understanding of climate-related risks and opportunities and strengthen management capabilities.

Strategy

To gain a comprehensive understanding of the risks and opportunities arising from climate change, the Bank, based on Gansu Province's geographical location and climate characteristics, has complied with the climate-related disclosure requirements set out in Part D "Climate-related Disclosures" of the *ESG Code* and has referenced the framework of the *International Financial Reporting Standard S2 – Climate-related Disclosures (ISSB S2)*. Taking into account its business and operating characteristics, the Bank identified climate-related physical risks/opportunities and transition risks/opportunities. From the three dimensions of time horizon of impact, value chain impact, and potential financial impact, the potential impacts arising from relevant climate risks/opportunities were identified and assessed. A series of response measures were adopted in accordance with internal policy guidance and external market needs, and a climate risk and opportunity list with the Bank's own characteristics was established as follows:

Climate Risk/ Opportunity Factor	Risk/Opportunity Description	Time Horizon of Impact	Value Chain Impact	Potential Financial Impact	Response Measures
Risk					
Physical risk— Acute risk Adverse impacts arising from the increased frequency of extreme weather events such as heavy rainfall, flooding, and geological disasters	In the event of floods, fires, etc., there is a risk that business offices may not be able to open their doors normally.	Short term	Own operation side : damage to outlet facilities, business interruption On the credit asset side: the overdue risk of loans to Small and Micro Enterprises and farmers in disaster-stricken areas increases	Increase in operating costs, impairment losses	<ul style="list-style-type: none"> Regular fire drills are organized at all branches to improve the branch staff's ability to cope with emergencies such as fires In the event of flooding or other extreme weather, tiered reporting is carried out by each business outlet in accordance with the <i>Emergency Response Plan for Emergencies of Bank of Gansu</i>, the <i>Management Measures for Reporting Major Risks and Emergencies of Bank of Gansu</i>, and the <i>Overall Business Continuity Emergency Plan of Bank of Gansu</i>, so as to ensure rapid, effective, and prudent handling.
Physical Risk - Chronic Risk Adverse effects of chronic risks such as drought and water scarcity and changing rainfall patterns	Property losses or business interruptions of investment/credit recipients due to natural risks may further affect the Bank's profit or loss	Medium and long term	In-house operation: Rising costs of facility maintenance and energy management Credit assets: If customers are located in areas affected by chronic natural changes, production and operation are restricted, and their repayment ability is reduced	Increased credit risk and depreciation of collateral	<ul style="list-style-type: none"> Continuing to pay attention to the changes in international and domestic environmental-related policies, the Green Finance Department was the first in the province to be responsible for policy formulation, business promotion, communication and cooperation related to green finance and environmental management in the Bank.
Transition Risk - Policy and Legal Risk Tighter policy regulation on existing products and services Stricter emissions disclosure requirements At risk of legal action	If a customer's energy consumption exceeds the standard, resulting in non-compliance with national policies, which affects operations and may affect the quality of the Bank's assets If the bank fails to comply with the legal and regulatory requirements in the environmental field, it may face the risk of litigation, resulting in increased costs due to fines and judgments	Medium and long term	Credit assets: Customers in high-carbon industries may face higher costs or business model changes due to policy adjustments	Compliance costs rise; credit risk rises	<ul style="list-style-type: none"> Strictly abide by environmental-related policies and regulations, formulate policies such as the <i>Guidelines for the Annual Industrial Credit Direction of Bank of Gansu for 2025</i>, pay close attention to the implementation of environmental protection policies of energy-consuming enterprises, strictly control the issuance of loans to industries with high energy consumption, high energy consumption, and overcapacity industries, and strictly prohibit intervention in environmental protection substandard planning. Design and eliminate outdated capacity projects Responding to supervisory requirements and establishing a statistical and reporting mechanism for green credit business data
Transition Risk - Technology Risk Replacing existing products and services with low-carbon solutions Low carbon technology transition spending Uncertainty about the profitability of low-carbon technology investment projects	If existing assets are forced to transform or develop energy-saving products and technologies, the Bank's credit recipients may incur additional costs due to the transformation, or the revenue may decrease due to delayed transformation, which may affect the Bank's income. The bank replaces existing products and services with low-emission options, pays a certain amount of R&D expenditure on the front-end of new and alternative technologies, and incurs additional up-end costs for adopting/deploying new operations and processes	Medium and long term	Credit assets: If existing customers fail to complete low-carbon technological transformation as scheduled, they face forced production reduction or shutdown, resulting in potential defaults.	operating costs, rising credit risk	<ul style="list-style-type: none"> Continue to pay attention to the market demand for low-carbon transformation, provide existing customers with preferential loans for low-carbon transformation technology and equipment, and assist customers in transformation and upgrading

Climate Risk/ Opportunity Factor	Risk/Opportunity Description	Time Horizon of Impact	Value Chain Impact	Potential Financial Impact	Response Measures
Risk					
Transition Risk - Market Risk Changes in consumer behavior Climate change increases systemic risks in financial and capital markets Climate change affects market trends	Customers are likely to choose products from peers with a greener concept of consumption If certain industries face a reduction in market share and revenue due to climate pricing in the future, financial products such as bonds invested by the Bank may face repricing risk Climate change may have long-term adverse effects on the operations and assets of climate-sensitive industries such as energy, agriculture, transportation, tourism, materials and construction, which in turn may have a certain impact on the Bank's credit business.	Medium and long term	On the credit asset side: the demand for customer transformation intensifies, and the bank needs to provide product support with strong adaptability	Declining revenue and rising financing costs	<ul style="list-style-type: none"> Make green finance an important part of our development strategy and continuously increase the amount of green credit Actively issue green financial bonds to gradually increase the proportion of green financial business
Transition Risk - Reputational Risk Shifting consumer preferences Stigma due to business practices Stakeholders are increasingly concerned about negative feedback	If the bank has a long-term destructive impact on the climate and the environment in the course of its operations, it may face reputational risks, and it is difficult to maintain relationships with stakeholders such as customers, employees, and investors.	Short, medium and long term	In-house operation: Failure to disclose ESG in a timely manner may affect the satisfaction of investors and supervisors	Potential increase in financing costs and damage to brand value	<ul style="list-style-type: none"> Since its listing, the Bank has published its Environmental, Social and Governance (ESG) report for nine consecutive years to showcase the practical progress and effectiveness of the Bank in tackling climate change and promoting green finance to various stakeholders, including investors.
Opportunity					
Resource Efficiency and Energy Utilization	The Bank improves energy efficiency and reduces waste emissions and resource consumption in daily operations	Short term	In-house operation: Failure to disclose ESG in a timely manner may affect the satisfaction of investors and supervisors	Operational cost reduction	Develop and implement green office management methods to save water, electricity, and fuel in daily office processes, improve resource efficiency, and reduce carbon emissions
Products, Services and Markets	The Bank develops and/or expands featured climate-related financial products and services to provide comprehensive solutions for climate adaptation and transition	Medium and long term	Credit Assets: Projected Loans Growing Rapidly	Increased revenue streams	Continue to innovate green financial products and services, meet customers' pursuit of green and low-carbon life through innovative activities such as "Carbon Account" points, and enhance the competitiveness of products and services

Risk Management

In response to the identified climate-related risks, proactive measures have been adopted by the Bank, and the integration of environmental and climate risks into the credit process has been continuously advanced, so as to further strengthen the Bank's capabilities in preventing and managing climate-related risks.

Environmental and climate risk management requirements have been embedded into multiple stages of the credit process, including pre-loan, in-loan, and post-loan management. Relevant risk controls have been strengthened across the end-to-end process of due diligence, review and approval, and post-loan management. Through differentiated guidance, credit support has been prioritized for green development, thereby enhancing the effectiveness and quality of environmental and climate risk management.

Targeted risk controls have been implemented by the Bank for high-carbon enterprises with prominent climate risks. For green credit projects that align with Gansu Province's industrial policies and fall within areas such as environmental protection, energy conservation, and low-carbon production, city and county sub-branches are allowed to moderately relax guarantee requirements, fast-track green channels are opened, and rapid approval and disbursement are facilitated.

Metrics and Targets

During the Year, corresponding measures were implemented by the Bank in respect of the greenhouse gas emissions target set for 2024, and progress was tracked. The target applies to the Head Office and all branches, with a planned completion horizon of the medium term (3-5 years). Details of implementation and progress are set out below:

Metrics and Targets	2025 Progress	Measures Implemented in 2025 to Achieve the Targets
Reduce vehicle greenhouse gas emissions - Overall fuel consumption of official vehicles or number of official vehicle trips	In progress	<ul style="list-style-type: none"> Official vehicle management requirements were strictly implemented. Daily management of official vehicles was strengthened, and a register system was implemented to record official vehicle trip logs in a timely manner. For newly purchased vehicles, configuration standards for state-owned financial enterprises were strictly complied with, and domestically produced vehicles and new energy vehicles were prioritized.
Enhance employees' awareness of low-carbon office practices - Number of publicity activities/training sessions on "carbon peaking and carbon neutrality"	In progress	<ul style="list-style-type: none"> Employees across the Bank were encouraged to adopt online and digital working modes and to make active use of online workflows. Green principles were promoted, and green office practices and paperless working were implemented to reduce resource consumption and lower carbon emissions. A scheduled shutdown policy for office terminals was implemented. Shutdown operations are executed daily at 20:30 to achieve energy saving and consumption reduction. External experts were invited to deliver ESG training, with courses covering the Head Office as well as branches and sub-branches. Industry discussions on green finance and ESG were attended.

To ensure effective control of greenhouse gas emissions, annual greenhouse gas emissions have been continuously monitored by the Bank. Greenhouse gas emissions over the past three years are set out below:

Metrics	2025	2024	2023	Unit
Scope 1 emissions¹	1,482.03	1,536.94	1,616.15	tonne CO ₂
Scope 1 emission intensity	5.82	6.04	6.51	kgCO ₂ /m ²
Scope 2 emissions²	7,023.45	10,278.11	8,633.52	tonne CO ₂
Scope 2 emissions intensity	27.59	40.38	34.80	kgCO ₂ /m ²
Scope 3 emissions³	309.70	369.46	466.07	tonne CO ₂
Total emissions	8,815.17	12,184.51	10,715.74	tonne CO ₂
Total emissions intensity	34.63	47.87	43.19	kgCO ₂ /m ²

1: The calculation boundary for Scope 1 greenhouse gas emissions includes fuel use by vehicles, gasoline and diesel combustion by generators, and fuel combustion from stationary sources such as natural gas and smokeless coal. The calculation methodology and relevant emission factors were determined with reference to the *Guidelines for Accounting Methods and Reporting of Greenhouse Gas Emissions for Enterprises in Industrial and Other Sectors (Trial)* and the *Guidelines for Accounting Methods and Reporting of Greenhouse Gas Emissions for Road Transportation Enterprises (Trial)* issued by the National Development and Reform Commission of the PRC.

2: The calculation boundary for Scope 2 greenhouse gas emissions includes indirect emissions arising from purchased electricity in Mainland China during generation. The calculation of greenhouse gas emissions for this year is based on the average carbon dioxide emission factor for the Northwest region in 2023, as specified in the *Announcement on the Release of 2023 Carbon Dioxide Emission Factors for Electricity* issued by the Ministry of Ecology and Environment and the National Bureau of Statistics.

3: The calculation boundary for Scope 3 greenhouse gas emissions includes indirect emissions arising from the Bank's business air travel and waste paper. Emissions from business air travel were calculated with reference to the *Greenhouse Gas Protocol: Mobile Combustion Tool* issued by the World Resources Institute and the World Business Council for Sustainable Development. Emissions arising from waste paper were calculated with reference to the *How to Prepare an ESG Report Appendix 2: Reporting Guidance on Environmental KPIs* issued by the Stock Exchange.

Developing Green Finance

The "green finance" Major Article has been actively advanced by the Bank. Based on its regional strategic positioning and operating characteristics, green finance practices have been continuously promoted through measures including establishing governance structures, strengthening policy guidance and innovating products and services. Green finance service capabilities have been enhanced, capital has been guided toward green industries such as energy conservation and environmental protection and clean energy, and the sustainable development capacity of the local economy has been strengthened.

Establishing Governance Structure

To actively respond to national strategies and accelerate the development of green finance, regulatory requirements under relevant national green finance policies have been diligently implemented by the Bank. A four-tier management structure of "Board of Directors - senior management - relevant functional departments at the Head Office - branches at all levels" has been established from top to bottom. A green finance governance system with clear levels and well-defined responsibilities has thereby been established, so as to support the effective implementation of green finance initiatives across the Bank.

Regular green finance status reports are reviewed by the Board of Directors, and the implementation of the Bank's green credit development strategy is comprehensively overseen and evaluated.

The Strategic Development Committee under the Board of Directors is responsible for formulating the Bank's green finance targets, medium- and long-term development strategies and management policies, and for overseeing the implementation of such targets.

Senior management carries out green finance work in accordance with the requirements of the Board of Directors, organizes and implements the Bank's business operations, and ensures that the senior-level management systems required for the implementation of the green finance strategy are effectively established.

A Green Finance Department and green sub-branches were established by the Bank as the first in the province. The Corporate Banking Department was designated as the lead management department for green credit and is responsible for organizing, advancing, and centrally managing relevant work. Annual strategic targets for green credit are set by the Head Office, and the roles, responsibilities, and authorities of various departments across the Bank are specified. Through specialized operations and vertical management, an upper-lower linkage mechanism has been formed, effectively supporting the rapid development of green credit business.

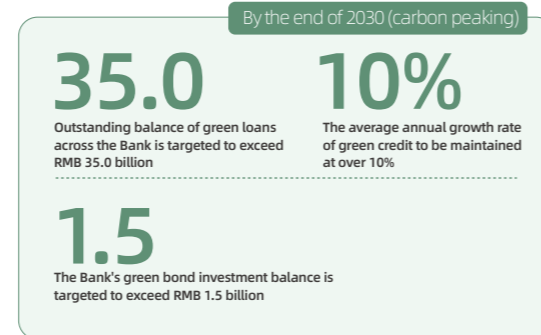
Enhancing Policy Targets

Strict compliance has been maintained by the Bank with *the Guiding Opinions on Building a Green Financial System* jointly issued by the People's Bank of China and six other ministries and commissions, as well as the relevant implementation opinions of the provincial government. Focusing on areas including strategic planning, product innovation, credit granting, and risk management, a green finance institutional framework has been systematically established. The annual industry credit policy guidelines have been formulated in succession.

Based on the above framework, national environmental and economic policy requirements have been fully implemented by the Bank. The direction of credit support and priority areas have been specified, and the standardized development of green credit business has been promoted. On the strategy and product fronts, risk appetite and management policies have been continuously optimized credit granting and assessment mechanisms have been improved. At the customer admission and due diligence stages, enterprises' environmental protection performance, safety and compliance have been prioritized for review. At the credit review stage, the authenticity, validity and completeness of documents such as environmental impact assessment approvals have been strictly verified.

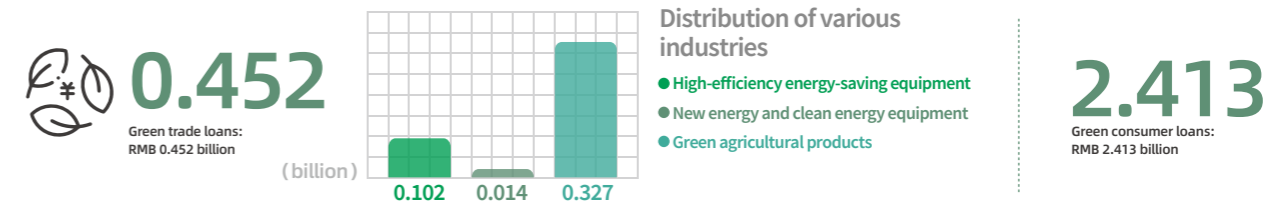
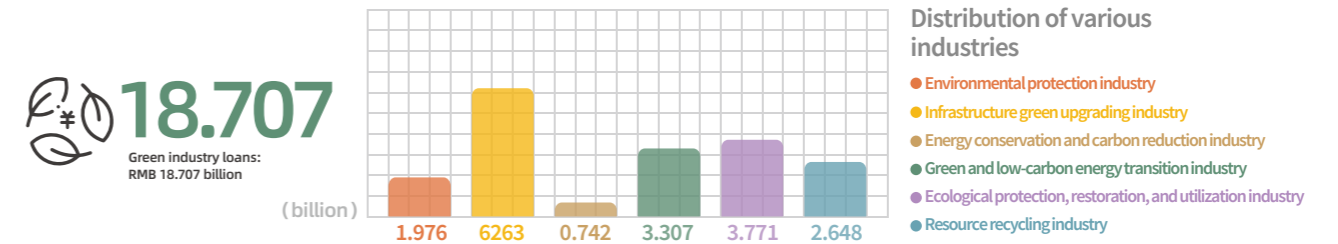
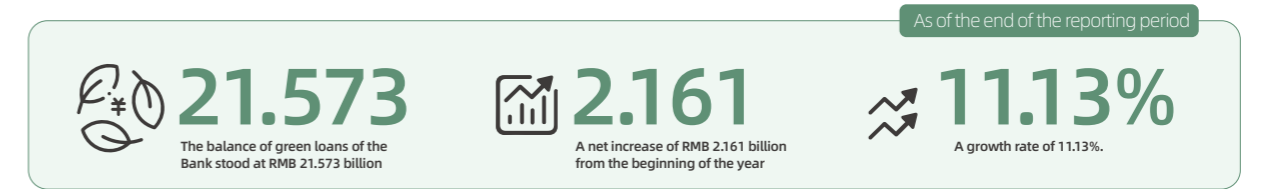
At the target planning level, the *Action Plan of the Bank of Gansu on Advancing Green Finance* was formulated and issued, further specifying the vision, targets and priority areas for green finance development, and providing a clear implementation pathway for business advancement.

To strengthen incentive alignment, green loan metrics have been incorporated by the Bank into the annual KPI assessment. A target has been set under which the growth rate of green loans is not to be lower than the average growth rate of total loans, and a quarterly self-assessment mechanism has been established, so that green credit performance evaluation can be implemented rigorously. In addition, the Bank has actively participated in the development of the Lanzhou New Area National Green Finance Reform and Innovation Pilot Zone. Quarterly reports on the development of green finance and transition finance business have been submitted in strict accordance with regulatory requirements to reflect business dynamics, data and outcomes in a timely, accurate and complete manner. Typical cases and work updates have also been submitted from time to time, and innovation experience and achievements have been actively shared.



Driving Business Growth

Green finance innovation efforts have been intensified by the Bank. Priority support has been provided for green project development in areas including the clean energy industry, high-efficiency energy conservation and environmental protection, cleaner production and circular agriculture. Pilot initiatives for new green finance products and services have been continuously explored, providing strong support for the development of green industries in Gansu Province. In addition, funds were raised by the Bank through means such as the issuance of green financial bonds and were allocated to green areas including pollution prevention and control, clean energy, water conservation and ecological protection, thereby supporting the fight against pollution. In recent years, green credit business has maintained sound development momentum, with scale increasing year by year and overall asset quality remaining sound.



With a focus on the development of Beautiful Gansu and the work arrangements for the "Seven Bases, One Barrier and One Corridor" initiative, the Bank, based on regional resource endowments and its operating characteristics, has innovatively launched a range of dedicated green finance products, supported by tailored comprehensive service solutions. A regionally distinctive pathway for green finance practices has been progressively established.

Based on Gansu's resource endowment as a major province for wind and solar power, the Bank has made targeted efforts across the full value chain of the new energy sector and launched the "Wind and Solar Unlimited Loan", providing medium- and long-term project loans for wind power and photovoltaic power generation projects, thereby supporting the robust development of clean energy.

In light of the pilot zone's industrial characteristics and policy advantages, the "Water Conservation Loan" was innovatively launched, providing targeted financial support for green projects within the pilot zone in areas including energy conservation and carbon reduction, and environmental protection.

The first green loan in Gansu Province secured by pledges of carbon emission rights and pollutant discharge rights was extended in the New Area. A tailored comprehensive financial service solution was developed, and a green finance system reflecting the ecological and industrial characteristics of Lanzhou New Area was established.



Comprehensive One-stop Financial Services Provided by the Bank of Gansu to an Environmental Technology Company

Project Background

An Gansu Environmental Technology Company focuses on environmental protection fields including solid waste treatment, wastewater treatment and recycling, metal scrap processing and recycling of renewable resources, and is a key environmental technology enterprise in Gansu Province. Leveraging its independently developed "low-temperature pyrolysis metal recovery technology" and "MBR + advanced oxidation" wastewater treatment process, the Company has actively promoted the resource utilization of industrial waste and regional environmental governance, and has obtained a number of provincial-level green technology certifications and project subsidies.

Under the guidance of the Green Finance Department at the Head Office, a specialized team was formed to provide the Environmental Technology Company with one-stop financial services covering loan approval, policy consultation, and project planning. Through Head Office-branch coordination and an approval support mechanism, the Company's financing needs were responded to efficiently, supporting its green transition and development.

Project Highlights

To effectively reduce the cost of the Company's green transition, a green finance project pool was jointly established by the Bank with the Pingxiang Municipal Government. The Environmental Technology Company was included in the key support list, and its financing burden was reduced through a "fiscal interest subsidy + credit support" model. In addition, an information sharing mechanism was established with environmental protection authorities to dynamically obtain the Company's emissions data, ensuring that credit funds are directed with precision to projects that meet environmental compliance requirements.

Furthermore, a floating interest rate model linked to "environmental performance" was innovatively introduced by the Bank. Tiered interest rate concessions were applied based on the Company's performance against environmental metrics, including energy conservation, water conservation, comprehensive resource utilization, and cleaner production, thereby incentivizing continuous improvement in environmental performance.

Project Outcomes

Significant outcomes have been achieved under the Bank's green finance support, delivering multi-dimensional improvements in environmental, economic, and social benefits.

Environmental benefits

Wastewater treatment capacity was enhanced to 5,000 tons per day, with effluent reaching Surface Water Class IV standards. Annual reductions of 1,200 tons of COD and 80 tons of ammonia nitrogen were achieved. Notable progress was also made in circular resource utilization: the annual hazardous waste treatment volume reached 20,000 tons, metal recovery rates increased to 92%, and the regional harmless treatment rate for solid waste rose by 8%. The ecological industry chain was further extended, driving the development of 12 micro and small enterprises. An "enterprise + farmers + cooperatives" model was formed, creating 260 green jobs in rural areas.

5,000
Wastewater treatment capacity was enhanced to 5,000 tons per day

1,200
Annual reductions of 1,200 tons of COD

92%
Metal recovery rates increased to 92%

260
Creating 260 green jobs in rural areas

Economic benefits

Annual output value increased to RMB 520 million, net profit rose by 18%, and tax contributions increased by RMB 8 million. Financing costs of RMB 3 million were saved through green loans, and the project's internal rate of return reached 12%. The smart wastewater treatment system enables 48-hour fault early warning and was selected for the 2025 Pingxiang Green Manufacturing Demonstration Programme.

520
Annual output value increased to RMB 520 million

8
Tax contributions increased by RMB 8 million

Social benefits

Regional environmental quality was effectively improved, supporting the protection of the Jingle River basin and rural revitalization. The Company's independently developed "low-temperature pyrolysis metal recovery technology" has obtained national green certification and has been replicated in 15 similar projects nationwide, generating positive demonstration effects.

"Low-temperature pyrolysis metal recovery technology"

Committed to Green Operations

Tracking of Environmental Targets

Relevant laws and regulations, including the *Environmental Protection Law of the People's Republic of China* and the *Energy Conservation Law of the People's Republic of China*, have been strictly complied with by the Bank. In accordance with internal policies such as the *Hazardous Waste Management Requirements* and the *Management Requirements for Non-hazardous Waste in Office Areas*, green operations and green office practices have been comprehensively implemented. Through systematic standardization of resource use and emissions management, multiple energy-saving and consumption-reduction measures were implemented in areas including water and electricity use. Resource utilization efficiency was continuously enhanced, emissions of waste gas and greenhouse gases were reduced, and environmental responsibilities were duly fulfilled. During the Reporting Period, pollution emissions management complied with regulatory requirements, and no environmental pollution-related non-compliance incidents occurred.

During the year, corresponding measures were implemented by the Bank in respect of the environmental targets set for 2024, including waste generation and water resource use, and progress was tracked. Going forward, action plans and achievement progress against each environmental target are to be continuously monitored and assessed. These targets apply to the Head Office and all branches, with a planned completion horizon of the medium term (3-5 years). Details of implementation and progress are set out below:

Environmental Target Category and Metrics	2025 Progress	Measures Implemented in 2025 to Achieve the Targets
Waste Generation		
Enhance the waste statistics system - Waste statistics coverage rate	In progress	<ul style="list-style-type: none"> Dedicated personnel were designated at the Head Office and branches/sub-branches to be responsible for waste statistics and management. Training was organized for statistics personnel to enhance their capabilities and accuracy in data collection.
Strengthen waste classification management - Waste sorting coverage rate	Completed	<ul style="list-style-type: none"> Waste sorting demonstration corners and physical displays were set up in office areas to showcase sorting standards and recyclable processing flows. Dedicated collection bins for kitchen waste and other waste were set up in canteens, with prominent signage posted.
Waste reduction - Reduce the use of disposable items	Completed	<ul style="list-style-type: none"> A requirement of "no proactive provision of plastic bags and disposable tableware" was specified. A supervision mechanism and anonymous feedback channels were established, with staff suggestion boxes and an online feedback platform made available.
Waste reduction - Percentage of paperless office implementation	Completed	<ul style="list-style-type: none"> Office workflows were promoted online. Online processes were implemented through the integrated service management platform, reducing paper consumption. Electronic approval pathways were optimized to shorten processing time, for example, by reducing manual operations through preset templates and automated archiving functions.
Water Resource Use		
Reduce water consumption - Water consumption by equipment	In progress	<ul style="list-style-type: none"> Sensor-operated taps and low-flow water-saving fixtures were installed in restrooms at the Head Office and branches/sub-branches to reduce daily water wastage. The equipment management system was improved. Equipment registers were established to record energy consumption data, maintenance history, and responsible persons.
Reduce water consumption - Water consumption	In progress	<ul style="list-style-type: none"> A water-saving management plan was developed, water-saving targets were specified and allocated to branches and sub-branches. Water-saving technologies and management measures were promoted. Water-saving facilities were upgraded, and old taps were replaced with sensor-operated or water-saving taps. Water-saving training was conducted for employees across the Bank. Water-saving reminders were posted to reduce wastage.
Improve water use efficiency - Water-saving publicity coverage rate or number of water-saving publicity activities	In progress	<ul style="list-style-type: none"> Water-saving standards were developed, specifying requirements for inspection of water-using equipment, leakage reporting and repairs, and water use data recording. Sensor-operated taps and water-saving constant-flow devices were installed in areas such as restrooms and canteens, with Bank-wide coverage exceeding 80%.

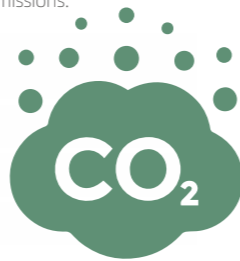
The operating premises of the Bank of Gansu mainly include the Head Office departments and business outlets of branches and sub-branches. To reduce the environmental impact of operations, the statistical system for resource consumption and pollutant emissions has been continuously enhanced, and the statistical capabilities of relevant personnel have been strengthened. A series of energy-saving and consumption-reduction measures has been implemented, including energy-efficiency retrofits for buildings, lighting and office equipment, and the promotion of electronic statements, paperless office practices, mobile working, video conferencing and green commuting, so as to promote green office practices and continuously reduce the consumption of resources such as energy, paper and water.

● Emission Management

Exhaust gas management

During the Reporting Period, exhaust gas emissions were mainly generated from the combustion of natural gas for cooking and the use of vehicle fuel. To mitigate impacts on air quality, the management of official vehicles has been strengthened, so as to reduce exhaust gas emissions.

- Strengthen vehicle usage management by strictly approving and registering official vehicle use, implementing a card-based fuel management system, and conducting monthly reconciliations to reduce fuel consumption.
- Rationalize annual vehicle usage, plan official travel routes in advance, reduce travel frequency and mileage, and lower fuel consumption.
- Select low-fuel consumption and environmentally friendly vehicles when purchasing official cars, and control the number of official vehicles.
- Encourage the use of public transportation and shared bicycles for commuting, reducing vehicle emissions.



Greenhouse Gas Management

During the Reporting Period, the Bank's total greenhouse gas emissions amounted to 8,815.17 metric tons indirect emissions from purchased electricity being the primary source, accounting for 79.67% of the total emissions. In response, the Bank primarily reduces consumption through energy efficiency retrofits and the standardized use of electrical equipment, thereby reducing greenhouse gas emissions.

8,815.17

Total greenhouse gas emissions / tons

- Priority has been given to the procurement of energy-efficient air conditioners. Seasonal uniforms have been selected to reduce air-conditioner usage. Air-conditioner temperatures have been set appropriately, and the simultaneous opening of air conditioners and doors/windows has been prohibited to avoid wastage. Air conditioners have been encouraged to be switched off 30 minutes before leaving work.
- Employees' electricity-saving awareness has been strengthened. Electrical equipment such as computers, water dispensers, and printers has been required to be switched off promptly when not in use.
- Equipment and facilities at the Bank's office premises have been inspected on a regular basis by designated personnel and repaired in a timely manner, so as to reduce operational damage and energy consumption.
- Video conferencing and teleconferencing modes have been promoted through modern office equipment and facilities.

● Waste Management

Requirements for the classified management of hazardous and non-hazardous waste have been formulated by the Bank, with responsibilities assigned to individuals within each department and inspection and assessment being implemented. For hazardous waste, items including waste ink cartridges, waste toner cartridges, waste batteries and scrapped batteries from the data center have been returned to suppliers for unified handling; other hazardous waste has been disposed of in a harmless manner in coordination with suppliers or in accordance with the requirements of environmental authorities.

For the management and disposal of non-hazardous waste, waste collection points have been set up in various departments and offices. Waste is collected daily by property cleaning staff and transported to a waste transfer station, and is then removed and handled by the sanitation authorities. Kitchen waste from canteens is pre-treated through facilities such as sedimentation tanks and oil separation tanks and is cleared on a regular basis. Direct discharge into the sewer system is strictly prohibited.

To reduce waste at source, paperless office practices have been actively promoted by the Bank, and routine reports and documents have been transmitted by email. In addition, waste sorting and recycling have been strengthened. Recyclable waste bins have been placed in office areas and business outlets, and recyclables such as waste paper and newspapers have been sent to authorized recycling points.

● Water Resources Management

The Bank's primary water supply comes from the municipal water supply network, and thus, no issues have been encountered in sourcing water. In the reporting period, the Bank's total water consumption was 158,500 metric tons. Water conservation has been achieved through the following measures:

158,500

Total water consumption / tons

- Water-saving equipment has been used. Water metering devices have been installed to monitor water consumption, so as to reduce water use.
- Water conservation has been promoted. Water-saving reminders have been posted in restrooms and at wash basins to encourage good water-saving habits.
- Employees have been encouraged to reuse clean wastewater, such as for watering plants and rinsing cleaning cloths.
- Designated personnel have been arranged to conduct daily inspections of wash basins and restroom drainage valves. Any leakage identified has been repaired in a timely manner, and valves in office areas have been ensured to be shut off after working hours.

● Energy Management

During the Reporting Period, the Bank's largest energy consumption source was purchased electricity, with a total consumption of 12,670.85 MWh. To reduce energy use and improve energy efficiency, the following measures have been implemented:

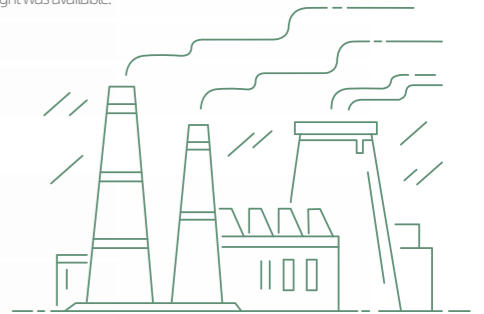
12,670.85

Total consumption / MWh

- Energy-efficient lighting fixtures were replaced, and lighting was kept switched off or used minimally where sufficient natural light was available.
- Employees' electricity-saving awareness was promoted, and "Save Electricity" notices were posted on office switches.
- After working hours each day, offices were inspected by security personnel to ensure that power was switched off. Any instances of energy wastage were recorded and reported.

For the Bank's Data Center, the following measures were mainly implemented to reduce energy consumption:

- An air-cooled chilled water system with a free-cooling function was adopted, and system energy consumption was reduced through free cooling. The supply and return water temperatures of the water-cooled system were increased, thereby reducing chiller capacity requirements and improving operating efficiency.
- Cold-aisle containment was implemented in the rack area to enhance the cooling efficiency of the air-conditioning system, thereby achieving energy saving and consumption reduction.



Summary Table of Key Environmental KPIs¹

Item	2025	2024	2023	Unit
Air pollutants²				
Nitrogen oxides (NOx) emissions	585.22	538.66	554.56	kg
Sulphur oxides (SOx) emissions	111.70	102.25	103.06	kg
Particulate matter (PM) emissions	147.21	187.24	189.55	kg

1: Unless otherwise specified, the reporting boundary for key environmental KPIs during the Reporting Period covers the Bank's total office area of 254,529.88 m², which is used as the denominator for all intensity calculations.

2: The air pollutants emitted by Gansu Bank primarily stem from vehicle fuel consumption, the combustion of gasoline and diesel in generators, and the combustion of fuels from stationary sources such as natural gas and anthracite coal. Emissions of air pollutants were calculated in accordance with the Manual on Methods and Coefficients for Pollutant Emission Accounting in Emission Source Statistical Surveys, the Technical Guidelines for Compiling Air Pollutant Emission Inventories for Road Motor Vehicles (Trial), and the Technical Guidelines for Compiling Air Pollutant Emission Inventories for Non-Road Mobile Sources (Trial) issued by the Ministry of Ecology and Environment of the People's Republic of China.

3: During the Year, changes in the Bank's energy and resource consumption mainly arose from changes in the use of stationary source equipment. No bituminous coal was used during the Year, while the use of smokeless coal increased, and liquefied natural gas was not used. Conversion standards for energy consumption data were referenced from the Guidelines for Accounting Methods and Reporting of Greenhouse Gas Emissions for Enterprises in Industrial and Other Sectors (Trial).

Summary Table of Key Environmental KPIs

Item	2025	2024	2023	Unit
Non-hazardous Waste				
Waste paper generated	53.78	48.79	58.39	tonne
Waste paper intensity	0.21	0.19	0.24	kg/m ²
Office waste generated	68.71	62.21	67.06	tonne
Office waste intensity	0.27	0.24	0.27	kg/m ²
Total non-hazardous waste generated	122.49	110.99	-	tonne
Total non-hazardous waste intensity	0.48	0.44	-	kg/m ²
Hazardous Waste				
Waste ink cartridges generated	3,103.64	1,939.74	1,753.77	kg
Waste ink cartridges intensity	12.19	7.62	7.07	kg/1,000 m ²
Waste toner cartridges generated	3,545.10	3,270.71	2,886.82	kg
Waste toner cartridges intensity	13.93	12.85	11.64	kg/1,000 m ²
E-waste generated	1.34	2.34	2.34	tonne
E-waste intensity	5.25	9.19	9.41	kg/1,000 m ²
Total hazardous waste generated	7.99	7.55	-	tonne
Total hazardous waste intensity	31.38	29.66	-	kg/1,000 m ²
Water Resources				
Water consumption	158,523.91	140,816.14	96,880.38	tonne
Water consumption intensity	0.62	0.55	0.39	tonne/m ²
Energy Resources³				
Electricity consumption	12,670.85	18,022.28	15,138.56	MWh
Gaseous natural gas consumption	3,807.46	3,957.99	3,784.96	MWh
Liquefied natural gas consumption	-	-	-	MWh
Bituminous coal consumption	-	-	-	MWh
Smokeless coal consumption	17.03	34.05	34.05	MWh
Diesel consumption	18.05	17.75	22.60	MWh
Gasoline consumption	2,904.97	2,956.40	3,435.66	MWh
Liquefied petroleum gas consumption	-	-	8.32	MWh
Fuel oil consumption	-	-	0.03	MWh
Total direct energy consumption	6,747.50	6,966.18	7,285.63	MWh
Total indirect energy consumption	12,670.85	18,022.28	15,138.56	MWh
Total energy consumption	19,418.35	24,988.46	22,424.18	MWh
Total direct energy consumption intensity	0.03	0.03	0.03	MWh/m ²
Total indirect energy consumption intensity	0.05	0.07	0.06	MWh/m ²
Total energy consumption intensity	0.08	0.10	0.09	MWh/m ²

Strengthening Environmental Awareness

Green principles have been integrated by the Bank not only into its business and operations, but also into the cultivation of an environmental culture across the Bank and within the community. Through diversified practical initiatives, employees and customers have been guided to adopt green lifestyles, and an action mechanism featuring proactive emission reduction and voluntary environmental protection has been established, thereby providing sustained internal momentum for advancing green development.

"Green Longyuan" in Action at the Bank of Gansu

Case

In April 2025, in response to the "Green Longyuan" initiative launched by the CPC Gansu Provincial Committee and the People's Government of Gansu Province, more than 40 cadres and employees from the Head Office, led by Head Office leaders, participated in a voluntary tree-planting activity at Renshou Mountain in Anning District, Lanzhou. Through the activity, awareness of ecological and environmental protection among cadres and employees was effectively enhanced, and a stronger sense of responsibility and mission for building a better home together was fostered, representing a vivid practice of the Bank's "green bank" strategy.



"Carbon Account" Points Redemption Campaign Conducted by the Bank of Gansu

Case

To encourage low-carbon lifestyles, the "Carbon Account" points programme was innovatively launched by the Bank of Gansu, under which customers' daily green practices, such as low-carbon commuting, are converted into carbon points that can be accumulated and redeemed. Points are earned through low-carbon commuting modes, including walking, cycling, and public transportation, and can be redeemed for eco-friendly gifts or used to support public welfare projects, thereby effectively linking green behaviors with personal incentives and social benefits.



Prospects for the future

With a steady course set, progress can be made with stability and endurance.

In 2025, the major strategic tasks of the 14th Five-Year Plan period were fully completed by the Bank of Gansu. Notable results were achieved in serving the real economy, preventing and mitigating financial risks, and deepening financial reform. Solid steps were taken toward high-quality development, and operating quality and efficiency as well as overall competitiveness were continuously enhanced.

As the opening year of the 15th Five-Year Plan period, the Bank of Gansu will take a broader perspective to gain insights into current trends. Guided by four core strategic pillars—"deeply rooted in the Longyuan region, empowering the real economy", "digital leap forward, intelligent benefits for urban and rural areas", "green finance, safeguarding our homeland" and "open collaboration-creating value"—overall development will be coordinated with a systems mindset, key challenges will be addressed through targeted measures, and strategic positioning will be planned in a scientific manner, so as to lay an institutional foundation and inject sustained momentum for sustainable high-quality development.

In recent years, the fundamental purpose of "finance for the people" has been consistently upheld by the Bank of Gansu, and the responsibilities and commitment of a provincial corporate bank have been deeply embedded in its development. Loyalty has been demonstrated through dedicated work, and the mission has been fulfilled through professional capability. Coverage, accessibility and satisfaction of financial services have been continuously enhanced. In supporting local project development, serving micro and small enterprises, advancing rural revitalization, and promoting green transition, the Bank has effectively played its role as a main force in local finance. The Bank has become an indispensable financial pillar supporting the economic and social development of Gansu, and an important force driving modernization in the Longyuan region.

Looking ahead, the arrangements of the CPC Gansu Provincial Committee and the People's Government of Gansu Province for financial work are to be implemented by the Bank of Gansu with unwavering resolve. With greater determination and more solid actions, the "Five Major Articles" of technology finance, green finance, inclusive finance, pension finance, and digital finance are to be advanced in an all-round manner. Planning will continue to be guided by serving the real economy as the fundamental orientation and by the "Five Major Articles" as the core strategic direction. Focus will be placed on four key areas—agriculture, rural areas and farmers, energy transition, the digital economy, and livelihood consumption. A retail finance ecosystem featuring a virtuous cycle among "industry empowerment, financial support, and livelihood benefits" is to be actively developed, and financial resources are to be directed with precision toward key areas and weak links of economic and social development.

On the new journey ahead, the Bank of Gansu will remain steadfast in its original aspiration and shoulder its mission. With a more vigorous spirit of endeavor and a more pragmatic work style, the Bank will stay deeply rooted in the Longyuan region and serve people's livelihoods with full commitment. In the broad practice of supporting the high-quality economic and social development of Gansu, new chapters of serving the country through finance and serving the people will continue to be written. Stronger and more reliable financial support will be provided for accelerating the building of a prosperous and beautiful New Gansu and for continuously creating a new landscape of enriching the people and revitalizing Gansu.

共绘新蓝图 同赴新征程

丝路新脉动 金融新未来 | “十五五”战略蓝图启程

高质量发展



深植陇原
赋能实体



数字跃迁
智惠城乡



绿色金融
守护家园



开放协同
共创价值

CTI 华测认证

Independent Assurance Statement

CTI Certification Co., Ltd. ("CTI") was entrusted to conduct an assurance of the sustainable development information disclosed by Bank of Gansu Co., Ltd. ("the Reporting Organization") in its Bank of Gansu Co., Ltd. 2025 Environmental, Social and Governance (ESG) Report ("the Report"). The purpose of this process is to provide confidence to stakeholders when making decisions based on the information provided by the Reporting Organization.

Intended stakeholders of the assurance statement

- Directors
- Shareholders
- General public
- Management
- Suppliers
- Regulators
- Employees
- Customers

Assurance standard

AA1000 Assurance Standard v3

Assurance scope

- Verify the content, context and application, as well as the quality of sustainability-related information presented in the report during the reporting period;
- Assess the Report's alignment with the AA1000 Accountability Principles (2018), including inclusivity, materiality, responsiveness and impact;
- Review the sustainability practices and performance information described in the Report;
- Assess the mechanisms used for sustainability-related information and their conformity with applicable reporting standards;
- Assess the appropriateness and adequacy of the data collection, quantification and data management processes utilized in the Report.

Type of engagement

Type 2 engagement

Level of assurance

Subject matter	Level
Degree of adherence to the AA1000 Accountability Principles (2018)	Moderate Level
Quality of specified sustainability-related information	Moderate Level

Preparation standards and normative references

Bank of Gansu Co., Ltd. 2025 Environmental, Social and Governance Report was prepared in accordance with the disclosure requirements set out in the Environmental, Social and Governance Reporting Code (the "ESG Code") in Appendix C2 to the prevailing Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited, the Report is prepared with a focus on the principles upheld and related efforts undertaken by Bank of Gansu Co., Ltd. in fulfilling its corporate responsibilities, so as to respond to the expectations of key stakeholders, and the Bank's sustainability achievements in 2025 are set out in detail.

Source of information disclosure

Disclosure title: Bank of Gansu Co., Ltd. 2025 Environmental, Social and Governance Report
Source: Bank of Gansu Co., Ltd.

Description of methodology

CTI formulated an engagement plan based on the assurance process and conducted the engagement according to the plan. CTI conducted inspections with a professional skepticism attitude and the assurance activities included the following procedures:

- Process for understanding, testing and evaluating the extent to which the Reporting Organization adheres to the AA1000 Accountability Principles, and thereby assessing the degree of adherence;
- Conduct interviews with management regarding the effectiveness of impact-generating processes, involving the Reporting Organization's top management, departmental managers and sustainability officers;
- Review and inspect the Reporting Organization's management practices, business processes and evidence collection procedures through sampling;
- Collect and evaluate evidentiary materials and management declarations supporting the Reporting Organization's adherence to AA1000 Accountability Principles.

01

Conclusions

In accordance with the AA1000 Assurance Standard v3, CTI conducted a Type 2 moderate level assurance on the sustainable-related information disclosed in the Report prepared by the Reporting Organization. According to the requirements of the AA1000 Accountability Principles (2018), the conclusions are as follows:

Adherence to AA1000 Accountability Principles (2018) of the Reporting Organization and the Report

Inclusivity	After assessment, CTI confirms that the Reporting Organization has identified and understood its stakeholders, maintained proper, transparent and timely communication with them, and incorporated key stakeholder concerns into significant considerations for corporate sustainability, aligning with the inclusivity requirement of AA1000 Accountability Principles (2018).
Materiality	After assessment, CTI confirms that the Reporting Organization has determined the significance, likelihood, and both current and anticipated future impacts of identified material issues, has conducted a materiality evaluation covering both internal and external aspects of the organization, aligning with the materiality requirement of AA1000 Accountability Principles (2018).
Responsiveness	After assessment, CTI confirms that the Reporting Organization has adopted suitable reporting frameworks to define and reflect responses to material matters in the Report, aligning with the responsiveness requirement of AA1000 Accountability Principles (2018).
Impact	After assessment, CTI confirms that the Reporting Organization has established clear procedures for regular monitoring and measurement of sustainability impacts, with dedicated professionals effectively driving the sustainability agenda, aligning with the impact requirement of AA1000 Accountability Principles (2018).

The quality of sustainability related information disclosed in the Report

CTI did not identify any material misstatements in the sustainability-related information described in the Report as described below:

Information on sustainability performance

- The number and proportion of employees by gender, age, region, employment type, and management level
- Total greenhouse gas emissions
- The number and proportion of employee turnover by gender, age, and region
- Total energy consumption


Limitations and approach used to mitigate limitations

The limitations and mitigation methods of CTI in the assurance process:

- CTI confirms solely through interviews and factual evidence verification that all sustainability performance indicators have clearly defined data sources;
- CTI cannot provide assurance opinions on viewpoints described in the Report, including opinions, beliefs, inferences, aspirations, expectations or future intentions;
- CTI will focus further on the improvement and advancement of the Reporting Organization's sustainability information disclosure and management practices in future assurance work, in alignment with the principle of continuous improvement.

Competence and independence of CTI

Founded in 2004, CTI Certification Co., Ltd. is a professional certification body approved by the Certification and Accreditation Administration of China (CNCA) and accredited by the China National Accreditation Service for Conformity Assessment (CNAS), enjoying an independent third-party impartial status. We have extensive experience in conducting third-party audits for management system certifications in quality, environmental, energy, occupational health and safety as well as environmental data such as greenhouse gases. Except for the assurance of sustainability information, no member of the assurance team has any business relationship with Bank of Gansu Co., Ltd., its directors, executives or department managers. After the internal impartiality assessment conducted by CTI, we believe that there is no conflict of interest in this assurance engagement.

Signed by 

 **AA1000**
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Appendix: Hong Kong Stock Exchange ESG Code Content Index

Mandatory Disclosure Requirements	Disclosure Chapter
<p>Governance Structure</p> <p>A statement from the board containing the following elements:</p> <ul style="list-style-type: none"> (i) a disclosure of the board's oversight of ESG issues; (ii) the board's ESG management approach and strategy, including the process used to evaluate, priorities and manage material ESG-related issues (including risks to the issuer's businesses); and (iii) how the board reviews progress made against ESG-related goals and targets with an explanation of how they relate to the issuer's businesses. 	"Sustainability Governance"
<p>Reporting Principles</p> <p>A description of, or an explanation on, the application of the following Reporting Principles in the preparation of the ESG Report: Materiality, Quantitative and Consistency.</p>	"Report Standards"
<p>Reporting Boundary</p> <p>A narrative explaining the reporting boundaries of the ESG Report and describing the process used to identify which entities or operations are included in the ESG Report. If there is a change in the scope, the issuer should explain the difference and reason for the change.</p>	"Reporting Scope"

Subject Areas, Aspects, General Disclosures and KPIs	Disclosure Chapter
A. Environmental	
<p>Aspect A1: Emissions</p> <p>General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste.</p> <p>Note: Air emissions include NOx, SOx, and other pollutants regulated under national laws and regulations.</p> <p>KPI A1.1 The types of emissions and respective emissions data.</p> <p>KPI A1.2 [For details, please refer to Part D: Climate-related Disclosures]</p> <p>KPI A1.3 Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).</p>	5.3 Committed to Green Operations

Subject Areas, Aspects, General Disclosures and KPIs	Disclosure Chapter
A. Environmental	
<p>Aspect A1: Emissions</p> <p>KPI A1.4 Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).</p> <p>KPI A1.5 Description of emission target(s) set and steps taken to achieve them.</p> <p>KPI A1.6 Description of how hazardous and non-hazardous wastes are handled, and a description of the reduction target(s) set and steps taken to achieve them.</p>	5.3 Committed to Green Operations
<p>Aspect A2: Use of Resources</p> <p>General Disclosure Policies on the efficient use of resources, including energy, water and other raw materials. Note: Resources may be used in production, in storage, transportation, in buildings, electronic equipment.</p> <p>KPI 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).</p> <p>KPI A2.2 Water consumption in total and intensity (e.g. per unit of production volume, per facility).</p> <p>KPI A2.3 Description of energy use efficiency target(s) set and steps taken to achieve them.</p> <p>KPI A2.4 Description of whether there is any issue with sourcing water that is fit for purpose, water efficiency target(s) set and steps taken to achieve them.</p> <p>KPI A2.5 Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.</p>	5.3 Committed to Green Operations
<p>Aspect A3: The Environment and Natural Resources</p> <p>General Disclosure Policies on minimizing the issuer's significant impacts on the environment and natural resources.</p> <p>KPI A3.1 Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.</p>	5.1 Addressing Climate Change 5.2 Developing Green Finance
<p>Aspect A4: climate change</p> <p>For details, please refer to Part D: Climate-related Disclosures</p> <p>KPI A4.1 For details, please refer to Part D: Climate-related Disclosures</p>	5.3 Committed to Green Operations

Subject Areas, Aspects, General Disclosures and KPIs		Disclosure Chapter
B. Social		
Aspect B1: Employment	<p>General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.</p> <p>KPI B1.1 Total workforce by gender, employment type (for example, full- or part-time), age group and geographical region.</p> <p>KPI B1.2 Employee turnover rate by gender, age group and geographical region.</p>	4.1 Safeguarding Employee Rights
	<p>General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards.</p> <p>KPI B2.1 Number and rate of work-related fatalities occurred in each of the past three years including the reporting year.</p> <p>KPI B2.2 Lost days due to work injury.</p> <p>KPI B2.3 Description of occupational health and safety measures adopted, and how they are implemented and monitored.</p>	
Aspect B3: Development and Training	<p>General Disclosure Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities. Note: Training refers to vocational training. It may include internal and external courses paid by the employer.</p> <p>KPI B3.1 The percentage of employees trained by gender and employee category (e.g. senior management, middle management).</p> <p>KPI B3.2 The average training hours completed per employee by gender and employee category.</p>	4.3 Supporting Employee Development

Subject Areas, Aspects, General Disclosures and KPIs		Disclosure Chapter
B. Social		
Aspect B4: Labour Standards	<p>General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour.</p> <p>KPI B4.1 Description of measures to review employment practices to avoid child and forced labour.</p> <p>KPI B4.2 Description of steps taken to eliminate such practices when discovered.</p>	4.1 Safeguarding Employee Rights
	<p>General Disclosure Policies on managing environmental and social risks of the supply chain.</p> <p>KPI B5.1 Number of suppliers by geographical region.</p> <p>KPI B5.2 Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, and how they are implemented and monitored.</p> <p>KPI B5.3 Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored.</p> <p>KPI B5.4 Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.</p>	
Aspect B6: Product Responsibility	<p>General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress.</p> <p>KPI B6.1 Percentage of total products sold or shipped subject to recalls for safety and health reasons.</p>	2.2 Safeguarding Customer Rights and Interests
	<p>KPI B6.2 Number of products and service-related complaints received and how they are dealt with.</p>	1.4 Safeguarding Information Security
	<p>KPI B6.3 Description of practices relating to observing and protecting intellectual property rights.</p>	Not Applicable
		2.2 Safeguarding Customer Rights and Interests
		1.2 Enhancing Internal Control and Compliance

Subject Areas, Aspects, General Disclosures and KPIs		Disclosure Chapter
B. Social		
Aspect B6: Product Responsibility	KPI B6.4 Description of quality assurance process and recall procedures.	Not Applicable
	KPI B6.5 Description of consumer data protection and privacy policies, and how they are implemented and monitored.	1.4 Safeguarding Information Security
Aspect B7: Anti-corruption	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering.	1.2 Enhancing Internal Control and Compliance
	KPI 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.	
	KPI B7.2 Description of preventive measures and whistle-blowing procedures, and how they are implemented and monitored.	
	KPI B7.3 Description of anti-corruption training provided to directors and staff.	
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.	2.3 Developing Pension Finance 3.1 Building Beautiful Gansu Together 3.2 Supporting Rural Revitalisation 3.3 Expanding Financial Inclusion 4.4 Actively Giving Back to Society
	KPI B8.1 Focus areas of contribution (e.g. education, environmental concerns, labor needs, health, culture, sport).	
	KPI B8.2 Resources contributed (e.g. money or time) to the focus area.	

Part D: Climate-related Disclosures		Disclosure Chapter	
Governance			
Strategy	Climate-related risks and opportunities	5.1 Addressing Climate Change 5.2 Developing Green Finance	
	Business model and value chain		
	Strategy and decision-making		
	Financial position, financial performance and cash flows		
Climate resilience			
Risk Management			
Metrics and Targets	Greenhouse gas emissions		
	Climate-related transition risks		
	Climate-related physical risks		
	Climate-related opportunities		
	Capital deployment		
	Internal carbon prices		
	Remuneration		
Industry-based metrics			
Climate-related targets			

Reader Feedback Form

Thank you for reading Bank of Gansu Co., Ltd. 2025 Environmental, Social and Governance (ESG) Report. To strengthen communication and engagement with stakeholders and to further enhance the Bank's capabilities and effectiveness in fulfilling its social responsibilities, your valuable comments and suggestions are welcomed. Please complete this feedback form and return your comments to us via any of the following channels:

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1. Which of the following stakeholder groups do you belong to:

- Government Regulatory authorities Shareholders Customers Employees
 Suppliers Partners Community Media Others

2. Your location:

- Mainland China Hong Kong, Macau, and Taiwan Regions Overseas

3. Your overall evaluation of this Report:

- Not good Average Good Very good

4. Your evaluation of the Bank's practices in environmental protection:

- Not good Average Good Very good

5. Your evaluation of the Bank's social responsibility practices:

- Not good Average Good Very good

6. Your evaluation of the Bank's corporate governance practices:

- Not good Average Good Very good

7. Do you consider the information disclosed in this Report to be accurate?

- No Generally Yes

8. Do you consider the information disclosed in this Report to be complete?

- No Generally Yes

9. Do you consider the content and layout of this Report to be clear and easy to understand?

- No Generally Yes

10. Do you consider this report to meet your reading needs?

- No Generally Yes

11. Any other comments and suggestions on improving and enhancing the Bank of Gansu's ESG development philosophy and this Report:

Thank you for your interest and support of Bank of Gansu!