



中原人民自己的银行

# 2025

## Zhongyuan Bank Co., Ltd.

### Environmental, Social and Governance Report

Stock Code: 1216

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## About the Report

This report is a true reflection of Zhongyuan Bank Co., Ltd. (hereinafter referred to as "Zhongyuan Bank", the "Bank", or "we") in actively fulfilling its economic, social and environmental responsibilities and advancing coordinated sustainable development. It aims to present an objective and fair view of the strategies, management approaches and practices of Zhongyuan Bank and its subsidiaries included in the annual report for the year 2025 in relation to environmental, social and governance (ESG) matters.

### Reporting Period

This Report covers the period from January 1, 2025 to December 31, 2025 (the "reporting period"). In order to enhance the contrast and forward-looking nature of this Report, some contents may go beyond the above-mentioned scope.

### Reporting Cycle

This is an annual report and the 9th ESG report published by Zhongyuan Bank since 2017.

### Organizational Scope

Unless otherwise specified, the information and data presented in this report cover Zhongyuan Bank and its subsidiaries included in the scope of the annual report.

### Basis of Preparation

This Report has been prepared in accordance with the *Code of Corporate Governance for Listed Companies* issued by the China Securities Regulatory Commission and the *Environmental, Social and Governance Reporting Guide* set out in Appendix C2 to the *Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited* (the "Listing Rules"), issued by the Stock Exchange of Hong Kong Limited. It also makes reference to the *GRI Sustainability Reporting Standards* issued by the Global Sustainability Standards Board (GSSB), as well as relevant requirements set out in the *Opinions on Strengthening Social Responsibility of Banking Financial Institutions* issued by the former China Banking Regulatory Commission and the *Guidelines on Corporate Social Responsibility of Banking Financial Institutions in China* issued by the China Banking Association. The preparation of this Report follows the principles of materiality, quantification, balance and consistency. Unless otherwise specified, the data in this report have been prepared using the same statistical methods as those adopted in Zhongyuan Bank's 2024 ESG report, with no significant changes.

#### Materiality

This report identifies the ESG topics that are materially relevant to the Bank and provides targeted disclosures on each of these topics.

#### Quantification

The statistical standards, methods, assumptions and/or calculation tools for the quantitative KPIs in this Report, as well as the sources of conversion factors, are explained in the interpretation in this Report.

#### Balance

This Report presents the Bank's performance during the reporting period in a fair, impartial, objective, and balanced manner, thereby avoiding any inappropriate understanding, decision-making, or judgment by the readers.

#### Consistency

The statistical methods used for disclosing data in this Report are consistent. In the event of any changes to the disclosed statistical methods, key performance indicators, or any other relevant factors that significantly impact meaningful comparisons, such changes will be clearly explained in this Report.

## Data Explanation

All the financial data in this Report are from the 2025 audited financial report set out in the 2025 annual report. The other data statistics scope includes the head office, 18 branches, 1 consumer finance company, 2 financial leasing companies and 13 rural banks. Unless otherwise specified, the monetary amounts involved in this Report are measured in RMB.

## Independent Assurance

To ensure the authenticity and reliability of this report, it has been assured by SynTao Green Finance in accordance with the AA1000 Assurance Standard (AA1000AS v3) issued by AccountAbility.

## Release Form

This Report is published in both print and electronic formats. The printed version is available at the Office of the Board of Directors of the Bank, the electronic version can be downloaded from the HKEXnews (website: www.hkexnews.hk) and the Bank's website (website: www.zybank.com.cn). The Report is available in Chinese and English. If there is any inconsistent, the Chinese version shall prevail. If you have any comments or suggestions regarding this report, please contact us through the following channels:

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## Statement from the Board of Directors

The Bank's Board of Directors attaches great importance to environmental, social and governance (ESG) and has established an ESG governance framework spanning the decision-making, management, and execution levels, integrating ESG principles and requirements comprehensively into all aspects of corporate governance.

The Board serves as the highest decision-making body for the Bank's ESG initiatives and assumes ultimate responsibility for supervising and managing ESG matters. The Strategic Development Committee under the Board coordinates ESG work, reviewing major resolutions, formulating policies, strategic plans, annual plans, and budgets, overseeing the management of ESG-related risks and opportunities, and regularly reviewing and evaluating the achievement of ESG objectives.

The Board requires that ESG principles be integrated into the *Zhongyuan Bank Co., Ltd. Strategic Plan (2025-2030)*, with ESG management policies and strategies formulated to deepen efforts in key ESG areas such as green finance and inclusive finance, and to promote the comprehensive integration of business development with ESG management. The Board will regularly review ESG-related objectives and progress to ensure that ESG requirements are embedded in the Bank's development strategy, major decisions, management, operations, and core business, actively responding to the needs and expectations of investors and other stakeholders.

## About Zhongyuan Bank

### Company Profile

Established in December 2014, Zhongyuan Bank is a provincial corporate bank whose branches covering the whole Henan Province. In July 2017, the Bank was listed on the Main Board of The Stock Exchange of Hong Kong Limited. In May 2022, with the approval of the former China Banking and Insurance Regulatory Commission, Zhongyuan Bank merged former Bank of Luoyang, Bank of Pingdingshan and Bank of JZCTS.

As of the end of the reporting period, Zhongyuan Bank has 18 branches, nearly 700 business outlets, 1 consumer finance company, 2 financial leasing companies and 13 rural banks. The total assets of the Bank have exceeded 1.4 trillion, with over 20,000 employees. With outstanding business performance and high-quality financial services, Zhongyuan Bank has won wide acclaim from all sectors of society, and has successively been awarded the titles of "Forbes World's Best Banks," "Top 10 City Commercial Banks of the Year," "Iron Horse Top 10 Banks," "The Best Listed Company," "Outstanding City Commercial Bank of the Year" and "2025 Fortune China's Top 500 Listed Companies," ranked 152nd in the 2025 Global Top 1,000 Banks by *The Banker*. The Bank's social reputation and brand influence continue to expand.

As of the end of the reporting period,

Zhongyuan Bank operates **18** branches

The bank has over **600** business outlets

**1** consumer finance company

**2** financial leasing companies

**13** village and township banks



## Corporate Culture

Zhongyuan Bank actively fosters a financial culture with Chinese characteristics and rigorously adheres to the "Five Musts and Five Must-Nots" principles. The Bank consistently regards adherence to the leadership of the Party as its guiding spirit, and reliance on the Party Committee and government as its fundamental principle. It maintains a clear understanding that the market economy constitutes the development environment, that its institutional nature is that of a bank, that asset quality is the lifeline, and that operating performance forms the foundation of its existence. With a high degree of political consciousness and a strong sense of responsibility, the Bank spares no effort in serving the practice of Chinese-style modernization in Henan. On the new journey of the new era, it is committed to contributing greater financial strength to writing a more brilliant and vibrant chapter for Zhongyuan.

## Annual Honors

Zhongyuan Bank, with a brand value of RMB 9.381 billion, was ranked on the "2024 China Brand Value Evaluation Information" list for the financial and insurance industry  
On May 10, 2025

Zhongyuan Bank was ranked 152nd on The Banker's "2025 Global Top 1,000 Banks" list  
On July 2, 2025

Zhongyuan Bank was selected as a 2025 Jin'nuo Case for Annual Financial Brand Influence  
On July 8, 2025

The Fortune China 500 list was released, with Zhongyuan Bank ranking 305th  
On July 22, 2025

Zhongyuan Bank was selected as an Outstanding Case of Innovation and Development in China's Banking Industry by Tsinghua Financial Review 2025  
On August 28, 2025

Zhongyuan Bank was listed among the Top 200 Banks in China in the 2025 China Banking Rankings  
On August 28, 2025

Zhongyuan Bank received two titles from 21st Century Business Herald: "2025 Leading City Commercial Bank" and "2025 Leading Brand Institution"  
On November 22, 2025

Zhongyuan Bank was awarded the 2025 Regional Influence Bank—Tianji Award  
On November 19, 2025

Zhongyuan Bank was named the "2025 Bank with Outstanding Competitive Social Responsibility"  
On December 10, 2025

Zhongyuan Bank was awarded as one of the "Top Ten Small and Medium-Sized Banks" in the 7th "Iron Horse" SME Bank Selection  
On December 23, 2025

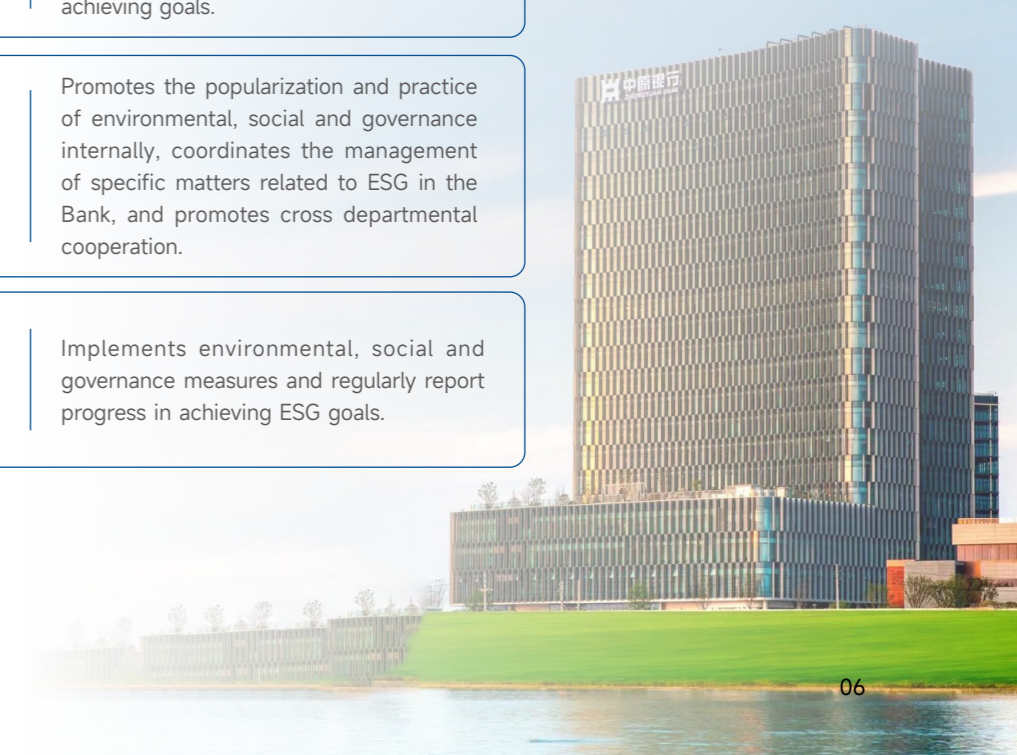
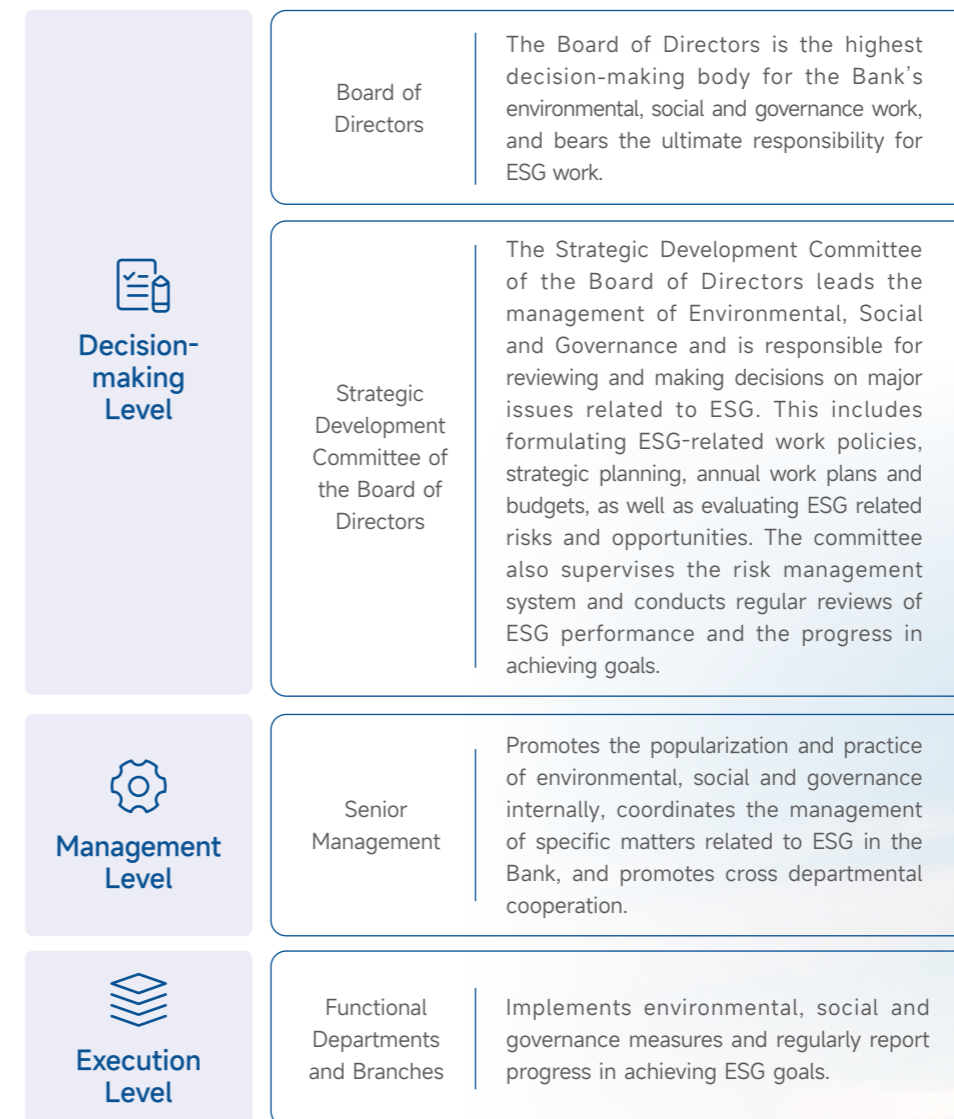
Zhongyuan Bank was named the "2025 Bank with Outstanding Competitive Social Responsibility"  
On December 10, 2025

2025, Zhongyuan Bank was selected as a 2025 Golden Dragon Financial Power Case for Financial Brand and Culture Building  
On December 26, 2025

## ESG Management

### ESG Governance

The Bank consistently integrates the concept of sustainable development throughout its business operations, strives to enhance its environmental, social, and governance (ESG) performance, and continuously strengthens its core sustainability capabilities.



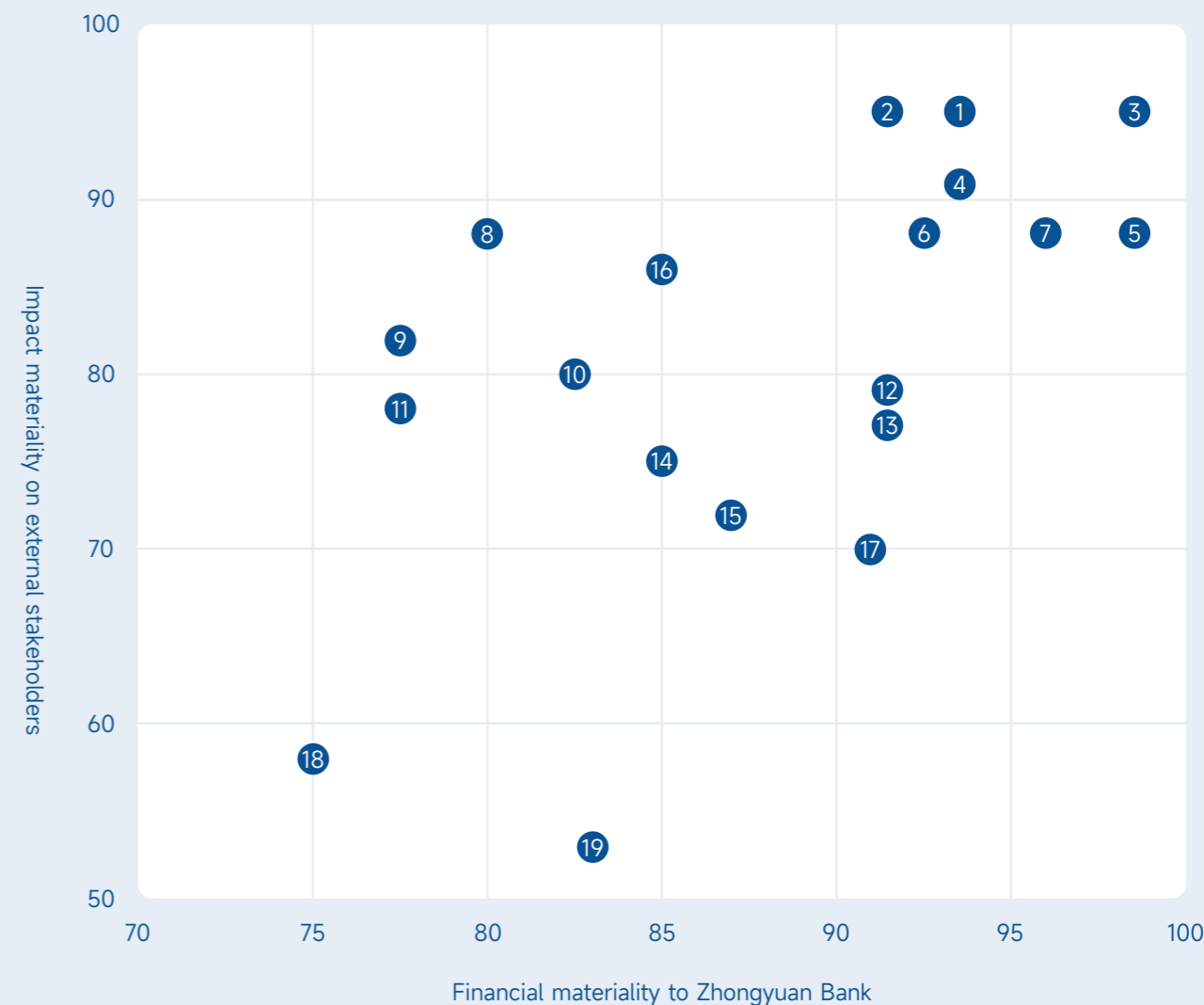
## Stakeholder Communication

The Bank attaches great importance to communication with various stakeholders, such as the government, regulatory agencies, shareholders, customers, employees, partners, the public and the media. We have established diverse channels of communication based on the expectations and demands of the parties, actively listening and responding to the expectations of the stakeholders.

Stakeholders	Expectations and Demands	Way of Communication	Our Responses
 <b>Government</b>	<ul style="list-style-type: none"> <li>Respond to national strategy</li> <li>Practice inclusive performance</li> <li>Promoting Green Finance</li> </ul>	<ul style="list-style-type: none"> <li>Policies and regulations</li> <li>Special report</li> <li>Seminar</li> <li>Daily communication</li> </ul>	<ul style="list-style-type: none"> <li>Support regional economic development</li> <li>Adhere to serving the real economy</li> <li>In-depth practice of inclusive finance</li> <li>Vigorously develop green finance</li> </ul>
 <b>Regulatory Authority</b>	<ul style="list-style-type: none"> <li>Operation in compliance with laws and regulations</li> <li>Prevent and defuse financial risks</li> <li>Maintain financial stability</li> </ul>	<ul style="list-style-type: none"> <li>Regulatory policy document</li> <li>Daily work report</li> <li>On-site and off-site supervision</li> </ul>	<ul style="list-style-type: none"> <li>Adhere strictly to regulatory policies</li> <li>Ensure compliance with internal control standards</li> <li>Comprehensive risk management</li> </ul>
 <b>Shareholder</b>	<ul style="list-style-type: none"> <li>Decent investment return</li> <li>Sound governance structure</li> <li>Strengthen information disclosure</li> </ul>	<ul style="list-style-type: none"> <li>Shareholders' general meeting</li> <li>Periodic announcement</li> <li>Phone and email</li> </ul>	<ul style="list-style-type: none"> <li>Continued and stable operation</li> <li>Improve profitability</li> <li>Improve corporate governance</li> <li>Ensure thorough information disclosure</li> </ul>
 <b>Customer</b>	<ul style="list-style-type: none"> <li>High-quality financial products and services</li> <li>Safeguard customer rights and interests</li> <li>Popularize financial literacy</li> <li>Protection of consumer rights and interests</li> </ul>	<ul style="list-style-type: none"> <li>Customer satisfaction survey</li> <li>Consumer hotline</li> <li>Customer activity</li> <li>Publicity and education activities</li> </ul>	<ul style="list-style-type: none"> <li>Accelerate fintech innovation</li> <li>Data security and privacy protection</li> <li>Optimize customer service experience</li> <li>Provide financial literacy training</li> </ul>
 <b>Employee</b>	<ul style="list-style-type: none"> <li>Competitive salary and welfare</li> <li>Satisfactory working environment and atmosphere</li> <li>Broad room for growth</li> </ul>	<ul style="list-style-type: none"> <li>Workers' congress</li> <li>Labor unions</li> <li>Forum</li> <li>Interview</li> </ul>	<ul style="list-style-type: none"> <li>Formulate a scientific salary incentive system and promotion system</li> <li>Carry out various forms of training activities</li> <li>Improve the incentive and restraint mechanism</li> <li>Focus on employee welfare and physical and mental health</li> </ul>
 <b>Partner</b>	<ul style="list-style-type: none"> <li>Integrity and mutual benefit</li> <li>Fair sourcing</li> <li>Managing ESG risks in supply chains</li> </ul>	<ul style="list-style-type: none"> <li>Business cooperation</li> <li>Business exchange</li> <li>Bidding meeting</li> </ul>	<ul style="list-style-type: none"> <li>Adhere to integrity and mutual benefit</li> <li>Adhere to legal compliance</li> <li>Adhere to insist fair and just</li> <li>Establish good long-term cooperative relations with partners</li> </ul>
 <b>The Public</b>	<ul style="list-style-type: none"> <li>Care for the disadvantaged</li> <li>Build a beautiful community</li> <li>Practice social welfare</li> <li>Popularize financial literacy</li> </ul>	<ul style="list-style-type: none"> <li>Care visits</li> <li>Community service activities</li> <li>Financial service activities</li> <li>Public welfare</li> </ul>	<ul style="list-style-type: none"> <li>Organizing community events</li> <li>Active participation in charity and philanthropy</li> <li>Employee volunteer initiatives</li> <li>Financial literacy promotion</li> </ul>
 <b>Media</b>	<ul style="list-style-type: none"> <li>Broaden the unified information communication platform</li> <li>Form a communication and dialogue mechanism between enterprises and stakeholders</li> </ul>	<ul style="list-style-type: none"> <li>Release report</li> <li>Press conference</li> <li>New media</li> </ul>	<ul style="list-style-type: none"> <li>Periodic reports and corporate announcements</li> <li>Promoting business development information in a timely manner through the media</li> </ul>

## Materiality Issues Assessment

In accordance with the Listing Rules, regulatory policies, and the key concerns of other stakeholders, and considering the Bank's own situation and business characteristics, we have established a list of 19 material ESG issues closely related to the Bank. Based on the analysis of these material issues, this report provides a comprehensive disclosure of each.



- |  |   |                                     |   |
|--|---|-------------------------------------|---|
| 1. Customer rights and interests protection  | 5. Practice of inclusive finance          | 9. Intellectual property management | 14. Building corporate culture            |
| 2. Anti-money laundering and anti-corruption | 6. Fintech application                    | 10. Data security and management    | 15. Employee care                         |
| 3. Legal and compliance management           | 7. Support regional economic construction | 11. Supply chain risk management    | 16. Employee compensation and development |
| 4. Corporate strategic planning              | 8. Practice social welfare                | 12. Support rural revitalization    | 17. Develop green finance                 |
|  |   | 13. Improve corporate governance    | 18. Promote green operations              |
|  |   |                                     | 19. Tackle climate change                 |



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Catering to the goal of high-quality development, Zhongyuan Bank takes Party building as its guidance, compliance management as its bottom line, and standardized operation as its focus. It strives to build a solid financial pillar for serving local economic development and injects strong impetus into the high-quality development of the financial sector.

## Response to the United Nations Sustainable Development Goals (SDGs)



# Strengthening Party Leadership

## Strengthening Political Development

The Bank consistently prioritizes the Party's political development, firmly grasping the political nature and mission of financial work, and continuously enhancing political judgment, political comprehension, and political execution capabilities. We adhere to the Party's innovative theories to unite and inspire, strictly observe political discipline and rules, and ensure that all levels of the Bank remain highly aligned with the CPC Central Committee in thought, politics, and action, thereby providing strong political guidance to keep all undertakings steadily advancing in the right direction.



Collective study sessions of the Head Office Party Committee Central Group



Seminar on the spirit of the Fourth Plenary Session of the 20th CPC Central Committee

## Consolidating Organizational Foundations

The Bank steadily conducts training for Party branch secretaries, prospective Party members, and Party development candidates, continuously strengthening core teams and rigorously managing Party membership intake, thereby solidifying the combat effectiveness of grassroots Party organizations.

### Data Insights · 2025

Number of organized related publicity, learning, and training activities

60

Number of Party members

8,730

Newly developed Party members in the year

196



### Case: Zhongyuan Bank 2025 Party Affairs Cadres Training Program

In October 2025, the Zhongyuan Bank 2025 Party Affairs Cadres Training Program was successfully held at the Rural Revitalization Talent Education Center in Luanchuan, Funiu Mountain, Luoyang. Party affairs cadres from various branches, subsidiaries, and the Head Office participated in the training. The program focused on Party education and the enhancement of Party affairs work capabilities. Several experts were invited to deliver specialized lectures on the Party's innovative theories and practical aspects of Party building. Participants also took part in on-site learning visits to enterprises, model villages, and the Memorial Hall of the Eighth Route Army Office in Luoyang. The training required attendees to elevate their political awareness, improve professional skills, and apply what they learned in practice, ensuring that learning outcomes were effectively translated into work performance.



Zhongyuan Bank 2025 party affairs cadres training program



Training for prospective Party members and Party development candidates

## Fostering Integrity and a Clean Work Ethos

Zhongyuan Bank consistently upholds a strict governance approach, advancing the comprehensive and rigorous Party discipline down to the grassroots level. First, deepening warning education and strengthening ideological defenses by integrating integrity education with optimizing the political environment and inspiring accountability among Party members and cadres, moving away from "one-size-fits-all" lecture-style methods, and delivering tiered, role- and risk-specific education. Second, enhancing key supervision and regulating the exercise of authority by focusing on senior leaders and leadership teams, adding integrity review steps in high-risk areas to strengthen oversight and control from the outset, aiming to eliminate conditions fostering corruption. Third, maintaining discipline and promoting a culture of integrity by strictly implementing the central government's eight-point regulations, addressing formalism and bureaucracy, rigorously investigating violations, emphasizing early detection and minor issues, and fostering a healthy political and operational environment characterized by transparency, integrity, and responsible action.

# Improving Corporate Governance

## Organizational Structure Standardization<sup>1</sup>

The Bank has standardized its governance structure, clearly delineating the responsibilities of the Shareholders' General Meeting, the Board of Directors, and senior management to ensure fair, transparent, and effective decision-making and management. The Shareholders' General Meeting is the Bank's supreme authority and exercises its powers in accordance with the law. The Board of Directors is accountable to the Shareholders' General Meeting and oversees six specialized committees, which operate under the Board's leadership and provide advice on Board decisions. Senior management works under the Board's leadership, executing Board resolutions and managing the Bank's daily operations, reporting regularly to the Board. The President of the Bank is appointed by the Board, accountable to the Board, and responsible for the Bank's overall business operations and management, ensuring fair, transparent, and effective decision-making and management.

During the reporting period, the Board held 10 meetings, the Shareholders' General Meeting held 6 meetings, and the Board of Supervisors held 8 meetings. Four training sessions were organized for directors and supervisors to further enhance their performance capabilities.

### During the reporting period

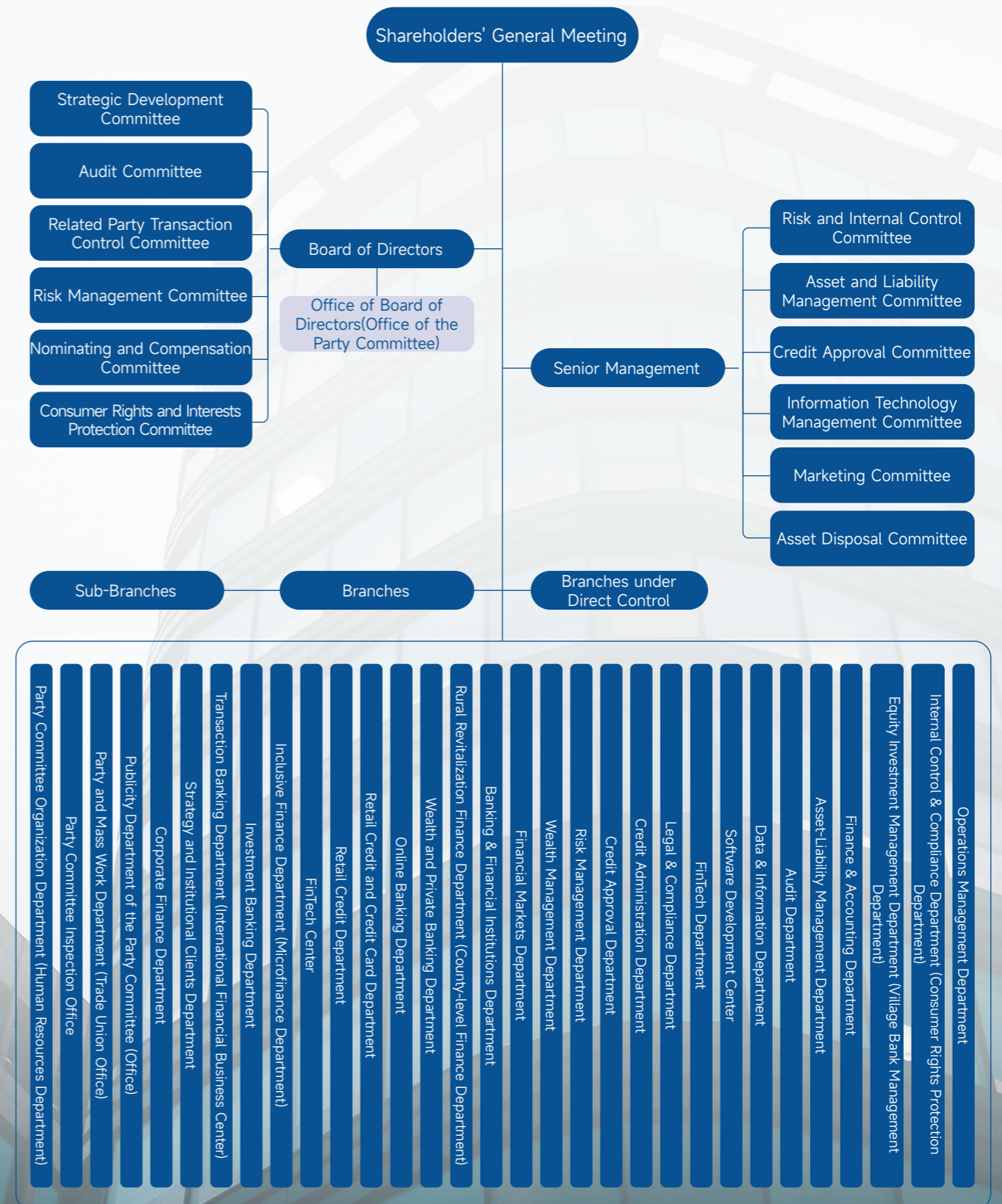
The Board held **10** meetings

The shareholders' general meeting was held **6** times

The Board of Supervisors held **8** meetings

**4** training sessions were organized for directors and supervisors

<sup>1</sup> On November 10, 2025, the Bank convened the second extraordinary Shareholders' General Meeting of 2025, at which a resolution was reviewed and approved to cease the establishment of the Board of Supervisors and to abolish the relevant corporate governance systems of the Board of Supervisors. On January 5, 2026, the Henan Bureau of the National Financial Regulatory Administration issued the *Approval from Henan Financial Regulatory Bureau on the Amendment of the Articles of Association of Zhongyuan Bank Co., Ltd.* (Yu Jin Fu [2026] No. 11), approving the revised Articles of Association, which have since taken effect. Accordingly, from January 5, 2026, the Bank no longer establishes a Board of Supervisors. The Audit Committee of the Board of Directors shall exercise the functions and powers of the Board of Supervisors as stipulated under the *Company Law of the People's Republic of China* and other applicable laws and regulatory requirements. The specialized committees under the Board of Supervisors have been concurrently abolished; the then members of the Board of Supervisors no longer serve as supervisors or hold any related positions; and the relevant corporate governance systems of the Board of Supervisors have been repealed accordingly.



# Improvement of Governance System

## Shareholder Rights and Interests

The Bank adheres to the principle of serving shareholders and creating value for them. In accordance with the *Company Law of the People's Republic of China*, the *Law of the People's Republic of China on Commercial Banks*, and other relevant laws, regulations, and normative documents, the Bank has formulated the *Rules of Procedure for Shareholders' General Meeting of Zhongyuan Bank Co., Ltd.*, safeguarding the legitimate rights and interests of the Bank, its shareholders, and creditors.

The Bank regularly convenes Shareholders' General Meetings, inviting minority shareholders to attend in person and provide opinions. An "Investor Relations" section has been established on the Bank's official website, where shareholders can register accounts and submit applications online, integrating the shareholder service platform. In addition, the 2025 Shareholder Visit Plan was developed, under which relevant departments and business units visit shareholder enterprises to strengthen daily business cooperation.



## Board Development

The Board of Directors assumes ultimate responsibility for the compliance of the Bank's business activities. It comprises six specialized committees: the Strategic Development Committee, Audit Committee, Connected Transaction Control Committee, Risk Management Committee, Nomination and Remuneration Committee, and Consumer Rights Protection Committee. Each committee operates within the scope of authority defined by the Board.

Meanwhile, the Bank continues to optimize the composition of the Board. As at the date of this report, the Board consisted of 9 directors, including 1 executive director, 3 non-executive directors, and 5 independent non-executive directors. All directors hold a master's degree or higher. The Board includes 2 female directors, accounting for 22% of the total.



### Strategic Development Committee

- Oversees the formulation, supervision and evaluation of the Bank's medium- to long-term development strategy, as well as special plans relating to information technology, inclusive finance, green finance and ESG, and provides recommendations to the Board on implementation.
- Reviews annual business plans, capital expenditure budgets and authorization schemes, monitors their implementation, and examines major matters within its authority, including external donations, equity investments, significant asset disposals and external guarantees.
- Studies and coordinates other major matters related to the Bank's strategic development.



### Audit Committee

- Oversees financial reporting and audit matters, reviews financial statements, accounting policies and risk compliance status, coordinates internal and external audits, and monitors the independence and effectiveness of auditors.
- Oversees internal control and risk management, reviews internal control systems, coordinates internal and external audit efforts, monitors the implementation of audit findings, and establishes whistleblowing mechanisms to oversee misconduct related to finance and internal controls.
- Supervises the performance of duties by directors and senior management, makes recommendations on handling misconduct, safeguards the Bank's legitimate interests, and performs other duties as required by regulations and the Articles of Association.



### Connected Transaction Control Committee

- Formulates policies for connected transaction management in accordance with applicable laws, regulations and the *Hong Kong Listing Rules*, identifies and determines connected parties and the scope of connected transactions, and reports to the Board.
- Reviews the compliance and fairness of connected transactions, examines major and disclosable connected transactions, submits them to the Board or Shareholders' General Meeting in accordance with procedures, and reviews related disclosures.
- Performs other duties related to connected transaction management as delegated by the Board.



### Risk Management Committee

- Responsible for formulating the Bank-wide risk management framework, establishing risk identification, assessment and control mechanisms, and overseeing various risks including credit, market, liquidity, operational, compliance and reputational risks.
- The Committee shall perform other duties delegated by the Board of Directors.



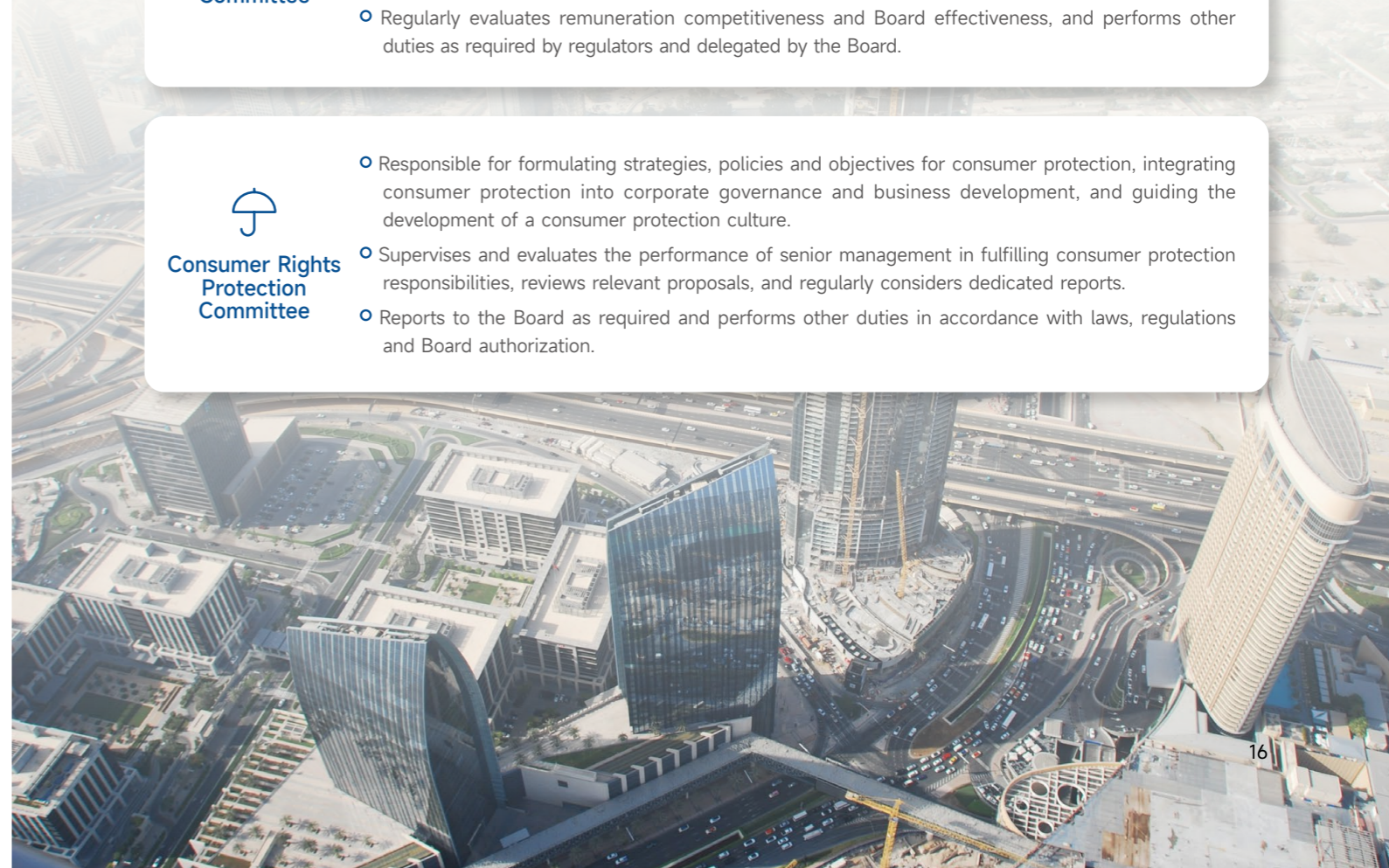
### Nomination and Remuneration Committee

- Formulates remuneration and appraisal systems, and makes recommendations on remuneration packages, incentive schemes and performance evaluations for directors and senior management to ensure fairness and proper governance.
- Responsible for nomination, selection and qualification review of directors and senior management, evaluates Board structure, diversity and independence, formulates selection criteria and succession plans, and reviews appointment and removal proposals for senior executives.
- Regularly evaluates remuneration competitiveness and Board effectiveness, and performs other duties as required by regulators and delegated by the Board.



### Consumer Rights Protection Committee

- Responsible for formulating strategies, policies and objectives for consumer protection, integrating consumer protection into corporate governance and business development, and guiding the development of a consumer protection culture.
- Supervises and evaluates the performance of senior management in fulfilling consumer protection responsibilities, reviews relevant proposals, and regularly considers dedicated reports.
- Reports to the Board as required and performs other duties in accordance with laws, regulations and Board authorization.

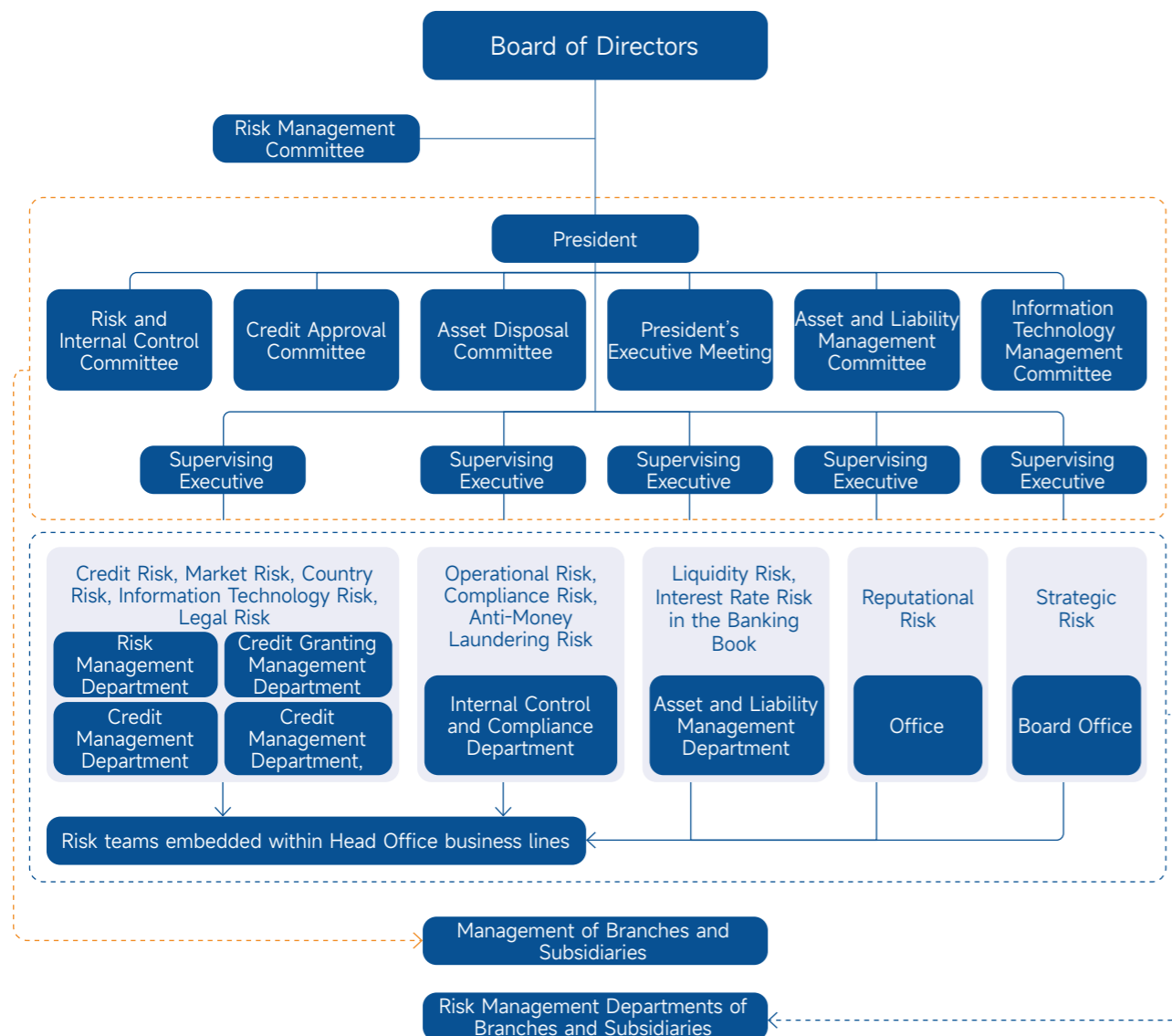


# Compliance and Risk Management

## Risk Management

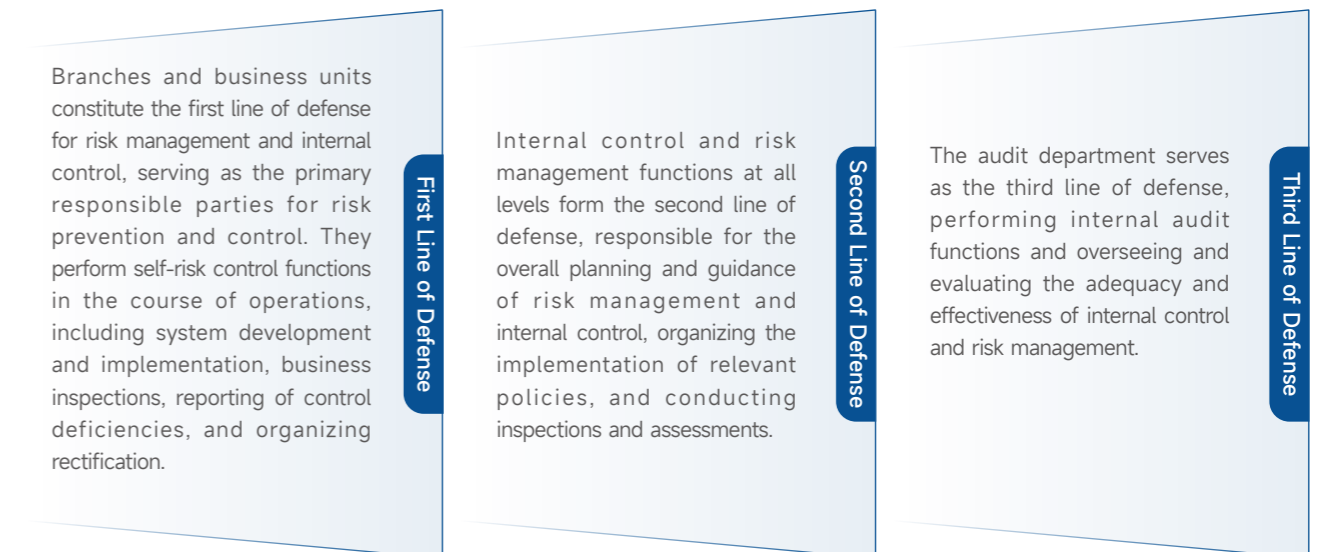
The Bank strictly upholds the bottom line of risk prevention and control, continuously advances the development of a comprehensive risk management system, and optimizes the end-to-end mechanisms for risk identification, early warning and mitigation. It also strengthens risk assessment and response in key areas. Meanwhile, the Bank has established and improved a tiered and categorized risk management organizational structure, clarified risk management responsibilities at all levels, and reinforced the foundation for prudent operations.

Risk Management Organizational Structure



## Building the Three Lines of Defense

The Bank adheres to a bottom-line risk mindset and continuously optimizes its three lines of defense for risk management and internal control, ensuring stable and orderly operations and services.



## Compliance Review Process

Compliance review is a coordinated process involving the "three lines of defense." In accordance with regulatory requirements and its own operational needs, the Bank has established a compliance review process. In addition, compliance review steps (nodes) have been incorporated into internal approval procedures. Important matters submitted to the President's Executive Meeting, the Risk and Internal Control Committee, the Marketing Committee, and other relevant committees are subject to compliance review.

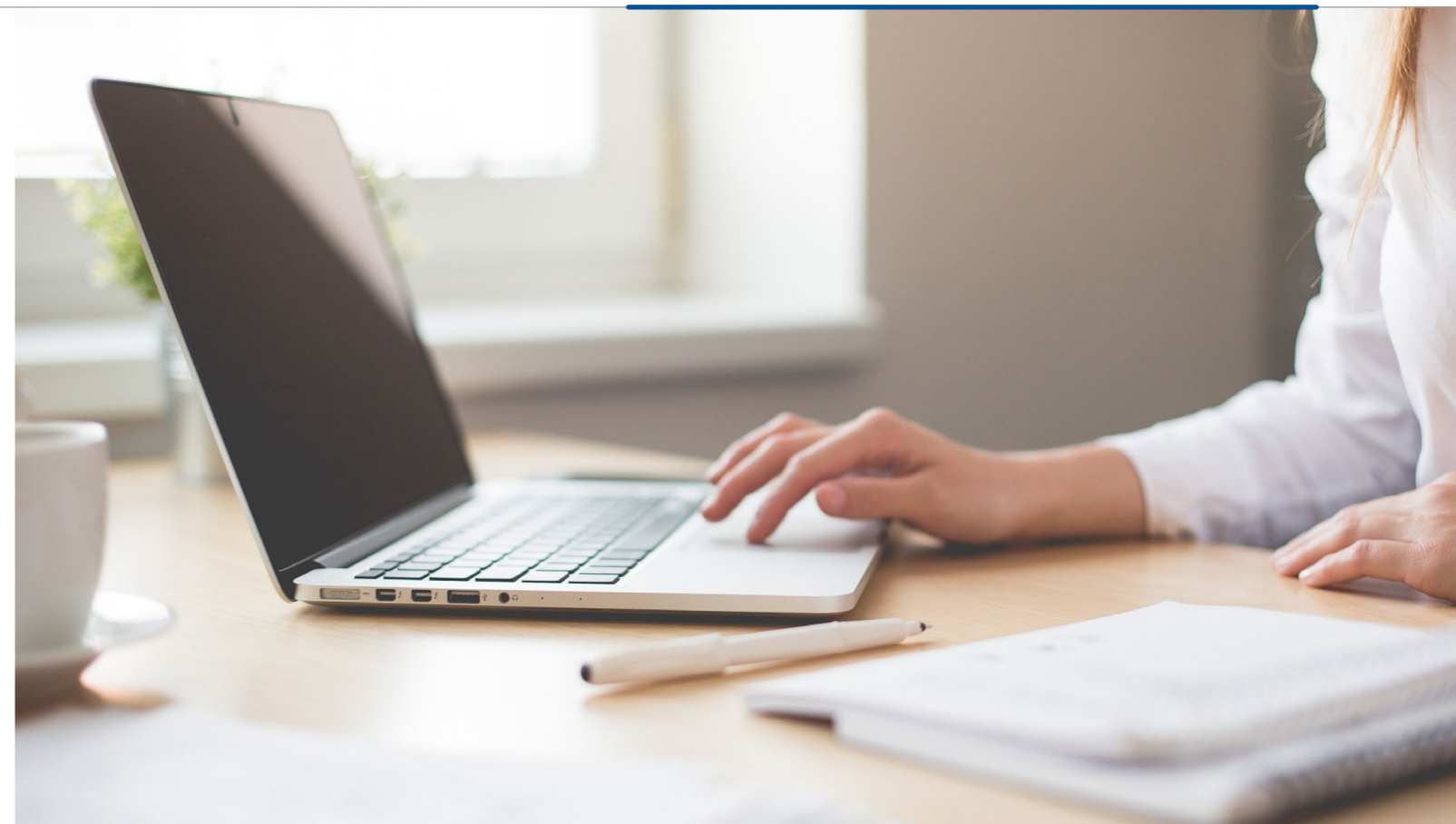


## Internal Control

Internal control refers to a dynamic process and mechanism in which the Board of Directors, the Board of Supervisors<sup>2</sup>, senior management, and all employees of the Bank participate, and which, through systematic policies, procedures, and methodologies, aims to achieve control objectives. In accordance with the *Law of the People's Republic of China on Commercial Banks*, the *Guidelines for Commercial Banks's Internal Control*, and relevant requirements of the Hong Kong Stock Exchange, the Bank has established a relatively sound and well-structured internal control system by issuing the *Compliance Management Measures of Zhongyuan Bank*. This system is designed to ensure compliance with applicable national laws, regulations, and rules, the achievement of the Bank's development strategies and business objectives, the truthfulness and integrity of financial and other management information, and the effectiveness of risk management, while adhering to the principles of full coverage, checks and balances, prudence, and proportionality.

Role	Responsibility
<b>Board of Directors</b>	<ul style="list-style-type: none"> <li>Responsible for ensuring that the Bank establishes and implements a sound and effective internal control system, and operates prudently within the framework of laws and policies.</li> <li>Responsible for defining acceptable risk levels and ensuring that senior management adopts necessary risk control measures.</li> <li>Responsible for urging senior management to monitor and evaluate the adequacy and effectiveness of the internal control system.</li> </ul>
<b>Board of Supervisors<sup>3</sup></b>	<ul style="list-style-type: none"> <li>Responsible for supervising the Board of Directors and senior management in improving the internal control system.</li> <li>Responsible for supervising the performance of internal control duties by the Board of Directors, senior management, and their members.</li> </ul>
<b>Senior Management</b>	<ul style="list-style-type: none"> <li>Responsible for implementing the decisions of the Board of Directors.</li> <li>Responsible for formulating systematic policies, procedures, and methodologies, and adopting corresponding risk control measures based on the risk appetite determined by the Board of Directors.</li> <li>Responsible for establishing and improving the internal organizational structure to ensure the effective fulfillment of internal control responsibilities.</li> <li>Responsible for organizing the implementation of internal control policy requirements set by regulatory authorities.</li> <li>Responsible for organizing the monitoring and evaluation of the adequacy and effectiveness of the internal control system.</li> <li>Responsible for reporting on the status of internal control to the Board of Directors<sup>4</sup> and the Board of Supervisors on a regular or ad hoc basis.</li> </ul>

<sup>2, 3, 4</sup> On November 10, 2025, the Bank convened the second extraordinary shareholders' general meeting of 2025, at which a resolution was reviewed and approved to cease the establishment of the Board of Supervisors and to abolish the relevant corporate governance systems of the Board of Supervisors. On January 5, 2026, the Henan Bureau of the National Financial Regulatory Administration issued the *Approval from Henan Financial Regulatory Bureau on the Amendment of the Articles of Association of Zhongyuan Bank Co., Ltd.* (Yu Jin Fu [2026] No. 11), approving the revised Articles of Association, which have since taken effect. Accordingly, from January 5, 2026, the Bank no longer establishes a Board of Supervisors. The Audit Committee of the Board of Directors shall exercise the functions and powers of the Board of Supervisors as stipulated under the *Company Law of the People's Republic of China* and other applicable laws and regulatory requirements. The specialized committees under the Board of Supervisors have been concurrently abolished; the then members of the Board of Supervisors no longer serve as supervisors or hold any related positions; and the relevant corporate governance systems of the Board of Supervisors have been repealed accordingly.



## Audit Oversight

The Bank regards the development of its audit institutional framework as a core initiative to consolidate the foundation of corporate governance and empower high-quality development. Guided by the principle of "institutional frameworks providing normative guidance and mechanisms ensuring effective execution," the Bank proactively benchmarks against both internal and external regulatory requirements as well as its development strategy, and continuously advances the systematic development and dynamic refinement of its audit system. As of the end of 2025, the Bank has established a relatively well-developed institutional framework centered on the *Audit Charter of Zhongyuan Bank Co., Ltd.*, supported by fundamental business standards and specific audit procedures.

### Actions · 2025

- ▶ Dynamically update and issue various internal business policies and procedures, continuously refining the end-to-end institutional framework covering the entire audit lifecycle—from audit project initiation and execution to the application of audit results—thereby achieving closed-loop management characterized by "standards for work, procedures for operations, controls over processes, and application of outcomes," and enhancing the institutionalization and standardization of audit practices.
- ▶ Strictly adhere to all applicable rules and regulations, ensuring compliant performance and full traceability throughout every stage of the audit process, including audit planning, program design, evidence collection, working paper preparation, report issuance, and file archiving. By strengthening multi-dimensional and end-to-end quality control, effectively ensure the standardized and orderly conduct of audit activities and promote the value realization of audit outcomes.

# Upholding Business Ethics

## Anti-Bribery and Anti-Corruption

The Bank strictly complies with relevant laws and regulations, including the *Oversight Law of the People's Republic of China* and the *Criminal Law of the People's Republic of China*, and rigorously advances anti-commercial bribery and anti-corruption initiatives. It has established an integrity review mechanism for key institutional areas and, leveraging its internal control and compliance system, launched a mandatory review module to prevent risks at the source. Focusing on critical areas such as commissions in overseas projects and cross-border corruption, the Bank has intensified targeted rectification efforts, enhanced whistleblowing channels, strengthened disciplinary enforcement and accountability, and carried out integrity and compliance education on a regular basis. In procurement and cooperation, the Bank adheres to the principles of openness, fairness, integrity and probity, strictly prohibits improper benefit transfers, and fosters a transparent and compliant procurement environment to safeguard the sustainable development of the supply chain. At the same time, the Bank conducts regular anti-corruption and anti-commercial bribery compliance training for directors and all employees, continuously enhancing integrity awareness and risk prevention capabilities across the organization. During the reporting period, no corruption-related litigation cases with a material impact on the Bank occurred.

## Anti-Money Laundering Management

The Bank continues to enhance the quality and effectiveness of its anti-money laundering management by adopting a multi-dimensional approach, including improving internal policies, strengthening customer due diligence, optimizing transaction monitoring, and conducting staff-wide training. These efforts ensure the effective fulfillment of statutory AML obligations and mitigate the risks posed by money laundering activities to the financial system.

### Strengthening the Foundation

- ▶ Reported regularly to the Board of Directors<sup>5</sup> and the Board of Supervisors, formulated annual work plans, and deployed key initiatives—such as customer information governance and large-value and suspicious transaction management—through various meetings. The Bank also strengthened joint prevention and control across departments and established routine supervision and follow-up mechanisms.
- ▶ In line with regulatory requirements and risk assessment outcomes, revised internal policies including the *Administrative Measures of Zhongyuan Bank for Large-value and Suspicious Transaction Reporting* and the *Rules of Procedure for the Anti-Money Laundering Leading Group of Zhongyuan Bank*.

<sup>5</sup> On November 10, 2025, the Bank convened the second extraordinary shareholders' general meeting of 2025, at which a resolution was reviewed and approved to cease the establishment of the Board of Supervisors and to abolish the relevant corporate governance systems of the Board of Supervisors. On January 5, 2026, the Henan Bureau of the National Financial Regulatory Administration issued the *Approval from Henan Financial Regulatory Bureau on the Amendment of the Articles of Association of Zhongyuan Bank Co., Ltd.* (Yu Jin Fu [2026] No. 11), approving the revised Articles of Association, which have since taken effect. Accordingly, from January 5, 2026, the Bank no longer establishes a Board of Supervisors. The Audit Committee of the Board of Directors shall exercise the functions and powers of the Board of Supervisors as stipulated under the *Company Law of the People's Republic of China* and other applicable laws and regulatory requirements. The specialized committees under the Board of Supervisors have been concurrently abolished; the then members of the Board of Supervisors no longer serve as supervisors or hold any related positions; and the relevant corporate governance systems of the Board of Supervisors have been repealed accordingly.

### Reinforcing the Data Defense Line

- ▶ Incorporated verification of ID numbers, addresses and other key information into performance assessments, and carried out targeted remediation of mismatches in occupational information for both corporate and retail customers. Additional tagging functions were introduced into the AML system to achieve full matching of occupational information for legal representatives of corporate clients.
- ▶ Completed synchronization of both existing and newly added data for corporate merchants, established unified customer identification numbers, and integrated such data into the AML system for centralized management. As of the reporting date, the completion rate of customer information governance across the Bank reached 99.34%.

### Optimizing the Monitoring System

- ▶ Initiated the development of a new AML monitoring and reporting system, completing project approval, requirement analysis and tendering processes. Relevant data and functional modules were systematically reviewed, and the core functionalities of Phase I were successfully developed.



- ▶ Completed eight annual enhancement initiatives for the existing system, including optimization of counterparty information, risk rating monitoring and transaction validation rules, effectively reducing manual workload and improving operational efficiency.

### Enhancing Professional Capability

- ▶ Invited law firm partners to deliver specialized training for Directors, Supervisors and Senior Management on money laundering risks and governance responsibilities. In addition, regulatory authorities and industry experts were invited to conduct two in-person practical training sessions for Head Office and compliance personnel, focusing on key areas such as beneficial ownership identification and due diligence for high-risk customers.
- ▶ Launched the "Knowledge Delivery to Branches" initiative, providing targeted training on customer due diligence and risk classification management to staff at four branches including Puyang and Kaifeng. Meanwhile, more than 20 online training sessions were conducted, covering key regulatory penalty cases and suspicious transaction identification.

## Anti-Fraud

The Bank strictly implements the *Law of the People's Republic of China on Combating Telecom and Online Fraud* and the *Guiding Opinions on Advancing Precision Governance of the "Capital Chain" in Telecommunications and Online Fraud*. Leveraging multimodal large-model technologies, the Bank has enabled intelligent identification of seven categories of visual risk indicators, including nudity, tattoos and multi-person framing, to detect unqualified loan applicants and potential fraudulent activities such as malicious loan fraud. The overall detection accuracy exceeds 90%, effectively mitigating fraud risks. In parallel, the Bank actively conducts anti-fraud awareness and education initiatives to strengthen the financial anti-fraud defense line. By leveraging its professional risk management capabilities, the Bank fulfills its responsibilities in combating financial fraud and effectively safeguards customer funds.

## Protecting Intellectual Property Rights

The Bank strictly complies with the *Patent Law of the People's Republic of China* and the *Copyright Law of the People's Republic of China*, among other applicable laws and regulations. Guided by the principles of lawfulness and compliance, respect for innovation, centralized management, and division of responsibilities, the Bank has formulated and implemented measures such as the *Zhongyuan Bank Intellectual Property Management Measures* to promote the standardized application, utilization, and maintenance of intellectual property rights, including trademarks, patents, and copyrights.

In addition, the Bank has established a designated intellectual property liaison mechanism and a full-process risk prevention and control framework, clarifying ownership, standardizing pledge and licensing arrangements, strengthening infringement monitoring and dispute resolution, and improving documentation management as well as assessment and incentive mechanisms. Through measures such as prior searches, standardized use, and periodic reviews, the Bank provides comprehensive protection for intangible assets, including financial technologies, brand identifiers, and software copyrights. By leveraging intellectual property protection to support financial innovation, the Bank continuously enhances its core competitiveness. During the reporting period, no material intellectual property risk incidents occurred.

## Standardizing Information Disclosure

The Bank strictly complies with regulatory requirements and ensures the high-quality preparation and review of periodic reports, including annual reports, ESG reports, and interim reports. Throughout the year, a total of 84 disclosures were made via the Hong Kong Stock Exchange and the Bank's official website. Meanwhile, the Bank has established multiple disclosure channels, including the Hong Kong Stock Exchange, its official website, and official social media accounts, and has adopted regular communication mechanisms such as investor meetings. Supported by a full-process control framework featuring multi-level review and cross-departmental coordination, the Bank adheres to the fundamental principles of truthfulness, accuracy, completeness, and timeliness in information disclosure, thereby effectively safeguarding the right to information of investors and other stakeholders.

The Bank strictly complies with the contractual obligations of its public market debt financing instruments and has ensured the timely and full repayment of principal and interest on all issued instruments, including bonds and interbank certificates of deposit. According to the 2025 follow-up rating results, the Bank's long-term issuer rating remains at "AAA," with all outstanding debt instruments maintaining the same "AAA" rating, reflecting continued recognition of the Bank's creditworthiness by authoritative rating agencies.





# Cultivating Growth and Advancing Industrial Development in Zhongyuan

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Zhongyuan Bank is rooted in Henan and guided by the “Six Strong Provinces” initiative. Focusing on the major requirements of “Two Priorities and Four Focus Areas,” and aligned with the province-wide “1+2+4+N” target and task framework, the Bank places the development of the “Four Pillar Banks” at the core of its strategy. By advancing the “Five Key Financial Initiatives,” it is building a comprehensive, multi-tiered financial service system that aligns real-economy needs with financial capabilities, striving to write a new chapter in high-quality industrial development.

## Response to the United Nations Sustainable Development Goals (SDGs)



## Supporting the Development of the “Four Pillar Banks” Initiative

Zhongyuan Bank actively integrates into and serves the overall development of the province. By focusing on its core responsibilities and primary businesses, it accelerates the development of the “Four Pillar Banks,” continuously optimizes and refines its strategic planning, and strives to enhance the capacity of financial supply.

### Strengthening Government Banking

The Bank is committed to serving as a front-runner in supporting national and regional strategies, a trusted financial steward for provincial authorities, and a strategic financial advisor to municipal and county governments. It continues to deepen strategic coordination with governments at all levels, having signed cooperation agreements with nine prefecture-level cities, including Jiaozuo and Xinxiang. Adhering to a dual-driven approach of “financing + intelligence support”, the Bank leverages technology to develop innovative government-bank service models. It actively participates in major provincial, municipal, and county-level projects, with coordinated research and engagement in key regional development initiatives such as the Zhengzhou Metropolitan Area, the Zhoukou Port-based Economy, and the development of Luoyang and Nanyang as sub-central cities. The Bank also makes every effort to support the transformation of local government financing platforms and proactively seeks government agency service qualifications. Through professional and efficient financial services, it enhances the effectiveness of local governance and safeguards the high-quality development of Henan Province.



Strategic Plan of Zhongyuan Bank Co., Ltd. (2025-2030)

### Case: Syndicated Loan Supporting the Fangzhao Expressway Project

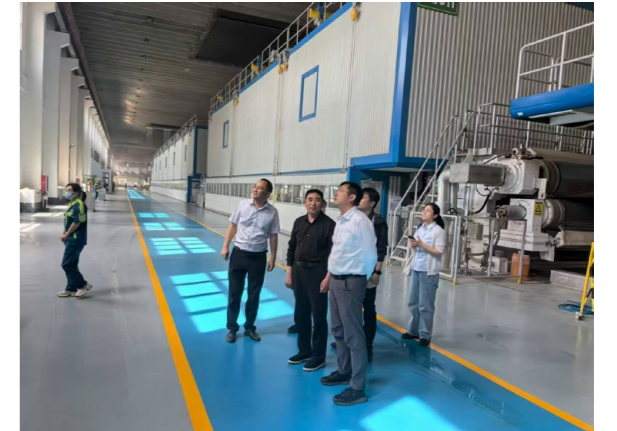
The Nanyang Branch of the Bank has closely aligned with the strategy of building Nanyang into a modern provincial sub-central city, focusing on major transportation infrastructure projects and proactively engaging with the Fangzhao Expressway project. As a key interprovincial corridor between Henan and Hubei, the project involves substantial total investment and significant bank financing needs, and plays a vital role in improving regional transportation networks and promoting interconnectivity between provinces. The branch established a green approval channel and efficiently completed credit approval as well as syndicated loan arrangement and disbursement. As a core participating bank in the syndicate, the loan funds have been fully and timely put in place. Through efficient financial services, the Bank has helped open up a “main artery” for regional development, demonstrating its responsibility and commitment to serving the real economy.



Infrastructure development of the Fangzhao Expressway in Nanyang

## Advancing Industry-Focused Banking

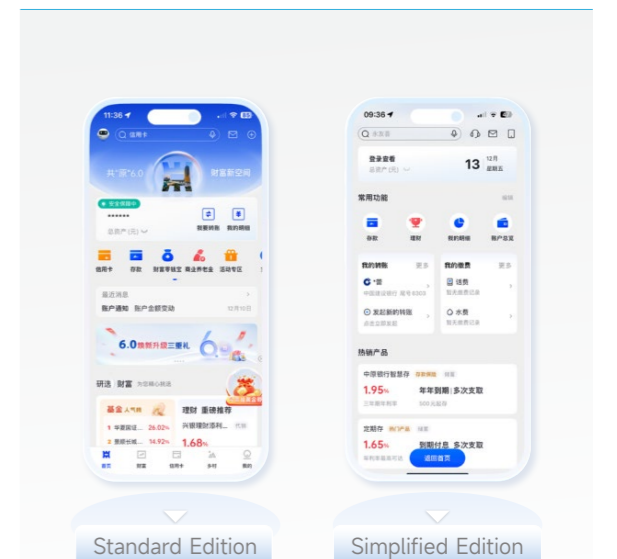
The Bank remains committed to its positioning of serving local markets and deepening regional engagement, with a focus on Henan’s “Top Ten Strategies,” seven major industrial clusters, and 28 key industrial chains. It prioritizes key sectors such as grain storage and logistics, modern food processing, and green recycled packaging paper, targeting leading enterprises, key application areas, and critical financing needs. Leveraging asset-based and transaction-based credit, the Bank has developed innovative service models, including movable asset collateral management and receivables financing without reliance on core enterprise guarantees, enabling scalable support for SMEs across industrial chains and facilitating the transformation and upgrading of local government financing vehicles (LGFVs). Focusing on key industrial chains such as aluminum processing and nylon, the Bank has established “industry + client” mapping frameworks, strengthened services to reinforce, supplement, and extend industrial chains, and expanded financial services from individual clients to entire value chains. Through these efforts, it supports the upgrading of traditional industries, the growth of emerging industries, and the forward-looking development of future industries, channeling financial resources to drive high-quality regional industrial development.



On-site research at Longyuan Paper to support the green recycled packaging paper industry chain

## Strengthening Citizen-Centric Banking

The Bank adheres to its positioning as “the people’s own bank of Central China”, focusing on the diverse financial needs of citizens and continuously optimizing its retail product portfolio, including credit cards, wealth management products, and consumer loans. It further enhances financial services for new urban residents, covering key livelihood scenarios such as entrepreneurship and employment, housing consumption, education, and elderly care, while maintaining its commitment to fee reductions and customer-friendly services. In response to population aging, the Bank has established model outlets for elderly care finance, issued guidelines on age-friendly service standards, and improved accessibility facilities. It provides elderly customers with companion-style dedicated services and a package of ten specialized assistance services. By extending financial services to county-level areas and embedding them into everyday livelihood scenarios, the Bank delivers inclusive, people-oriented, and professional financial services, effectively enhancing citizens’ sense of fulfillment, happiness, and security.



Zhongyuan Bank Mobile Banking App Version 6.0

## Expanding Rural Revitalization Banking

Zhongyuan Bank is firmly committed to its strategy of expanding rural revitalization banking, with flagship products such as “Yunong Loan” and “Inclusive Industry Loan” at its core. It focuses on village-level credit extension and targeted support for rural industrial revitalization. Leveraging its county-level outlets and digital platforms, the Bank embeds financial services into grassroots governance, enabling the comprehensive extension of services, products, channels, and talent to the grassroots level. At the same time, it is committed to building benchmark county-level sub-branches, optimizing processes and improving business efficiency under the “one county, three industries” approach, while establishing service systems for diverse customer segments and delivering targeted service initiatives to continuously enhance the quality and efficiency of financial services for agriculture, rural areas, and farmers.

### Strengthening Top-level Design

- Established a county-level financial development leadership group at the head office to promote the downward allocation of resources in human capital, risk management, finance, and technology, energizing grassroots organizations and empowering local branches to enhance service capabilities in county-level markets.

### Extending Service Chains

- Supporting the entire grain industry value chain.
- Selecting 3 county-level sub-branches to pilot retail lending in county markets.
- Deepening cooperation with agricultural guarantee institutions and agricultural insurance providers at the group level.

### Optimizing Product Systems

- Optimizing inclusive industry loan products by launching specialized offerings such as “Beef Cattle Loans” in Jiaxian and Biyang, and “Peanut Loans” in Xiangfu and Fangcheng.
- Enhancing the Yunong E-Loan product by introducing features such as pre-approved credit limits and revised contracting models; jointly launching disaster relief loans in partnership with agricultural guarantee institutions to support new agricultural business entities in overcoming financial difficulties.
- Rolling out Huinongbao No. 3 deposit products and exclusive wealth management products for county-level markets on a phased basis.
- Coordinating with the Department of Finance to optimize the one-card system for government subsidies benefiting agriculture and rural areas, while continuing to provide payroll services for migrant workers.



Zhongyuan Bank Relationship Managers providing on-site financial services to rural residents

### Case: Zhongyuan Bank’s “Ruxiu Loan” Supporting Rural Industrial Revitalization

In recent years, Ruzhou has seized the opportunity of textile industry relocation and established the Ruxiu Industrial Park, attracting returning entrepreneurs, with more than 70 enterprises now settled in the park. However, prolonged downstream payment cycles have led to increased financial pressure on these enterprises. Zhongyuan Bank’s Ruzhou Sub-branch conducted proactive field visits and incorporated Ruzhou embroidery into the Bank’s head office-level special customer segment credit policy. It launched the “Ruxiu Loan”, optimized processes, and increased credit limits to provide targeted financial support, effectively facilitating rural revitalization and industrial upgrading.

## Developing Technology-Driven Finance

### Building a Technology Finance Service System

The Bank has steadily advanced the development of its technology-driven finance service system, establishing a multi-tiered, specialized framework comprising a Technology Finance Center, dedicated teams, and technology-focused sub-branches. Across Henan’s 18 prefecture-level cities, the Bank has deployed 14 dedicated teams and 9 specialized sub-branches, achieving full coverage of technology finance services with highly responsive delivery. It has further strengthened fiscal-financial coordination by implementing differentiated pricing policies and increasing internal resource allocation. In parallel, the Bank has developed a comprehensive training framework, delivering targeted internal and external programs, as well as joint outreach initiatives with government and enterprise partners, to enhance professional capabilities and service effectiveness.

### Case: Supporting the High-Quality Development of “Specialized, Refined, Differentiated and Innovative” Enterprises

On 16 September 2025, Zhongyuan Bank was invited to attend the launch ceremony of the “Specialized, Refined, Differentiated and Innovative” (SRDI) Board in Henan Province and signed a strategic cooperation agreement with Zhongyuan Equity Exchange. A total of 106 enterprises were listed in the first batch, covering multiple emerging sectors and subject to tiered management. Listed companies are eligible for three categories of integrated financial services. Building on this initiative, the Bank has further deepened its cooperation with Zhongyuan Equity Exchange, coordinating with multiple financial institutions to establish a collaborative service mechanism and provide full life-cycle, diversified financial services for technology-based enterprises.



Zhongyuan Bank attending the launch ceremony of the SRDI Board in Henan Province

Case: Award at the 2025 “Data Element x” Competition (Henan Division Final)

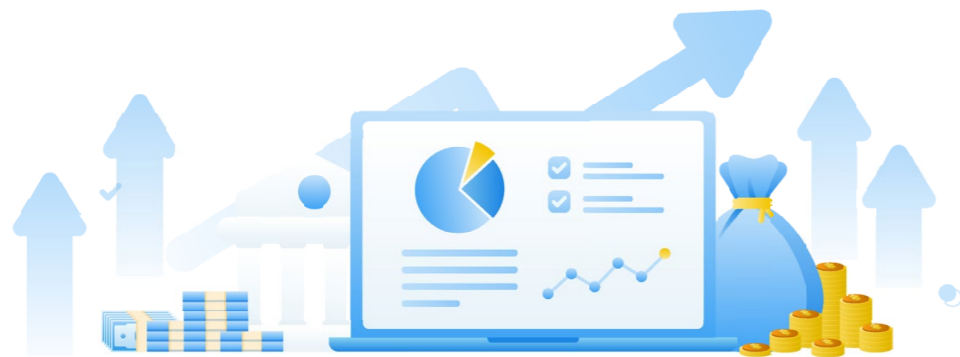
Zhongyuan Bank’s project, “Data-Driven Intelligent Supply Chain Finance for Precision Support of Technology Enterprises,” was awarded Third Prize at the Henan Division Final of the 2025 “Data Element x” Competition, making it the only banking institution recognized in this event. Jointly developed by multiple departments, the project establishes a dedicated evaluation model tailored to the asset-light characteristics of technology enterprises, enabling intelligent credit assessment and financing support. Through breakthroughs in risk management and service innovation, the project stood out among competitors. Looking ahead, the Bank will continue to deepen the application of data elements, address financing challenges faced by technology enterprises, and contribute to the development of Henan’s innovation ecosystem.



Zhongyuan Bank awarded third prize at the 2025 “Data Element x” Competition (Henan Division Final)

## Technology Finance Service Model

The Bank has developed a distinctive technology-driven finance model, anchored in regional development priorities and supported by a coordinated head office–branch governance mechanism. To address the diverse needs of technology-oriented clients, it adopts tiered and differentiated service strategies, underpinned by targeted research on key industry segments and an end-to-end execution framework. This systematic approach enables the deep integration of financial services with the technology sector, delivering precise alignment and efficient support.



### Key Regions

- Led by a Vice President at the head office, relevant departments provide integrated, one-stop support to city-level branches. For priority clients, the Bank adopts a “one client, one strategy” approach, partnering with business units to deliver tailored solutions.

### Key Client Segments

- The Bank has introduced dedicated initiatives, including the *Action Plan for Technology Client Development* and the *Service Plan for Key Technology Client Segments*, defining business targets and incentive mechanisms for 2025–2026.
- Tailored service strategies are developed for segmented client groups, including unserved clients, lapsed clients, SMEs in the technology sector, and enterprises with dual qualifications as both High-Tech Enterprises and SRDI (“Specialized, Refined, Differentiated and Innovative”) firms.

### Key Industries

- The Bank focuses on strategic sectors such as computing power, commercial aerospace, the defense industry, and artificial intelligence, and has established a closed-loop mechanism spanning research, enterprise outreach, credit approval, and implementation, delivering targeted support through technology-focused lending and investment–lending linkage products.
- The Bank has entered into a strategic partnership with the Zhongyuan Equity Exchange Center to provide SRDI enterprises in Henan Province with integrated “equity + debt” financing, M&A advisory, and IPO readiness support.

### Digital and Intelligent Tools

- Leveraging data-driven digital tools such as the “Kechuang Shangji”, the Bank facilitates bank–enterprise collaboration by providing frontline staff with real-time leads on nearby technology enterprises, thereby leveraging geographic proximity to enhance enterprise outreach.

## Innovation in Technology Finance Products

The Bank continues to deepen innovation in technology finance products, building a diversified portfolio of specialized offerings that effectively reduce collateral and guarantee requirements for enterprises. Leveraging digital technologies, it has developed digitally enabled smart products to enhance service efficiency and expand coverage. Through benchmarking against peers and conducting market research, the Bank continuously optimizes its product portfolio, clarifies forward-looking development priorities, and strengthens the supply of scenario-based and digital products, thereby supporting the high-quality development of technology enterprises. The Bank has been recognized as an “Outstanding Partner Bank” in the performance evaluation of Henan Province’s technology finance “Technology Loan” program for four consecutive years.

### Actions · 2025

- ▶ The Bank has launched SRDI-focused lending products, technology-focused lending, and an asset pool and accounts receivable portfolio-based financing model. By leveraging the closed-loop nature of asset pool fund management, self-liquidating repayment sources, and the risk compensation mechanisms of specialized products, it reduces reliance on traditional collateral and guarantees.
- ▶ The Bank has been selected as a partner bank for the “Zhengke Loan” program, established dedicated operational guidelines, and successfully executed its first transaction under the program.
- ▶ It has promoted the “Smart Tech Enterprise Loan,” leveraging digital technologies to empower the entire business process.
- ▶ Through multi-channel research on peer institutions and professional organizations, and based on practical needs, the Bank has formulated a technology finance product development plan, focusing on the development of online and scenario-based flagship products such as the “Kechuang Express Loan” and the “Technology Take-off Loan.”

## Developing Green Finance

### Top-level Design of Green Finance

The Bank has consistently upheld the philosophy of green development, positioning green finance at the core of its overall strategic growth. It has continuously refined its top-level design for green finance, strengthened the organizational framework, formulated a Green Finance Development Implementation Plan, and issued a series of guidelines covering credit approval, product operations, and other key procedures. These measures clearly define standards for critical processes and provide a solid foundation for the high-quality development of green finance throughout the Bank. For three consecutive years, the Bank has been recognized as a “Level 1 (Top-tier)” institution in the self-assessment of green finance performance among banking institutions in Henan Province.

#### Organizational Structure

- The Board of Directors regularly receives reports from the Bank’s management on green finance initiatives, while the Board’s Strategic Development Committee is responsible for supervising and evaluating the implementation of the green finance strategy.
- The management team has established an interdepartmental Green Finance Task Force and set up a dedicated green finance unit to comprehensively drive the Bank’s day-to-day green finance operations.
- A three-tiered coordination mechanism has been established—“Board Strategic Committee supervision + interdepartmental Green Finance Task Force coordination + dedicated unit execution”—forming a closed-loop governance system encompassing decision-making, execution, and oversight.

#### Institutional Framework

- The Bank has formulated the *Zhongyuan Bank Green Finance High-quality Development Implementation Plan (2024–2026)*, which defines development objectives and implementation pathways, providing guidance for the orderly and effective advancement of green finance across the Bank.
- A series of operational documents has been issued successively, including the *Zhongyuan Bank Green Credit Approval Guidelines*, *Zhongyuan Bank Green Financial Product Operation Guidelines*, and *Zhongyuan Bank Green Credit Identification and Recognition Guidelines*, specifying standards for credit access, loan identification, data governance, and other key processes.

### Green Finance Risk Management

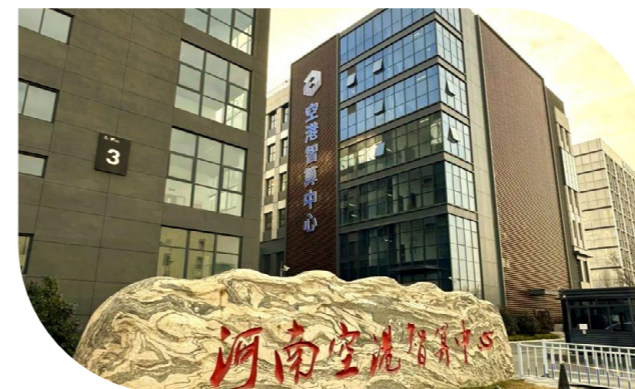
The Bank has established a sound ESG compliance review mechanism, formulating a comprehensive checklist covering social, environmental, and governance compliance. ESG risk due diligence is incorporated throughout the entire credit and investment process, with rigorous assessment of corporate energy consumption, emissions, environmental compliance, labor practices, and governance standards. For newly developed projects, the Bank conducts green evaluations focusing on land use, environmental adaptability, and process environmental friendliness, ensuring adherence to green credit compliance requirements. Credit and investment to illegal, non-compliant, or high-risk clients are strictly controlled, safeguarding the stable development of green finance through professional risk management practices.

### Green Finance Products and Services

The Bank concentrates on nine key green areas, including energy conservation and carbon reduction, environmental protection, and resource recycling, constructing a seven-pronged product matrix spanning commercial banking, investment banking, and supply chain finance. This forms a comprehensive and multi-layered “Yuan Yin Green Finance” product service system. The Bank continuously strengthens product innovation, successfully launching multiple nationwide and provincial first-of-its-kind green finance projects. Utilizing project loans, special bond combinations, and green syndicated loan structures, the Bank provides targeted support for sectors such as resource recycling, ecological protection, green transportation, and advanced energy storage. These innovative practices have received high recognition from the Provincial Department of Industry and Information Technology and the China Banking Association, and have been widely promoted by eight central media outlets.



A Zhongyuan Bank transformative financial service case was awarded the “Best Sustainable Finance Case” at the GF60 (Green Finance 60 Forum) International Award



Executed the province’s first green data center transfer syndicated loan



Supported the nation’s first artificially excavated underground compressed air energy storage project



Supported geothermal energy development and utilization projects



Implemented the province’s first combined “special loan + project loan” model to support the construction of the Zhoukou Port

## Green Finance Capacity Building

The Bank strengthens its green finance capacity, enhancing its ability to serve the real economy through green finance. By establishing a sound support system, reinforcing data governance, and promoting cooperative exchanges, the Bank comprehensively improves professional service capabilities, laying a solid foundation for the high-quality development of green finance.

### Sound Support System

- Dedicated approval teams and specialized approval personnel have been established, along with a fast-track green finance project approval channel. Growth in green loan scale is incorporated into branch performance evaluation targets.
- Resources are preferentially allocated to support green finance credit issuance.
- The Bank researches and publishes the *2025 Annual Green Finance Marketing Guidelines*, covering 12 key green finance areas such as generation-grid-load-storage, charging infrastructure, and modern water networks.
- A compendium, *The Green Finance Path: Typical Case Collection, Volume I*, covering six major industries and fifteen sectors, has been compiled and disseminated bank-wide as a case-based training tool.

### Enhanced Data Governance

- The Bank has issued the *Zhongyuan Bank Green Credit Identification and Recognition Guidelines*, specifying standards for green credit identification and data governance requirements.
- Two rounds of self-inspection and self-correction have been conducted bank-wide to ensure data integrity and compliance.
- Optimization of the green credit system has been initiated, incorporating updates from the new *Catalogue* model and other system upgrade requirements, with system enhancement and testing underway.

### Strengthened Cooperation and Exchanges

- Selected as a pilot bank by the Provincial Department of Housing and Urban-Rural Development for *Financial Support to the Green Building Industry*, the Bank participates in green building industry supply-demand matching and the "Good Houses" Technology Innovation Exchange, promoting its financial products to 18 municipal housing and urban-rural development bureaus, industry and information technology bureaus, and 84 participating enterprises.
- Designated as one of the first pilot banks by the *Henan Provincial Department of Industry and Information Technology for the Financial Empowerment of Green Manufacturing* initiative, the Bank is granted priority government support in areas including green information sharing and project facilitation.
- In collaboration with Zhongyuan Assets, the Bank hosts the Zhongyuan Industry-Finance Forum – "Executing the Major Green Finance Initiative", showcasing its achievements and practical experience in green finance development.



## Expanding Inclusive Finance

### Implementing a Financing Coordination Mechanism

The Bank strictly implements a financing coordination mechanism for SMEs, establishing a three-tier dedicated team spanning head office, branches, and sub-branches, and strengthening collaboration with local governments to accurately address the financing needs of small and micro enterprises. A dual-list management system, comprising a "Declaration List" and a "Recommendation List," is established, while a "Thousand Enterprises, Ten Thousand Households" large-scale outreach initiative is carried out. Grid-based services are promoted, and surveys and discussion sessions are conducted to precisely capture client needs and tailor service solutions, effectively removing financing bottlenecks. Financial service promotion is conducted on a regular basis, leveraging mainstream media to showcase service outcomes. The Bank participated in the DaHe Fortune Cube "Remarkable SMEs" series, with the related practices winning the "Exemplary Case for Thematic Publicity on Deepening Comprehensive Reform" award.



Puyang Branch holds bank-enterprise financing forums

### Enhancing Inclusive Finance Service Capabilities

The Bank strengthens inclusive finance service capabilities across multiple dimensions by optimizing performance evaluation systems, improving the due diligence exemption framework, and implementing fee reductions and profit concessions to reinforce institutional guarantees. Efforts focus on local specialty industries, technology-driven enterprises, and the upstream and downstream client networks of core enterprises, ensuring precise service delivery. Lending renewal models are upgraded, and products such as digital-conversion loans are innovated to enrich the product system. Tools for intelligent approval and near-term management are developed, leveraging digital intelligence to enhance service efficiency and comprehensively optimize the SME financial service experience.

#### Strengthening Guarantee Mechanisms

- Optimize client manager assessment and evaluation systems, develop differentiated grading schemes, establish separate inclusive finance indicators within corporate and retail loan performance evaluations, and apply higher weighting to motivate proactive engagement.
- Improve the due diligence exemption system for inclusive credit, expanding its applicability and coverage.
- In response to policies for reducing fees and sharing profits with SMEs, negotiate with guarantee institutions to reduce guarantee fees by 20-50 basis points based on contractually agreed rates, and support flexible collection of guarantee fees according to loan terms.

#### Focusing on Key Client Segments

- Expand outreach to client segments in Henan's specialty industries, integrating regional pillar and niche sectors to implement city-level "one branch, one strategy" solutions.
- Target the core track of "technology-driven enterprises," deepen research on emerging industries, prioritize high-tech and innovative SMEs, and leverage technology parks as entry points for financial services.
- Develop the "core enterprise ecosystem," tracking financing needs of upstream and downstream SMEs and providing services to meet corporate cash flow requirements.

### Improving the Product System

- Implement the *Notice on Enhancing Loan Renewal Work and Improving SME Financial Services* to build models for both principal-repayment and non-principal-repayment renewals, ensuring continuity of financing for high-quality existing clients.
- Collaborate with the Provincial Department of Industry and Information Technology to pilot digital-conversion loans, gradually expanding from Hebi and Xinxiang to the entire province. The ShangYiDai (Enterprise version) product adds "Technology Loans" and "SRDI Loans" to support online loan applications by small and micro technology clients.

### Empowering Digital Intelligence Applications

- Develop auxiliary approval tools for SMEs, transforming traditional manual on-site due diligence and supporting risk personnel decision-making, promoting the digital upgrade of SME credit operations.
- Build an intelligent near-term loan management system to fully track each loan renewal stage.
- Launch the Intelligent Credit Assistant to enable automatic completion of SME investigation reports.

## Strengthening Elderly Care Finance

The Bank continues to deepen its engagement in elderly care finance, focusing on products, services, and industry collaboration. Partnerships with asset management institutions are strengthened to innovate elderly care financial products; demonstration branches for elderly care finance are established, and approval processes are optimized; credit support for the elderly care industry is increased, with particular focus on medical care and wellness sectors, accompanied by preferential interest rate policies. At the same time, credit investigation requirements are simplified and project review and approval complexity is reduced, enhancing the quality and efficiency of elderly care financial services.

### Elderly Care Financial Products

- Strengthen cooperation with asset management institutions including wealth management companies, fund management firms, insurance companies, and trust companies, introducing elderly care products while pursuing joint innovation.
- Actively develop commercial insurance annuity distribution and explore integrated service models combining banks, insurance, and elderly care communities ("Bank + Insurance + Elderly Care Community").

### Elderly Care Financial Services

- Develop the *Construction and Service Standards for Elderly Care Finance Demonstration Branches*, completing upgrades at four demonstration branches, and implement ten distinctive elderly-focused services to enrich the service connotation.
- Considering the low cash flow and long return cycles characteristic of the elderly care industry, approval strategies are optimized to strongly support corporate medium- and long-term project loans. At the same time, credit investigation requirements are simplified, and project review and approval processes are streamlined to improve service quality and efficiency.

### Elderly Care Financial Industry

- The elderly care sector is included as a preferentially supported area under the annual credit policy. Support approaches are clearly defined according to regional elderly care industry planning, covering medical care, wellness, and recreational care, thereby enhancing the guidance and practicality of credit allocation.



Zhongyuan Bank Mobile Banking – "Happiness Edition"

## 中原銀行

# 商業養老金 盛大開售

產品介紹

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Launched "Guomin Guotai Min'an 101" capital-protected (three-year rolling) commercial pension product, Type A

## Promoting Digital Finance

### Strengthening Digital Finance Governance

The Bank strengthens digital finance governance by building a strategic system of “one focus, two driving forces, three dimensions of development, and four objectives.” It consolidates the foundation for technology- and data-driven risk control through iterative upgrades of the Feature Derivation Platform and the Intelligent Credit Assistant, thereby enhancing smart risk-management capabilities. At the same time, the Bank leverages joint modeling of government-bank data to uncover business opportunities for small and medium-sized enterprises, and integrates payment channels through the acquiring alliance to create a diversified, multi-scenario ecosystem, achieving coordinated progress in both digital finance security and development.

#### Strategic Planning

- Established a Digital Transformation Leadership Group and formulated a strategic framework: focus on ecosystem, driven by technology and data, coordinate online, intelligent, and open development to achieve four goals: digital service adoption, enhanced digital management efficiency, support for the digital economy, and mitigation of technology risks.

#### Risk Prevention

- Completed Phase II of the Feature Derivation Platform, integrating external data sources and derived variables to provide robust data support for risk models.
- Leveraging artificial intelligence and big data, the Bank has iterated the Intelligent Credit Assistant, optimizing multiple due diligence report templates and effectively enhancing intelligent credit approval and risk management capabilities for SMEs and other client segments.

#### Ecosystem Development

- Collaborated with the Provincial Development and Reform Commission to develop marketing models for SMEs through joint public data modeling.
- Integrated internal and external payment channels via the acquiring alliance, creating a unified, differentiated, and diversified payment ecosystem across proprietary and partner channels.

## Developing Digital Finance Products

The Bank develops digital financial products to meet the needs of all client segments, including individuals, enterprises, and merchants, building an intelligent and digitalized product service matrix. For individual clients, it provides online channels such as mobile banking and personal internet banking, offering end-to-end services including online loans, intelligent wealth management, and credit cards to cover everyday financial needs. For enterprise clients, it leverages corporate internet banking, corporate mobile banking, and bank-enterprise direct connection channels, complemented by products such as supply chain finance, treasury management, and online corporate loans, enabling fully online fund management and financing. For merchants, the Bank has developed the Zhongyuan JuShang and merchant service platforms, integrating settlement and acquiring, batch payment and collection functions, alongside online tools and convenient services, achieving comprehensive, full-scenario coverage of digital financial products.

### Enhancing Integration of Digital and Real Economy

The Bank actively promotes the integration of digital and real economy initiatives, deeply embedding “AI + Industry” digital scenarios. Focusing on the agricultural real economy, it has launched the “Digital Grain Storage Loan” product, providing fully online financing services throughout the entire process, including grain storage and release, online confirmation of collateral inventories, disbursement upon grain storage, and repayment and release upon outflow, while also incorporating intelligent grain monitoring and real-time tracking functionalities. To address digital gaps in warehousing enterprises, the Bank has developed an integrated “Finance + Supervision” system, enhancing warehouse monitoring capabilities, effectively reducing transaction costs, and advancing the digital transformation of the agricultural industry chain, thereby leveraging financial technology to empower high-quality development in the real economy.

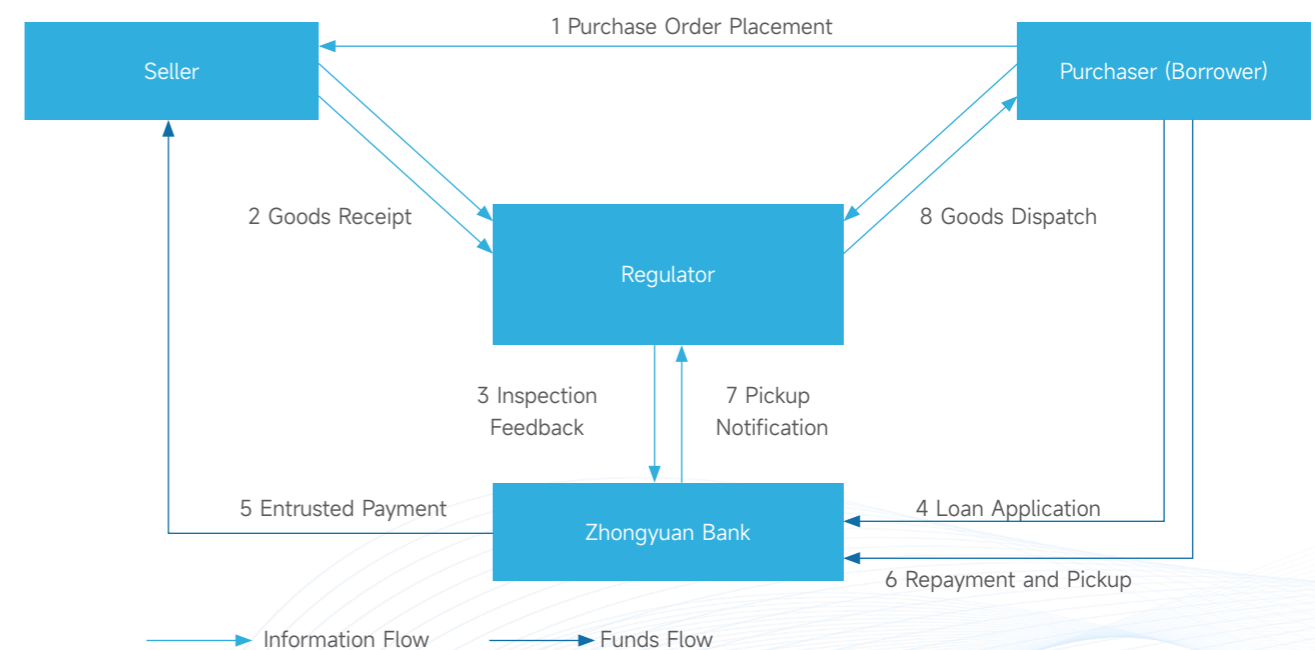


Illustration of the tri-party supervised financing workflow for Zhongyuan Bank's "Digital Grain Storage Loan"

# 3

## Enhancing Green Development and Protecting Zhongyuan's Ecology

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Zhongyuan Bank firmly embraces the philosophy that “lucid waters and lush mountains are invaluable assets,” actively implements the national goals of carbon peaking and carbon neutrality, and aligns with the provincial government’s strategy for a green and low-carbon transition. Through key initiatives such as addressing climate change, practicing green operations, and protecting the ecological environment, the Bank channels financial “living water” to nurture the Central Plains, shaping a new ecological vision of harmonious coexistence between humans and nature.

### Response to the United Nations Sustainable Development Goals (SDGs)



# Addressing Climate Change

## Governance

To implement the national "dual-carbon" goals, the Bank has established a three-tiered governance and internal system for climate change, linking the Board of Directors, the Head Office management, and the execution layer. The Board assumes ultimate oversight responsibility for managing climate-related risks and opportunities and continuously enhances the professional background and capabilities of its members. The Head Office management is responsible for setting green finance objectives and regularly reporting to the Board on climate risk management and progress in green finance initiatives. The execution layer integrates carbon reduction into credit approval and post-lending management processes, ensuring that climate risk and opportunity management is embedded in corporate governance, enterprise-wide risk management, and all business processes. In addition, in line with relevant laws, regulations, and industry supervisory requirements, the Bank incorporates related risk control and sustainability considerations into its compensation policies, linking them to performance assessments to strengthen the orientation toward long-term, stable operations.

## Strategy

The Bank has formulated the *Strategic Plan of Zhongyuan Bank Co., Ltd. (2025-2030)*, adhering to value-driven principles and pursuing efficient, agile, and ecological business operations to maximize the Bank's value. Green finance serves as a driver for green economic development, while the Bank actively explores commercially sustainable operating models, promotes industrial green transformation and upgrading, and precisely meets the green and low-carbon development needs of the real economy. These efforts support the implementation of the "Two Ensurances" and the "Ten Major Strategies," strongly foster the growth of green and low-carbon industries, and continue to serve the low-carbon transformation and high-quality development of Henan Province's real economy.

## Impact, Risk, and Opportunity Management

The Bank has established a comprehensive climate risk and opportunity management system covering identification, assessment, monitoring, and management, forming a normalized control mechanism. Through industry analysis, policy evaluation, and client research, the Bank systematically identifies climate-related physical risks and transition risks. Customers are managed through classification by optimizing credit policies, reinforcing limit management, improving risk-control procedures, and promoting green finance innovation. Climate risk and opportunity lists have been compiled, integrating climate risks into enterprise-wide risk management. Environmental and climate risk management is embedded across all due diligence, project evaluation, approval, contract execution, and post-lending (investment) processes, continuously enhancing climate risk management capabilities.



Note: The Bank's climate data monitoring system and scenario analysis models are still under optimization. Internal processes for climate resilience assessment, including strategy adjustments and scenario simulations, have not yet been fully standardized. As such, this report does not provide related analytical results at this stage.

## Climate-Related Risk Inventory

Type of risk	Risk factors	Risk impact	Time horizon	Business areas	Impact intensity
Physical Risk	Heat waves	During heat waves, employees may be unable to work due to heat exhaustion, heat stroke or other health conditions caused by the extreme heat, resulting in higher operating costs.	Long-term	Bank-wide	Medium
	Earthquakes	The risk of earthquakes is low as the Bank's offices are not geographically located in areas prone to earthquakes.	Long-term	Bank-wide	Low
	Typhoons	The risk of typhoons is low as our offices are located away from typhoon-prone areas.	Long-term	Bank-wide	Low
	Floods	The regions in which the Bank operates are prone to natural disasters such as droughts, floods and storms, which may disrupt clients' business operations and increase the risk of loan defaults.	Long-term	Bank-wide	High
	Rising average temperatures	Climate change may lead to prolonged periods of high temperatures and water scarcity, resulting in increased water costs for operations and adverse impacts on the normal operation of data centres. At the same time, greater demand for cooling and heat dissipation in data centres may increase energy consumption, leading to higher carbon emissions.	Long-term	Bank-wide	Medium
	Sea level rise	The risk of sea level rise is low as the Bank's offices are not located along the coastline.	Long-term	Bank-wide	Low
Transition Risk	Energy	As the Bank is not involved in manufacturing, the main source of energy used by the Bank is purchased electricity and therefore the risk of energy stress is low.	Long-term	Bank-wide	Low
	Water resources	The risk of water shortage is low as the Bank's offices are in a non-high water stress area.	Long-term	Bank-wide	Low
	New policies for low carbon economy transition	China has committed to the "dual carbon" goals, and the government has introduced new policies to support the low-carbon transition, which may increase the Bank's R&D costs in green finance and have a certain impact on its market competitiveness.	Long-term	Bank-wide	High
	Market Changes	Climate change may trigger a shift in investor preferences, resulting in decreased expected returns for carbon-intensive assets. As a result, the related assets held by the Bank may face the risk of devaluation, while investment volatility may also increase accordingly.	Long-term	Bank-wide	High
	Reputation Impact	Continued financing of high-polluting, high-energy-consuming enterprises or significant holdings of such assets may tarnish the Bank's image and reputation, thereby adversely affecting business development.	Long-term	Bank-wide	High

## Climate-Related Opportunities Inventory

Opportunity drivers	Opportunity impacts	Time horizon	Business areas	Potential financial impacts
Investment in Renewable Energy	The region where our bank operates is rich in wind and solar energy resources, offering promising opportunities for the development of renewable energy projects.	Long-term	Bank-wide	Increase in operating income
Green Financial Products	Given the impact of climate change on the economy, launching financial products that support environmental protection and sustainable development, such as green loans and green bonds, meeting societal needs while creating new profit opportunities.	Long-term	Bank-wide	Increase in operating income Expansion of financing channels
Product and Service Opportunities	The transformation of high-carbon industries and the development of low-carbon industries both face significant funding gaps, creating demand for related transformation finance.	Long-term	Bank-wide	Increase in operating income

## Indicators and Targets

The Bank will continue to enhance its green finance governance framework, innovate environmental benefit-linked products, and strengthen climate risk management, leveraging financial capabilities to drive a comprehensive green transformation of the economy and society and support the achievement of the “dual carbon” goals.

The Bank has established indicators to monitor greenhouse gas emissions, with key performance metrics as follows:

Indicators	Units	2023	2024	2025
Direct (Scope 1) GHG emissions	tCO <sub>2</sub> e	1,521.43	1,398.90	1,096.09
Indirect (Scope 2) GHG emissions	tCO <sub>2</sub> e	25,916.99	24,551.40	23,640.31
Total GHG emissions (Scope 1 and Scope 2)	tCO <sub>2</sub> e	27,438.42	25,950.30	24,736.40
Total GHG emissions intensity (Scope 1 and Scope 2)	tCO <sub>2</sub> e/Million Revenue	1.05	1.00	0.93
Total GHG emissions intensity (Scope 1 and Scope 2)	tCO <sub>2</sub> e/Employee	1.46	1.42	1.37

## Practicing Green and Low-Carbon Development

### Environmental Management

The Bank strictly complies with the *Environmental Protection Law of the People's Republic of China* and other relevant regulations. It has established rules and procedures, including the *Comprehensive Management Measures for Zhongyuan Bank Offices*, to build a robust environmental management system, rigorously control the environmental impacts of financial operations, and enhance mechanisms for identifying and managing environmental risks. Through professional financial management, the Bank safeguards the regional ecological environment. During the reporting period, the Bank did not incur any administrative penalties from ecological or environmental authorities due to environmental incidents.

### Green Operations

#### Governance

The Bank actively promotes the establishment of a resource-efficient office, implementing a tiered and targeted approach to ensure effective execution. It has set up a routine and refined daily office conservation mechanism, advancing green office practices across four key areas: energy, office supplies, catering, and meetings. Specific measures include energy-efficient lighting, equipment hibernation, double-sided printing, electronic workflows, “clean plate” initiatives, and paperless meetings. Clear responsibilities are assigned and supervision and assessment systems are in place. Using multiple communication channels—such as the OA intranet, bulletin boards, and electronic displays—and leveraging occasions like National Energy Conservation Publicity Week, World Food Day, and Earth Day, the Bank organizes themed campaigns to cultivate a culture of conservation. These initiatives guide all staff to practice frugality in daily operations, effectively reduce operating costs, and reinforce the green office framework, contributing to the Bank's high-quality development.

#### Strategy

The Bank implements General Secretary Xi Jinping's important directives on practicing frugality and opposing waste, guided by the Central Committee and the State Council's call for “living frugally.” Adhering to the principles of balancing revenue generation and cost control, combining management with guidance, and aligning constraints with incentives, the Bank integrates the concept of “increasing income and reducing expenditure, operating the Bank diligently” into all aspects of daily management. This promotes a work style and office culture that is green, low-carbon, and cost-conscious.



## Impact, Risk, and Opportunity Management

The Bank has established comprehensive processes for managing risks and opportunities related to green operations, implementing precise measures in energy conservation, office supply savings, cafeteria management, and meeting practices to fully realize the concept of green operations.

### Energy-Saving Measures

- **Lighting:** Promote the use of LED energy-saving lamps and eliminate "always-on" lighting; implement zoned management, install motion or sensor lights in public areas; adopt timed controls, maximize natural light usage, and cultivate the habit of "lights off when leaving."
- **Office Equipment:** Set sleep modes for computers and monitors to reduce standby energy consumption; require staff to turn off computers, monitors, printers, and water dispensers after work; set printers and copiers to double-sided printing by default.
- **Air Conditioning:** Strictly follow national temperature control standards: not below 26°C in summer, not above 20°C in winter; advocate starting air conditioning half an hour later and shutting down half an hour earlier; ensure vacant meeting rooms have AC turned off promptly, and clean AC filters regularly to improve efficiency.
- **Water Use:** Combine routine inspections with daily patrols to identify and repair leaks promptly; promote water-saving faucets; post water conservation signage in prominent locations.



Water Conservation Sign



Energy Conservation Sign

### Office Supplies Conservation Measures

- **Refined Print Management:** Develop the habit of previewing documents before printing to avoid repeated printing due to formatting errors or excessive copies; adhere to on-demand printing, producing only the necessary pages instead of entire documents; fully utilize printer settings to reduce color printing, define its scope clearly, and strictly limit color print usage.
- **Maximizing Paper Savings:** Unless specifically required, follow the principle of "double-sided printing and paper conservation"; post prominent reminders to reinforce paper-saving awareness; recycle paper by setting up dedicated bins for single-sided reuse; strictly control the production of printed promotional materials; regularly analyze and report on the use of printing consumables.
- **Promoting Electronic Document Circulation:** Make full use of OA systems, email, and other online tools for document circulation, information sharing, and internal communication; adhere to the "do not print unless necessary" principle, reducing the printing of drafts and circulated hard copies.

### Employee Cafeteria Conservation Measures

- **Posting Awareness Signage:** Strengthen promotional guidance by placing anti-food-waste signs and posters at key areas, including the cafeteria entrance, food preparation zone, serving areas, dining areas, and tray collection points. Conduct themed campaigns and play educational videos to inform staff about laws, regulations, and knowledge regarding food waste prevention.
- **Optimizing Food Utilization:** Improve catering services to achieve "maximum utilization of resources" by scientifically setting nutritional standards, specifying the proportion of main and side ingredients for each dish, fully reusing ingredients when possible, and coordinating ingredient usage across different service points. Supply meals according to daily attendance and actual demand, and reasonably allocate leftovers from previous meals.
- **Establishing Supervision Mechanisms:** Reinforce oversight of cafeteria resource conservation by installing surveillance at tray collection points, regularly inspecting the return of tableware, reporting any incidents of food waste, and encouraging participation in the "Clean Plate Campaign" to eliminate food waste.

### Meeting Management Conservation Measures

- **Reducing Meeting Costs:** Strictly control the number, scale, duration, and expenses of meetings. Local meetings should, in principle, be held in in-house conference rooms. Streamline meeting supplies by avoiding unnecessary distribution of folders, notebooks, pens, and other items.
- **Paperless Meetings:** Meeting organizers should distribute notices and materials electronically via email, OA systems, or shared links, encouraging participants to view documents on digital devices. During meetings, promote the use of computers and projectors to minimize the need for printed materials.
- **Promoting Green Meetings:** Advocate a green meeting approach by prioritizing video conferencing. For non-essential in-person meetings, branches are encouraged to attend online via video, reducing time and travel costs. For meetings requiring off-site attendance, approvals should be completed at least one day in advance.

## Indicators and Targets

The Bank has established key metrics for monitoring green operations, with the following highlights:

Indicators	Units	2023	2024	2025
Electricity	Megawatt Hour	45,444.48	45,753.64	<b>44,055.74</b>
Gasoline <sup>1</sup>	Litre	206,016.23	190,344.83	<b>168,628.72</b>
Diesel <sup>2</sup>	Litre	11,564.45	5,492.60	<b>6,194.08</b>
Natural gas <sup>3</sup>	m <sup>3</sup>	436,063.64	444,758.93	<b>326,161.15</b>
Liquefied petroleum gas (LPG)	kg	0	0	<b>0</b>
Total energy consumption intensity	kWh/Employee	2,744.63	2,834.98	<b>2,697.89</b>
Total energy consumption intensity	kWh/Million Revenue	1,947.30	1,998.39	<b>1,841.61</b>
Total intensity of water usage	kWh	51,695,116.39	51,868,843.72	<b>48,815,670.19</b>
Total water usage	ton	377,039.00	453,382.70	<b>402,469.44</b>
Total intensity of water usage	kWh/Million Revenue	14.40	17.47	<b>15.18</b>
Total intensity of water usage	ton/Employee	20.02	24.78	<b>22.24</b>

<sup>1</sup> Gasoline consumption data is based on the Bank's official vehicles.

<sup>2</sup> Diesel consumption data is derived from the Bank's official vehicles and generator usage.

<sup>3</sup> Natural gas consumption mainly comes from the use of logistical facilities, such as kitchen stoves in the staff cafeteria and gas-fired heating boilers.

<sup>4</sup> The Company faces no risk in sourcing an appropriate amount of water for its production and operational activities; technologies to improve water-use efficiency are still under exploration, and no water efficiency targets have been set to date.

<sup>5</sup> The Company's main business operations generally do not involve manufactured product packaging; total packaging material usage and per-unit consumption are not disclosed.

## Pollution Prevention and Control

### Exhaust Emissions

The Bank strictly complies with the *Energy Conservation Law of the People's Republic of China* and other relevant laws and regulations. Exhaust emissions are mainly derived from the consumption of gasoline and diesel by operational vehicles. Upholding the principle of green mobility, the Bank continuously optimizes transportation methods, prioritizes the allocation of low-energy, low-carbon vehicles, and strives to reduce air pollutant emissions.

During building and equipment renovation and maintenance, the Bank strictly controls construction noise and pollution, schedules operations to avoid peak rest periods, and implements dust and contamination prevention measures to ensure that waste materials are promptly transported to designated disposal sites.

### Waste Management

The Bank promotes waste classification and recycling to maximize resource utilization and minimize the environmental impact of operational waste. As a non-production enterprise, the Bank's main business does not involve high-pollution or high-emission processes and does not generate significant hazardous waste. The small amounts of hazardous waste generated in daily operations (e.g., batteries, discarded light tubes) are all properly handled by qualified third-party recycling companies.

During the reporting period, the Bank generated 845.84 tons of non-hazardous waste (mainly domestic waste) and 1.39 tons of hazardous waste (mainly batteries and discarded light tubes), all of which were properly managed by qualified third-party recycling companies. Non-hazardous waste per capita was 0.05 tons, and hazardous waste per capita was 0.08 kilograms.

Note: As technologies for reducing and recycling general waste are still at an early stage of application, no reduction targets for general waste have been set at this time.

### 🏠 Date Insights • 2025

The Bank generated  
**845.84** tons  
of non-hazardous waste (mainly domestic waste)

Hazardous waste generation totaled  
**1.39** tons  
(mainly batteries, waste fluorescent lamps, etc.)

Per capita non-hazardous waste generation was  
**0.05** tons

Per capita hazardous waste generation was  
**0.08** kilograms

Indicators	Units	2024	2025
<b>Non-hazardous waste</b>			
Scrap Vehicles	tons	0	0
Kitchen Waste	tons	336.65	308.00
Office Paper Waste	tons	105.57	107.80
Office General Waste	tons	292.35	308.00

Indicators	Units	2024	2025
<b>Hazardous waste</b>			
Discarded Office Batteries	tons	1.10	1.02
Discarded Light Tubes	tons	0.40	0.37

## Green Procurement

The Bank actively implements ESG principles by integrating green procurement into its procurement process management. In projects such as branch renovations and office upgrades, green building materials, eco-friendly construction practices, energy conservation, and environmental compliance are included as key evaluation criteria in bidding. Preference is given to environmentally certified and recyclable renovation materials, while strict controls are maintained over dust, noise, and waste emissions during construction. Meanwhile, the Bank has established a supplier environmental responsibility review mechanism, enhancing the weight of environmental credentials, carbon footprint, and energy efficiency indicators in procurement evaluations. This encourages suppliers to simultaneously implement green and low-carbon requirements, promoting full-chain green management to support the achievement of the “dual carbon” goals.

## Preserving Ecological Sustainability

The Bank actively supports ecological protection strategies and increases green credit issuance, injecting “financial momentum” into the green transformation of traditional industries in Henan. Through top-level design and product innovation, it has established a tailored service system, with a focus on ecological protection of the Yellow River Basin, ecological restoration of the Huai River, and other water governance initiatives. The Bank further empowers ecological fields such as species replenishment and green agriculture, continuously expanding the scope of green financial services.

The Bank’s green credit projects have delivered tangible environmental results in carbon reduction, energy saving, and pollution control. During the reporting period, loans supporting key industrial sectors reached RMB 5.383 billion, cumulatively achieving savings of 87,805.97 tons of standard coal, reductions of 166,771.48 tons of CO<sub>2</sub>, and reductions of 314,441.65 tons of various pollutants, providing strong support for improving regional ecological quality.

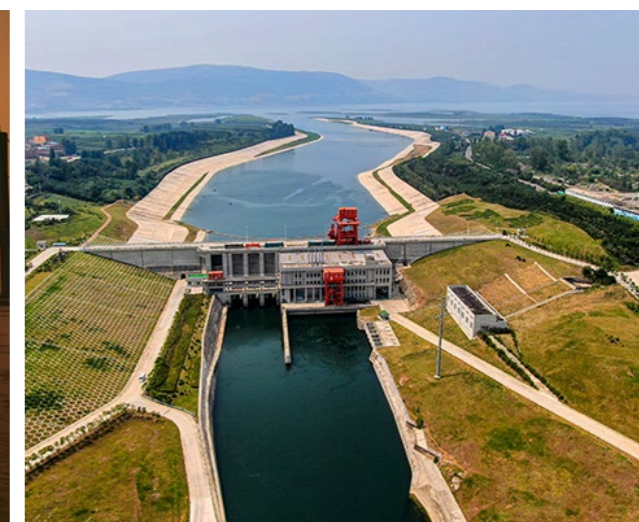


### Case: Xinyang Branch Supports Qianyuan Aquaculture Company in Diversifying Turtle Species

The Xinyang Branch issued the Bank’s first biodiversity loan of RMB 800,000 on a guaranteed basis, actively supporting the breeding of the nationally protected rare species—the Yellow-margined Box Turtle—in the Dabie Mountains. This loan not only reduced financing costs for the company but also effectively protected precious endangered aquatic animals and preserved local biodiversity.



Supporting ecological protection and high-quality development of the Yellow River Basin



Supporting ecological protection and governance along the main channel of the South-to-North Water Diversion Project

# Delivering Care and Spreading the Warmth of Zhongyuan Finance

Enhancing Service Quality

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Zhongyuan Bank consistently upholds its commitment to social responsibility, continuously enhancing the quality of its financial services, strengthening resilient supply chains, and supporting employee growth and development. Leveraging its financial resources and professional expertise, the Bank actively gives back to society and serves the public, translating its mission and values into concrete actions. Through these efforts, it contributes financial strength to building a harmonious and thriving community and promoting high-quality social development.

## Response to the United Nations Sustainable Development Goals (SDGs)



## Enhancing Service Quality

### Customer Service Experience

Zhongyuan Bank strictly complies with the *Law of the People's Republic of China on Commercial Banks, the Measures for the Administration of the Protection of Consumer Rights and Interests by Banking and Insurance Institutions*, and other relevant laws and regulations. The Bank has established a comprehensive customer service management system and issued the *Zhongyuan Bank Service Management Measures*, clearly defining the service responsibilities of head office and branch departments. It has built an end-to-end service mechanism covering management, assessment, standards, inspection, supervision, and training. Through institutionalized management, service oversight is normalized, with annual updates to assessment standards and regular on-site inspections, continuously improving the quality of in-branch services.

At the same time, the Bank strengthens service capability development and cultural cultivation, organizing training for all service management positions and outstanding retail branch managers to enhance customer service and complaint handling skills. Training methods include experiential learning, case analysis, and scenario reenactments, with guidance for serving elderly customers to improve team professionalism. In addition, the Bank participates in the Henan Banking Association's Dynamic Management Program for A-Class Civilized Service Outlets, with three outlets awarded A-Class recognition, promoting standardized service and deepening service culture.

### Proactive Complaint Handling

Zhongyuan Bank has established a multi-channel, full-process customer complaint response system, including telephone hotlines, online customer service, the official website, and mobile banking. Complaint responsibilities and procedures are clearly defined. Through service platforms such as the 95186 customer service hotline, the Bank efficiently addresses customer requests throughout the year. It also strictly follows the *Zhongyuan Bank Consumer Complaint Handling Measures*, standardizing the entire complaint process and ensuring customer rights are protected through timely responses and professional management. During the reporting period, the Bank received 17,111 business-related complaints<sup>6</sup>, with a 100% resolution rate.

- **Branches:** Referring problems to the Bank's branch staff
- **Customer Service Hotlines:** Call the Bank's 24-hour Complaints and Enquiry Hotline 95186 to reflect your problem
- **Official Website:** Access the website (www.zybank.com.cn), click "Online Consultation" on the right side to contact online customer service
- **Mobile Banking:** Download the Zhongyuan Bank mobile app and contact online customer service
- **WeChat Banking:** Follow the "Zhongyuan Bank" WeChat public account and contact online customer service
- **Online Banking:** Log in to Zhongyuan Bank online banking and contact online customer service
- **Email:** voc@zybank.com.cn
- **Mailing Address:** No. 9 Waihuan Road, Financial Island, Zhengdong New District, Zhengzhou, Henan Province, China

<sup>6</sup>During the reporting period, the Bank received a total of 17,111 business-related complaints. This increase was mainly attributable to two factors: first, the optimization of complaint case identification standards, under which any expression of a customer's intent to lodge a complaint was recorded, resulting in a more prudent statistical approach; and second, the standardization of the scope of complaint statistics, with the majority of credit card-related complaints incorporated into the Bank-wide complaint case management system.

## Consumer Rights Protection

### Strengthening Consumer Protection Management

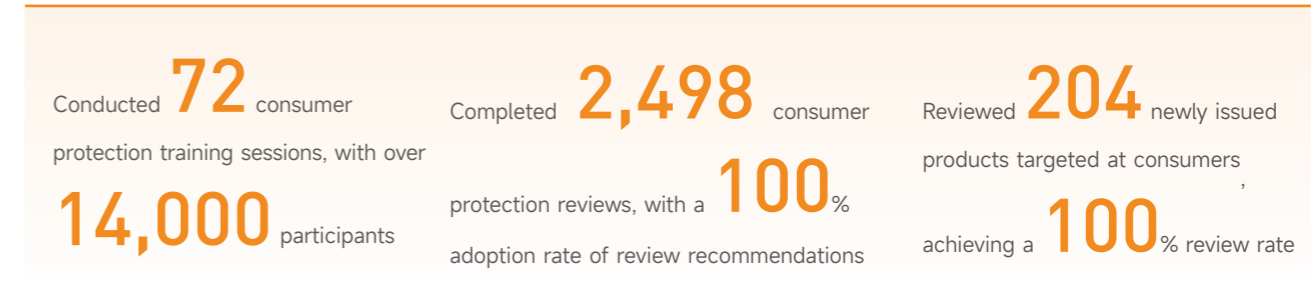
Zhongyuan Bank strictly complies with the *Law of the People's Republic of China on the Protection of Consumer Rights and Interests* and other relevant laws and regulations. The Board of Directors incorporates consumer protection into the Bank's development strategy and regularly reviews related work reports; the Board of Supervisors performs oversight duties; senior management assigns dedicated leaders to review work plans and provide resource support. The Consumer Rights Protection Committee convenes regularly to discuss major issues and guide the Bank's overall work. The Bank has revised and issued a series of regulations, including the *Zhongyuan Bank Consumer Rights Protection Management Measures* and the *Zhongyuan Bank Emergency Response Management Measures for Consumer Protection Incidents*, establishing dedicated consumer protection departments and positions to ensure independence, professionalism, and authority.

### Enhancing Consumer Protection Capabilities

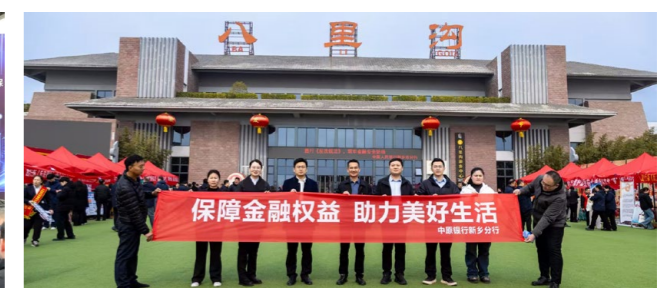
The Bank formulates and implements an annual consumer protection training plan, covering all levels and positions. Targeted training and assessment are conducted for high-complaint business areas, comprehensively raising awareness and professional capabilities across the Bank. Key points of consumer protection review are dynamically updated and embedded into the full lifecycle of products and services as well as the risk management system, achieving full review coverage through system-enforced controls. Leveraging technology, the Bank has independently developed and launched a Consumer Protection Management System, featuring modules for complaint data analysis and online review and approval, enabling full-process digitalized and standardized consumer protection management, improving efficiency and quality.

Note: As the Bank's core business is financial services, there are no physical product recall scenarios; therefore, related product recall indicators are not applicable.

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Anyang Branch organized consumer rights protection educational activities at the Yinxu Museum



Xinxiang Branch launched the "Mountain & Water Consumer Protection Classroom" at Baligou Scenic Area

## Privacy and Data Protection

Zhongyuan Bank strictly complies with the *Data Security Law of the People's Republic of China*, the *Personal Information Protection Law of the People's Republic of China*, and other relevant laws and regulations. The Bank places a high priority on privacy and data security, formulating the *Personal Financial Information Protection Management Measures*. Adhering to the principles of "transparency, necessity, consent, and security," the Bank clarifies responsibilities across multiple departments and establishes supporting rules. The Bank standardizes the full lifecycle management of personal information, strictly fulfills notification obligations, follows the principle of minimal necessary collection, conducts information protection impact assessments, regulates cross-border data transfers and third-party delegation, and strengthens algorithm security and breach response mechanisms. Personal data protection is integrated into annual inspections, with regular self-assessments and head office reviews, continuously reinforcing the defense of personal financial information. During the reporting period, no customer information leaks occurred.

## Responsible Marketing

Zhongyuan Bank strictly follows the *Measures for the Administration of the Agency Distribution Business of Commercial Banks* and the *Measures for the Product Suitability Management of Financial Institutions*, practicing responsible marketing. The Bank has revised agency sales management measures and iteratively upgraded system functions to standardize full-process operations. Product information is disclosed through multiple channels with mandatory reading mechanisms, and all promotional materials undergo strict review to prevent misleading or false advertising. Customer risk assessment management is implemented, with system-enforced sales matching rules and differentiated protections for elderly clients, safeguarding consumer rights.

<b>Regulatory Compliance</b>	<p>Revised the <i>Zhongyuan Bank Administrative Measures for Agency Sales of Financial Products</i> and the <i>Implementation Rules for Agency Sales of Securities Investment Funds</i>.</p> <p>Strengthened iterative upgrades of system functions, standardized full-process business operations, and optimized institutional and product entry/exit standards to ensure that agency sales are compliant, orderly, and stable.</p>
<b>Information Disclosure</b>	<p>Across all channels, including the Bank's portal website and mobile banking, core product information and risk warnings for deposits, wealth management, and insurance products are fully and accurately disclosed. Mandatory reading mechanisms are applied to wealth management and insurance products to safeguard financial consumers' legal rights.</p> <p>Strict review of agency product promotional materials is conducted; only materials confirmed by partner institutions are used. The Bank's logo is omitted to prevent misleading impressions, and issuing/management institutions and responsibility notices are clearly indicated. False advertising and exaggerated returns are strictly prohibited.</p>
<b>Product and Service Management</b>	<p><b>Customer Risk Assessment Management:</b> Before their first purchase of wealth management, funds, or similar products, customers must complete a risk tolerance assessment. Assessment results are valid for one year. The system limits daily assessments to a maximum of two and annual cumulative assessments to eight. Staff are strictly prohibited from conducting assessments on behalf of customers or inducing responses, ensuring that results are authentic and reliable.</p> <p><b>Product Sales Matching Controls:</b> Sales systems enforce strict matching rules: only customers with valid risk assessments and products with risk levels no higher than the customer's level can transact, preventing mismatched risk allocation. Online purchases of insurance are restricted for clients aged 65 and above, with pop-up warnings for wealth management products. Active recommendations of medium- to high-risk products to clients aged 60 and above are prohibited.</p>

## Building a Sustainable Supply Chain

The Bank strictly complies with the *Bidding Law of the People's Republic of China*, *Regulation on the Implementation of the Bidding Law of the People's Republic of China*, and the *Zhongyuan Bank Supplier Management Regulations*. Supplier qualifications, environmental performance, and social responsibility are comprehensively assessed. Following the principles of strict admission, tiered management, and dynamic maintenance, the Bank standardizes the full-process management of suppliers, including qualification review, dynamic maintenance, grading evaluation, and exception control.

In addition, the Bank conducts risk identification based on supplier business qualifications and corporate credit information, and performs on-site investigations for key suppliers to prevent environmental and social risks in the supply chain. The Bank also continuously enhances the online capabilities of its procurement management platform, improving overall risk prevention and control. During the reporting period, the coverage rate of suppliers in accordance with relevant practices was 100%, with a total of 846 suppliers.

### In addition

<p>The supplier coverage rate for the implementation of relevant practices was</p> <h1 style="color: #f4a460;">100%</h1>	<p>The total number of suppliers was</p> <h1 style="color: #f4a460;">846</h1>			
Indicators	Units	2023	2024	2025
Total number of suppliers	Number of Suppliers	1,156	808	846
Total number of suppliers in Chinese mainland	Number of Suppliers	1,152	805	843
Total number of suppliers in Hong Kong, Macao and Taiwan	Number of Suppliers	4	3	3

Note: Some suppliers sourced from the e-commerce platform are difficult to assign to a specific region and therefore have not been included in the disclosure.



# Supporting Employee Development

## Employee Rights

Zhongyuan Bank has established a comprehensive employee rights protection system from multiple dimensions, including recruitment and employment, compensation and incentives, and welfare protection, effectively safeguarding employees' legal rights, enhancing their sense of belonging and cohesion, and promoting the mutual growth of employees and the organization.

## Compliant Employment

Zhongyuan Bank strictly complies with the *Labor Law of the People's Republic of China*, the *Labor Contract Law of the People's Republic of China*, the *Law of the People's Republic of China on the Protection of Minor*, the *Provisions on the Prohibition of Using Child Labor*, and other relevant laws and regulations. The Bank has formulated the *Measures for the Administration of Labor Contracts of Zhongyuan Bank* and the *Measures for the Administration of Employee Recruitment of Zhongyuan Bank*. It adheres to the principle of fair recruitment, continuously standardizes recruitment and employment processes, and avoids the employment of child labor and forced labor; where such circumstances occur, they will be handled strictly in accordance with applicable laws and regulations. The Bank opposes all forms of employment discrimination, handles labor disputes in accordance with the law, and safeguards harmonious and stable labor relations. During the reporting period, over 280 talents were recruited through social and campus recruitment channels. The labor contract signing rate and social insurance coverage rate both reached 100% during the reporting period.

### Data Insights · 2025

The total number of employees is

**18,094<sup>7</sup>**

Units: Person



Figure 1 Employees-divided by employment type

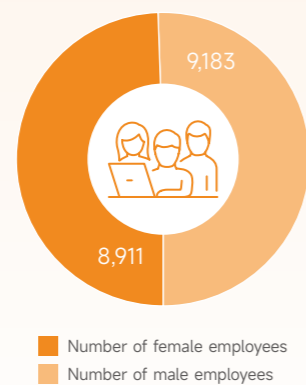


Figure 2 Employees-divided by gender

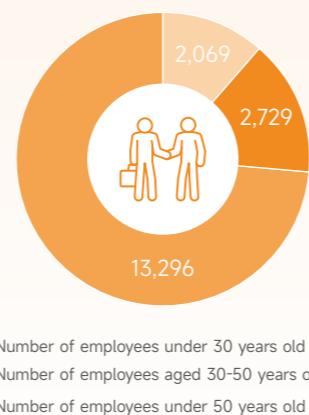


Figure 3 Employees-divided by age

<sup>7</sup>The statistical scope excludes subsidiaries of Zhongyuan Bank.

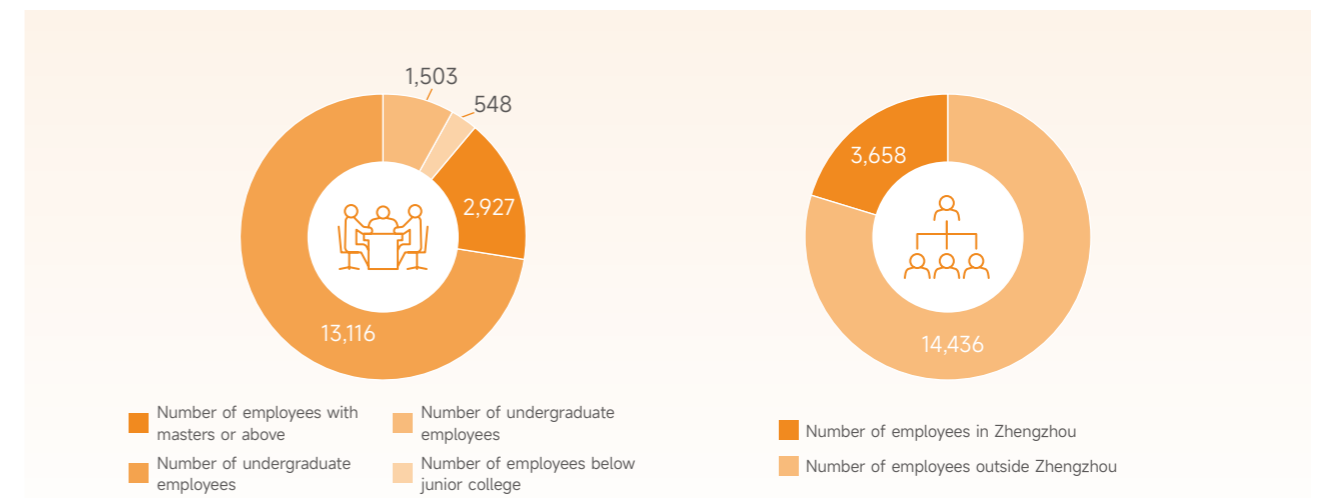


Figure 4 Employee-divided by degree

Figure 5 Employees-divided by region

### Data Insights · 2025

Employee loss rate

**1.79%**

Units: %

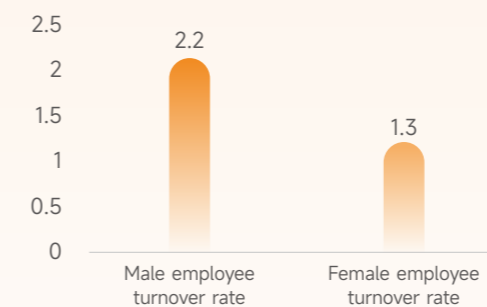


Figure 6 Employee turnover rate-divided by gender

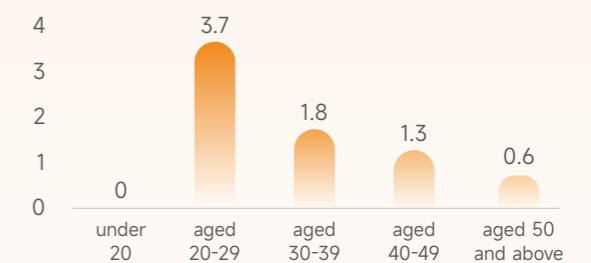


Figure 7 Employee turnover rate-divided by age

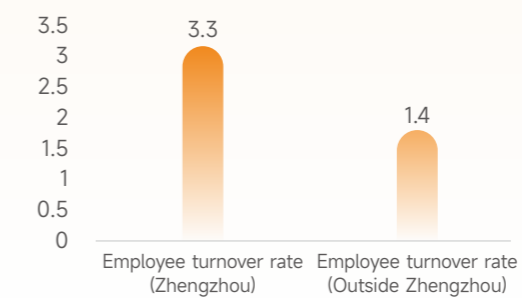


Figure 8 Employee turnover rate-divided by region

## Compensation and Benefits

### Regarding compensation

The Bank, in accordance with relevant laws, regulations, and industry supervisory requirements, adheres to the principles of "people-oriented, performance-driven, linked to results, and fairness-considerate." Guided by the philosophy of paying for ability, responsibility, and contribution, the Bank has established a relatively comprehensive compensation management system and implemented a performance-based deferred payment and clawback mechanism. This system fully leverages compensation as a guiding tool for business operations and risk management, promoting prudent operations and sustainable development.

### Regarding benefits

The Bank has established a sound benefits management system to ensure employees' rights in compliance with laws and regulations, enhancing employees' sense of belonging. The Bank provides a multi-dimensional medical protection system, covering group commercial insurance and supplementary medical insurance programs, and has set up an enterprise annuity plan to further secure employees' post-retirement pension levels. Additionally, the Bank maintains leave and attendance systems, ensures the implementation of various types of leave, and encourages paid leave to safeguard employees' rights to rest and vacation.

## Democratic Management

The Bank actively promotes democratic management, embedding democratic principles throughout the work of the trade union to ensure employees' democratic rights. It standardizes the convening of the union's dual-representative meetings, union committee meetings, and joint meetings of employee representatives, strictly following democratic election procedures, filling vacancies for union committee members, and optimizing organizational structures. Focusing on employees' vital interests, the Bank organizes employee representatives to participate in democratic deliberation on key issues such as rights protection and policy revision, safeguarding employees' rights to be informed, participate, express opinions, and supervise. The trade union acts as a bridge and link, ensuring that democratic management continues to deepen and take root.



The 3rd Session of the 3rd Congress of Trade Union Representatives of Zhongyuan Bank

## Talent Development

The Bank continues to refine its tiered and categorized training system, prioritizing the allocation of training resources to grassroots units and frontline business teams. Key talent pipeline programs are actively implemented; in 2025, the head office and branches organized 64 training sessions targeting various key personnel levels, covering 5,654 participants, promoting the synergy between talent quality and organizational development. Emphasis is placed on capturing and transferring internal knowledge and experience, with 18 internal trainer development programs conducted, and the "Zhongyuan Best Trainer Competition" held for three consecutive years, cultivating a total of 788 internal trainers and strengthening the foundation of a learning organization. The Bank also actively supports employees' professional skill enhancement, reimbursing expenses for authoritative external certifications such as CFA and CPA, covering 617 employees in the year.

### Data Insights - 2025

Total training investment	Total participants trained	Total training hours
RMB <b>42.98</b> million	<b>18,094</b>	<b>2,302,010</b>



Zhongyuan Bank 2025 "Navigator" Training Program for Middle Management Deputies



Zhongyuan Bank 2025 5th "Zhongyuan Best Trainer" Competition Finals

## Employee Care

### Caring for Daily Life

The Bank actively enriches employees' cultural and recreational life. Led by the head office trade union, the "Walk Zhongyuan, Energize Together" staff walking activity was organized, covering over 4,000 employees and effectively boosting team vitality. During International Women's Day on March 8, multi-venue themed care activities were held to support female employees' physical and mental well-being, conveying organizational warmth. The Bank also hosted matchmaking activities in collaboration with the Provincial Federation of Trade Unions, providing young employees with a high-quality platform for social interaction, addressing staff needs, and enhancing employees' sense of belonging and cohesion through diverse cultural and sports activities.



Zhongyuan Bank 2025 "Walk Zhongyuan, Energize Together" Staff Walking Activity



Zhongyuan Bank International Women's Day Care Activities

## Assistance for Employees in Need

The Bank's trade union implements targeted assistance programs for employees in need, ensuring organizational care is effectively delivered. For child development support, the Bank cooperates with the Henan Charity Federation to organize study trips to Beijing for children of disadvantaged employees, broadening their horizons and alleviating family education pressures. In terms of daily life support, trade unions at all levels coordinate "Warmth Delivery" initiatives, focusing on key periods such as the Spring Festival, conducting home visits, and providing financial aid and essential supplies, carefully listening to employees' needs and conveying warmth through concrete actions, thereby enhancing employees' sense of belonging and happiness.



Zhongyuan Bank leadership visiting and assisting employees in need

## Occupational Health

The Bank strictly complies with the *Law of the People's Republic of China on the Prevention and Control of Occupational Diseases*, the *Work Safety Law of the People's Republic of China*, and other relevant laws and regulations. It has established a comprehensive occupational health management system, focusing on employees' physical and mental well-being through health education, regular medical check-ups, and occupational protection guidance. The Bank continuously optimizes the office environment, strengthens health risk identification and intervention, and conducts regular safety awareness and skills training. Equipped with protective gear meeting national standards, the Bank implements full-spectrum measures to prevent occupational hazards, effectively safeguarding employees' health and ensuring their safety.

Indicators	Units	2023	2024	2025
The number of people who died because of work	Person	0	0	0
The rate of death due to work	%	0	0	0
Number of working days lost due to industrial injury	Day	1,520	1,713.5	1,090.5

## Contributing to Society

### Rural Revitalization

The Bank earnestly implements the decisions and deployments on consolidating and expanding the achievements of poverty alleviation while ensuring an effective transition to rural revitalization, and steadily advances targeted assistance in Hongqi Village of Sanmenxia and Bailong Village of Nanyang. Emphasizing research and supervision, members of the Party Committee have conducted 8 visits to the two villages. The Bank ensures the selection and dispatch of competent village officials, assigning a total of 5 key cadres to work full-time in these villages. Additionally, a special assistance fund of RMB 933,400 has been allocated to support projects such as road paving and environmental beautification, laying a solid foundation for rural development.

The Bank continuously broadens channels for consumption-based assistance, coordinating resources across the organization to support agricultural product sales, resulting in increased income of RMB 349,000 in Hongqi Village and RMB 910,000 in Bailong Village. Financial empowerment is further strengthened through the establishment of inclusive finance service points in both villages and the provision of financial literacy education. Through whole-village credit, over 500 households in Bailong Village received inclusive agricultural loans, and more than RMB 1.5 million in inclusive loans were extended to farming and breeding operators, leveraging financial resources to support rural revitalization.



Leaders visiting the assisted villages in Xinye County, Nanyang for inspection and guidance



Bank staff conducting financial literacy sessions in villages

## Community Co-development

Bank upholds its founding principle of "Finance for the People" by deepening community co-development through diverse initiatives and fulfilling social responsibility. It regularly conducts financial literacy campaigns, focusing on core topics such as fraud prevention and rational investment, and implements targeted measures for different groups. By leveraging the "ZhongDingDing" IP, the Bank brings financial knowledge into communities, villages, and schools. Branches simultaneously carry out diversified public welfare activities, partner with professional organizations to provide community health services, and engage in charitable care at welfare institutions. Through the dual approach of financial empowerment and public welfare support, the Bank strengthens community connections and helps build a harmonious neighborhood ecosystem.

### Data Insights · 2025

Number of public welfare activities

100

Total expenditure on public welfare

RMB 1.6282 million

Volunteer participation

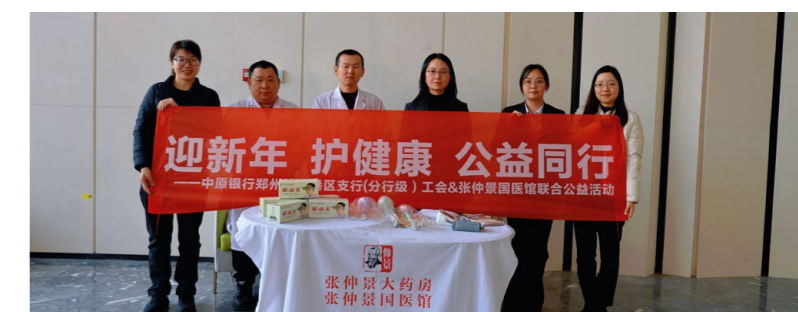
1,131 person-times<sup>8</sup>

Total volunteer hours for public welfare projects

151 hours



Nanyang Branch partnered with the Municipal Psychology Research Association to launch volunteer activities



Gangqu Sub-branch organized the "Protect Your Health for the New Year" public welfare health campaign

<sup>8</sup>In 2025, the Bank's labor union did not organize employees across the Bank to participate in the "2025 Jiujiu Charity Festival - Assistance Program for People in Need" donation initiative. Affected by the scheduling of donation activities, the number of volunteer participations during the reporting period decreased compared with the previous year.



## Future Prospect

Advancing with resolve to fulfill our mission and striving for excellence to embark on a new journey. The year 2026 marks the crucial launch of the 15th Five-Year Plan period. Zhongyuan Bank will continue to be guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, fully implement the guiding principles of the 20th CPC National Congress and subsequent plenary sessions, uphold the original mission of finance, and actively undertake social responsibilities. Anchored in the “1+2+4+N” target and task framework and the major requirements of “Two Priorities and Four Focus Areas,” the Bank will continue to increase support for key sectors, contribute to the development of the “Six Strong Provinces,” and further advance the “Four Banks” development strategy. It will make solid progress in delivering the “Five Key Financial Initiatives,” enhance the efficiency of financial resource allocation, optimize structural dynamics, and ensure smoother economic circulation—thereby contributing Zhongyuan’s financial strength to advancing national rejuvenation and building a strong country through Chinese modernization.

# Appendix

## Key Performance Indicators

Indicators	Units	2023	2024	2025
<b>Economic Performance</b>				
Balance of Green Loans	RMB 100 million	336.91	417.59	514.62
Balance of Inclusive Small and Micro Enterprise Loans	RMB 100 million	837.77	900.97	961.55
Balance of Agricultural Loans	RMB 100 million	1,607.71	1,719.26	1,344.16 <sup>9</sup>
Balance of Inclusive Agricultural Loans	RMB 100 million	170.15	193.72	218.73
<b>Environmental Performance</b>				
<b>Greenhouse gases(GHG)emissions</b>				
Direct (Scope 1) GHG emissions	tCO <sub>2</sub> e	1,521.43	1,398.90	1,096.09
Indirect (Scope 2) GHG emissions	tCO <sub>2</sub> e	25,916.99	24,551.40	23,640.31
Total GHG emissions (Scope 1 and Scope 2)	tCO <sub>2</sub> e	27,438.42	25,950.30	24,736.40
Total GHG emissions intensity (Scope 1 and Scope 2)	tCO <sub>2</sub> e/Million Revenue	1.05	1.00	0.93
Total GHG emissions intensity (Scope 1 and Scope 2)	tCO <sub>2</sub> e/Employee	1.46	1.42	1.37
<b>Non-hazardous waste</b>				
Non-hazardous waste	ton	657.41	734.57	845.84
Non-hazardous waste intensity	ton/Million Revenue	0.03	0.03	0.03
Non-hazardous waste intensity	ton/Million Revenue	0.03	0.04	0.05
<b>Hazardous waste</b>				
Hazardous waste	ton	1.05	1.50	1.39

<sup>9</sup>Data on Agricultural Loans and Inclusive Agricultural Loans for 2025 were reported in accordance with the new statistical standards of the People's Bank of China.

Indicators	Units	2023	2024	2025
Hazardous waste intensity	kg / Million Revenue	0.04	0.06	0.05
Hazardous waste intensity	kg / Employee	0.06	0.08	0.08
<b>Resources consumption</b>				
Electricity	Megawatt Hour	45,444.48	45,753.64	44,055.74
Gasoline	Litre	206,016.23	190,344.83	168,628.72
Diesel	Litre	11,564.45	5,492.60	6,194.08
Natural gas	m <sup>3</sup>	436,063.64	444,758.93	326,161.15
Liquefied petroleum gas (LPG)	kg	0	0	0
Total water usage	ton	377,039.00	453,382.70	402,469.44
Total intensity of water usage	ton/Million Revenue	14.40	17.47	15.18
Total intensity of water usage	ton/Million Revenue	20.02	24.78	22.24
Total intensity of water usage	kWh	51,695,116.39	51,868,843.72	48,815,670.19
Total energy consumption intensity	kWh/Million Revenue	1,947.30	1,998.39	1,841.61
Total energy consumption intensity	kWh/Employee	2,744.63	2,834.98	2,697.89
<b>Social Performance</b>				
Labor contract signing rate	%	100	100	100
Social insurance coverage rate	%	100	100	100
<b>Employment</b>				
Total number of employees	Person	18,835	18,296	18,094 <sup>10</sup>
<b>Employees-divided by employment type</b>				
Total number of full-time employees	Person	18,835	18,296	18,094
Total number of part-time employees	Person	0	0	0

<sup>10</sup>The statistical scope excludes subsidiaries of Zhongyuan Bank.

Indicators	Units	2023	2024	2025
<b>Employees-divided by gender</b>				
Number of male employees	Person	9,526	9,299	9,183
Number of female employees	Person	9,309	8,997	8,911
<b>Employees-divided by age</b>				
Number of employees under 30 years old	Person	3,964	2,897	2,729
Number of employees aged 30-50 years old	Person	12,955	13,280	13,296
Number of employees over 50 years old	Person	1,916	2,119	2,069
<b>Employee-divided by degree</b>				
Number of employees with masters or above	Person	2,824	2,880	2,927
Number of undergraduate employees	Person	13,346	13,162	13,116
Number of college employees	Person	1,923	1,674	1,503
Number of employees below junior college	Person	742	580	548
<b>Employees-divided by region</b>				
Number of employees in Zhengzhou	Person	3,878	3,757	3,658
Number of employees outside Zhengzhou	Person	14,957	14,539	14,436
<b>Turnover</b>				
Employee loss rate	%	2.98	2.43	1.79
<b>Employee turnover rate-divided by gender</b>				
Male employee turnover rate	%	2.9	2.1	2.2
Female employee turnover rate	%	2.9	2.7	1.3
<b>Employee turnover rate-divided by age</b>				
Employee turnover rate (under 20)	%	0	0	0

Indicators	Units	2023	2024	2025
Employee turnover rate (aged 20-29)	%	6.4	3.0	3.7
Employee turnover rate (aged 30-39)	%	2.6	2.6	1.8
Employee turnover rate (aged 40-49)	%	1.8	1.8	1.3
Employee turnover rate (aged 50 and above)	%	0.8	1.5	0.6
<b>Employee turnover rate-divided by region</b>				
Employee turnover rate (Zhengzhou)	%	8.3	4.5	3.3
Employee turnover rate (Outside Zhengzhou)	%	2.4	2.0	1.4
<b>Health and safety</b>				
The number of people who died because of work	Person	0	0	0
The rate of death due to work	%	0	0	0
Number of working days lost due to industrial injury	Day	1,520	1,713.5	1,090.5
<b>Development and training</b>				
Total number of trainees	Person	18,835	18,296	18,094
Total hours of training	Hour	2,101,991	2,044,157	2,302,010
Total investment in training	Ten Thousand yuan	4,768	4,655	4,298
<b>Training performance-divided by gender</b>				
Number of male staff trained	Person	9,526	9,299	9,183
Number of female staff trained	Person	9,309	8,997	8,911
Average number of training hours for male employees	Hour	111.6	112	127.3
Average number of training hours for female employees	Hour	111	111.6	125.9

Indicators	Units	2023	2024	2025
Percentage of male staff trained	%	100	100	100
Percentage of female staff trained	%	100	100	100
<b>Training performance-divided by category</b>				
Percentage of senior management staff trained	%	100	100	100
Percentage of middle-level management staff trained	%	100	100	100
Percentage of ordinary staff trained	%	100	100	100
<b>Supply chain management</b>				
Total number of suppliers	Number of Suppliers	1,156	808	846
Total number of suppliers in Chinese mainland	Number of Suppliers	1,152	805	843
Total number of suppliers in Hong Kong, Macao and Taiwan	Number of Suppliers	4	3	3
<b>Service quality</b>				
Number of business complaints	Cases	3,397	8,217	17,111 <sup>11</sup>
Complaint handling rate	%	100	100	100
<b>Community investment</b>				
Total amount of public welfare expenditure	Ten Thousand yuan	136.12	110.38	162.82
Volunteer participation person	Person	8,839	7,611	1,131 <sup>12</sup>

<sup>11</sup>During the reporting period, the Bank received a total of 17,111 business-related complaints. This increase was mainly attributable to two factors: first, the optimization of complaint case identification standards, under which any expression of a customer's intent to lodge a complaint was recorded, resulting in a more prudent statistical approach; and second, the standardization of the scope of complaint statistics, with the majority of credit card-related complaints incorporated into the Bank-wide complaint case management system.

<sup>12</sup>In 2025, the Bank's labor union did not organize employees across the Bank to participate in the "2025 Jiujiu Charity Festival - Assistance Program for People in Need" donation initiative. Affected by the scheduling of donation activities, the number of volunteer participations during the reporting period decreased compared with the previous year.

## Index of Indicators


Aspects	Description	Chapter
A. Environmental		
	General Disclosure Information relating to air emissions, discharges into water and land, and the generation of hazardous and non-hazardous waste, including: (a) policies; and (b) information on compliance with relevant laws and regulations that have a significant impact on the issuer. Notes: ① Air emissions include nitrogen oxides (NOx), sulfur oxides (SOx), and other pollutants regulated under national laws and regulations. ② Hazardous waste refers to waste as defined by national regulations.	Practicing Green and Low-Carbon Development — Pollution Prevention and Control
Aspect A1: Emissions	A1.1 The types of emissions and respective emission data.	Practicing Green and Low-Carbon Development — Pollution Prevention and Control Appendix — Key Performance Indicators
	A1.3 Total hazardous waste produced (in tonnes) and (where appropriate), intensity (e.g. per unit of production volume, per facility) .	Practicing Green and Low-Carbon Development — Pollution Prevention and Control
	A1.4 Total hazardous waste produced (in tonnes) and (where appropriate), intensity (e.g. per unit of production volume, per facility) .	Appendix — Key Performance Indicators
	A1.5 Description of emissions target(s) set and steps taken to achieve them.	Practicing Green and Low-Carbon Development — Pollution Prevention and Control
	A1.6 Description of how hazardous and non-hazardous wastes are handled, and a description of reduction target(s) set and steps taken to achieve them.	Appendix — Key Performance Indicators
		General Disclosure Policies on the efficient use of resources including energy, water and other raw materials. Note: Resources may be used for production, storage, transportation, buildings, electronic equipment, etc.
Aspect A2: Use of resources	A2.1 Total direct and/or indirect energy consumption by type (e.g., electricity, gas or oil), in thousand kWh, and intensity (e.g., per unit of production or per facility).	Practicing Green and Low-Carbon Development — Green Operations Appendix — Key Performance Indicators
	A2.2 Water consumption in total and intensity (e.g. per unit of production volume, per facility).	Practicing Green and Low-Carbon Development — Green Operations Appendix — Key Performance Indicators
	A2.3 Description of energy use efficiency target(s) set and steps taken to achieve them.	Practicing Green and Low-Carbon Development — Green Operations
	A2.4 Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency target(s) set and steps taken to achieve them.	Practicing Green and Low-Carbon Development — Green Operations
	A2.5 Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.	N/A

Aspects	Description	Chapter
A3: Environment and Natural Resources	General Disclosure Policies on minimising the issuer's significant impacts on the environment and natural resources.	Preserving Ecological Sustainability
	A3.1 Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	Preserving Ecological Sustainability
B. Social		
Aspect B1: Employment	General Disclosure Information relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare, including: (a) policies; and (b) information on compliance with relevant laws and regulations that have a significant impact on the issuer.	Supporting Employee Development — Employee Rights Supporting Employee Development — Employee Care
	B1.1 Total workforce by gender, employment type (for example, full- or part-time), age group and region.	Supporting Employee Development — Employee Rights Appendix — Key Performance Indicators
	B1.2 Employee turnover rate by gender, age group and geographical region.	Supporting Employee Development — Employee Rights Appendix — Key Performance Indicators
Aspect B2: Health and Safety	General Disclosure Information relating to the provision of a safe working environment and the protection of employees from occupational hazards, including: (a) policies; and (b) information on compliance with relevant laws and regulations that have a significant impact on the issuer.	Supporting Employee Development — Occupational Health
	B2.1 Number and rate of work-related fatalities occurred in each of the past three years including the reporting year.	Supporting Employee Development — Occupational Health Appendix — Key Performance Indicators
	B2.2 Lost days due to work injury.	Supporting Employee Development — Occupational Health Appendix — Key Performance Indicators
Aspect B3: Development and Training	B2.3 Description of occupational health and safety measures adopted, how they are implemented and monitored.	Supporting Employee Development — Occupational Health
	General Disclosure Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities. Note: Training refers to vocational training and may include both internal and external courses funded by the employer.	Supporting Employee Development — Talent Development
	B3.1 The percentage of employees trained by gender and employee category (e.g. senior management, middle management).	Supporting Employee Development — Talent Development Appendix — Key Performance Indicators
	B3.2 The average training hours completed per employee by gender and employee category.	Supporting Employee Development — Talent Development Appendix — Key Performance Indicators

Aspects	Description	Chapter
Aspect B4: Labour Standards	General Disclosure Information relating to the prevention of child labour and forced labour, including: (a) policies; and (b) information on compliance with relevant laws and regulations that have a significant impact on the issuer.	Supporting Employee Development — Employee Rights
	B4.1 Description of measures to review employment practices to avoid child and forced labour.	Supporting Employee Development — Employee Rights
	B4.2 Description of steps taken to eliminate such practices when discovered.	Supporting Employee Development — Employee Rights
Aspect B5: Supply Chain Management	General Disclosure Policies on managing environmental and social risks of the supply chain.	Building a Sustainable Supply Chain
	B5.1 Number of suppliers by region.	Building a Sustainable Supply Chain Appendix — Key Performance Indicators
	B5.2 Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored.	Building a Sustainable Supply Chain Appendix — Key Performance Indicators
	B5.3 Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored.	Building a Sustainable Supply Chain
	B5.4 Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.	Practicing Green Operations — Green Procurement
Aspect B6: Product Responsibility	General Disclosure Information relating to the health and safety, advertising, labelling and privacy matters relating to products and services provided, as well as related remedial measures, including: (a) policies; and (b) information on compliance with relevant laws and regulations that have a significant impact on the issuer.	Enhancing Service Quality — Customer Service Experience Enhancing Service Quality — Responsible Marketing
	B6.1 Percentage of total products sold or shipped subject to recalls for safety and health reasons.	N/A
	B6.2 Number of products and service related complaints received and how they are dealt with.	Enhancing Service Quality — Customer Service Experience Appendix — Key Performance Indicators
	B6.3 Description of practices relating to observing and protecting intellectual property rights.	Protecting Intellectual Property Rights
	B6.4 Description of quality assurance process and recall procedures.	N/A
	B6.5 Description of consumer data protection and privacy policies, and how they are implemented and monitored.	Enhancing Service Quality — Consumer Rights Protection

# Independent Assurance Statement

Aspects	Description	Chapter
	General Disclosure Information relating to the prevention of bribery, extortion, fraud and money laundering, including: (a) policies; and (b) information on compliance with relevant laws and regulations that have a significant impact on the issuer.	Upholding Business Ethics — Anti-Bribery and Anti-Corruption Upholding Business Ethics — Anti-Money Laundering Management Upholding Business Ethics — Anti-Fraud
Aspect B7: Anti-corruption	B7.1 Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period and the outcomes of the cases.	Upholding Business Ethics — Anti-Bribery and Anti-Corruption
	B7.2 Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored	Upholding Business Ethics — Anti-Bribery and Anti-Corruption
	B7.3 Description of anti-corruption training provided to directors and staff.	Upholding Business Ethics — Anti-Bribery and Anti-Corruption
	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.	Contributing to Society
Aspect B8: Community Investment	B8.1 Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport).	Contributing to Society
	B8.2 Resources contributed (e.g. money or time) to the focus area.	Contributing to Society — Community Co-development Appendix — Key Performance Indicators


Assurance Statement: Zhongyuan Bank 2025 ESG Report

## Independent Assurance Statement for the Zhongyuan Bank Co., Ltd. 2025 Environmental, Social and Governance Report

To the board of directors and stakeholders of Zhongyuan Bank Co., Ltd.,  
SynTao Green Finance Co., Ltd. (hereinafter referred to as "SynTao GF") was commissioned by Zhongyuan Bank Co., Ltd. (hereinafter referred to as "Zhongyuan Bank") to conduct an independent third-party assurance of the relevant information disclosed in its *Zhongyuan Bank Co., Ltd 2025 Environmental, Social and Governance Report* (hereinafter referred to as "*ESG Report*"). The assurance conducted by SynTao GF is outlined as follows:

### Scope of Assurance

- 1. Timeframe**  
The assurance was limited to the information disclosed in the *ESG Report* for the period from January 1, 2025, to December 31, 2025. Any relevant information outside this reporting period were not within the scope of this assurance.
- 2. Information and Data Scope**  
The scope of this assurance was limited to the information concerning Zhongyuan Bank covered in the *ESG Report* and did not include information from third parties such as Zhongyuan Bank's suppliers. Information disclosed in the *ESG Report* that had already been audited or verified by independent third-party organisations were not re-verified in this process.
- 3. Assurance Scope**  
The assurance scope aimed to assess: 1) whether the *ESG Report* complied with the Inclusivity, Materiality, Responsiveness, and Impact principles outlined in *AA1000AP (2018)*, and 2) the reliability and quality of certain sustainability indicators, including:
  - Balance of green loans
  - Balance of agricultural loans
  - Number of female employees
  - Complaint handling rate

### Responsibilities

The responsibility of Zhongyuan Bank was to ensure the integrity and accuracy of the content of the *ESG Report* and the information provided to SynTao GF, with no significant misrepresentations.  
The responsibility of SynTao GF was to issue an independent assurance statement based on the information provided by Zhongyuan Bank under *AA1000 Assurance Standard v3 (AA1000AS v3)*.

### Standards

SynTao GF utilized *AA1000AS v3* as the reference standard for assurance services. *AA1000AS v3* refers to the assurance standard created by AccountAbility. The type and depth of assurance conducted in this instance were categorized as "Type 2, Moderate Assurance".  
The assurance statement was prepared by SynTao GF following the *SynTao GF Non-Financial Report Assurance Method*.  
In addition to *AA1000AS v3*, the standards, principles, and initiatives referenced by SynTao GF included: Global Reporting Initiative *GRI Standards* / Hong Kong Exchanges and Clearing Limited *ESG Reporting Code* / Task Force on Climate-related Financial Disclosures *TCFD Framework* / International Sustainability Standards Board (ISSB) *IFRS S1 - General Requirements for Disclosures of Sustainability-related Financial Information* and *IFRS S2 Climate-related*



Assurance Statement: Zhongyuan Bank 2025 ESG Report

Disclosures / European Union Corporate Sustainability Reporting Directive (CSRD) / Greenhouse Gas Protocol (GHG Protocol), among others.

### Assurance Methodology

#### 1. Assurance Plan

SynTao GF recorded key resource requirements, evidence to be collected, tasks, activities, deliverables, and timelines in the schedule, forming a plan.

#### 2. Information Collection

Following principles of clarity, balance, completeness, and timeliness, SynTao GF assessed the quality of the collected information.

#### 3. Conducting Assurance

- Conducting interviews with sustainability management from Zhongyuan Bank.
- Verifying relevant documents, data, and other materials provided by Zhongyuan Bank.
- Assessing whether the information and data in the *ESG Report* comply with the inclusivity, materiality, responsiveness, and impact principles outlined in *AA1000AP (2018)*.
- Assessing the reliability and quality of selected sustainability indicators in the *ESG Report*.
- Assessing if the report follows Hong Kong Exchanges and Clearing Limited *ESG Reporting Code*.

#### 4. Any other necessary work deemed by SynTao GF

### Independence and Capability

#### 1. Independence

SynTao GF declares that, SynTao GF and Zhongyuan Bank are entirely independent entities. SynTao GF is free from bias or conflict of interest with Zhongyuan Bank.

#### 2. Capability

SynTao GF specializes in providing professional consulting, research, and training services in sustainable finance, including environmental, social, and corporate governance (ESG) ratings, green finance strategy, Environmental and Social Risk Management (ESRM), green finance product innovation, research on green finance and responsible investment, green bond assurance, as well as green credit and responsible investment capacity building.

SynTao GF is a licensed assurance provider of *AA1000AS v3*. This license authorizes SynTao GF to use and comply with AccountAbility's *AA1000AS v3*, as well as the use of the *AA1000AS v3* markings related to sustainability assurance services.

Members of SynTao GF's assurance team hold qualifications in AA 1000 Certified Sustainability Assurance Practitioner (CSAP), ISO14001 internal auditing, CFA ESG, EFFAS Certified ESG Analyst, GRI training certification, carbon asset management, and other qualifications in the field of sustainable development. The team consists of professionals with extensive experience in the field of sustainable development and a comprehensive understanding of the *AA1000AS v3* standard.

### Limitations

SynTao GF relied entirely on the information provided by Zhongyuan Bank required in the assurance of this *ESG Report* and did not collect information from other external sources. Interviews also did not involve external stakeholders.

### Content for Assurance

1. AA1000 Accountability Principles (2018)



Assurance Statement: Zhongyuan Bank 2025 ESG Report

**Inclusivity:** Zhongyuan Bank identified the company's key stakeholders, it communicated with them continuously through various ways, and publicly disclosed the communication outcomes. Zhongyuan Bank provides necessary capacity building for stakeholder engagement.

**Materiality:** Zhongyuan Bank collected opinions from key stakeholders, identified the ESG issues that are highly relevant to the company, and have clear procedures to prioritise material issues.

**Responsiveness:** Zhongyuan Bank has responded to the material issues of concern to its key stakeholders and reviewed its performance of relevant targets, and has invested in relevant capacity building.

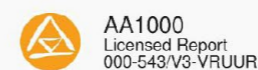
**Impact:** Zhongyuan Bank has established a process for measuring, evaluating, and managing the company's impacts, and has integrated some of these impacts into the company's material issues and strategic objectives.

#### 2. Assessment of Selected Sustainability Indicators

SynTao GF has verified the selected sustainability indicators in the *ESG Report*.

### Conclusion

- SynTao GF did not identify any non-compliance with the Inclusivity, Materiality, Responsiveness, and Impact principles outlined in *AA1000AP (2018)* in the *Zhongyuan Bank Co., Ltd 2025 Environmental, Social and Governance Report*.
- SynTao GF did not identify any situation that undermines the reliability and quality of the selected 5 sustainability indicators in the *Zhongyuan Bank Co., Ltd 2025 Environmental, Social and Governance Report*. Stakeholders can take the 5 sustainability indicators as reference.
- The *Zhongyuan Bank Co., Ltd 2025 Environmental, Social and Governance Report* was not found to have been prepared without reference to the Hong Kong Exchanges and Clearing Limited *ESG Reporting Code*.



AA1000  
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000-543/V3-VRUUR

Assurance Provider: SynTao Green Finance Co., Ltd.

Assurance Team Lead: WU, Yanjing

Beijing, China

April 10, 2026

# Feedback Form

Dear Reader,

Thank you for reading the *Annual Environmental, Social and Governance Report of Zhongyuan Bank Co., Ltd. for the Year 2025*. We sincerely hope that you can evaluate this report and provide us with your valuable opinions. Your feedback and suggestions are crucial for helping us continuously improve our ESG practices. We kindly request your assistance in completing the relevant questions in the feedback form below and selecting one of the following methods to provide your feedback to us.

Address: No. 9 Waihuan Road, Financial Island, Zhengdong New District, Zhengzhou, Henan Province, China

Email: dongshihui@zybank.com.cn

Your Information:

Name:
Position:
Phone number:
Email:

1. What is your overall evaluation of this report?

Excellent     Good     Fair     Poor     Very Poor

2. How do you rate the accuracy, completeness, timeliness, and clarity of the information disclosed in this report?

Excellent     Good     Fair     Poor     Very Poor

3. Do you find the content arrangement and style of this report easy to read?

Excellent     Good     Fair     Poor     Very Poor

4. What aspects of the report are you most concerned about?

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5. Are there any specific pieces of information that you expected to see in the report but did not find?

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6. Do you have any additional comments regarding Zhongyuan Bank's environmental, social and governance efforts?

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