



宜宾市商业银行

Yibin City Commercial Bank

宜宾市商業銀行股份有限公司

YIBIN CITY COMMERCIAL BANK CO., LTD

(A joint stock company incorporated in the People's Republic of China with limited liability)

Stock Code: 2596



2024

Environmental, Social and Governance Report

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About the Report

Report Overview

This report is the 2024 Environmental, Social, and Governance (ESG) Report (hereinafter referred to as “this Report”) issued by Yibin City Commercial Bank Co., Ltd. It aims to disclose and demonstrate the efforts and achievements of the Bank and its subsidiaries in the areas of environmental, social, and governance (“ESG”) to stakeholders.

Timeframe

This Report covers the period from January 1, 2024, to December 31, 2024, unless otherwise specified. To ensure completeness, some information extends beyond this timeframe.

Scope of the Report

In this Report, the main body is Yibin City Commercial Bank Co., Ltd, covering the head office, branches and sub-branches, and subsidiaries. For easy expression, in this Report, “Yibin City Commercial Bank” or “the Bank” represents Yibin City Commercial Bank Co., Ltd (excluding subsidiaries), and “the Group” or “we” represents the head office, branches and sub-branches, and subsidiaries.

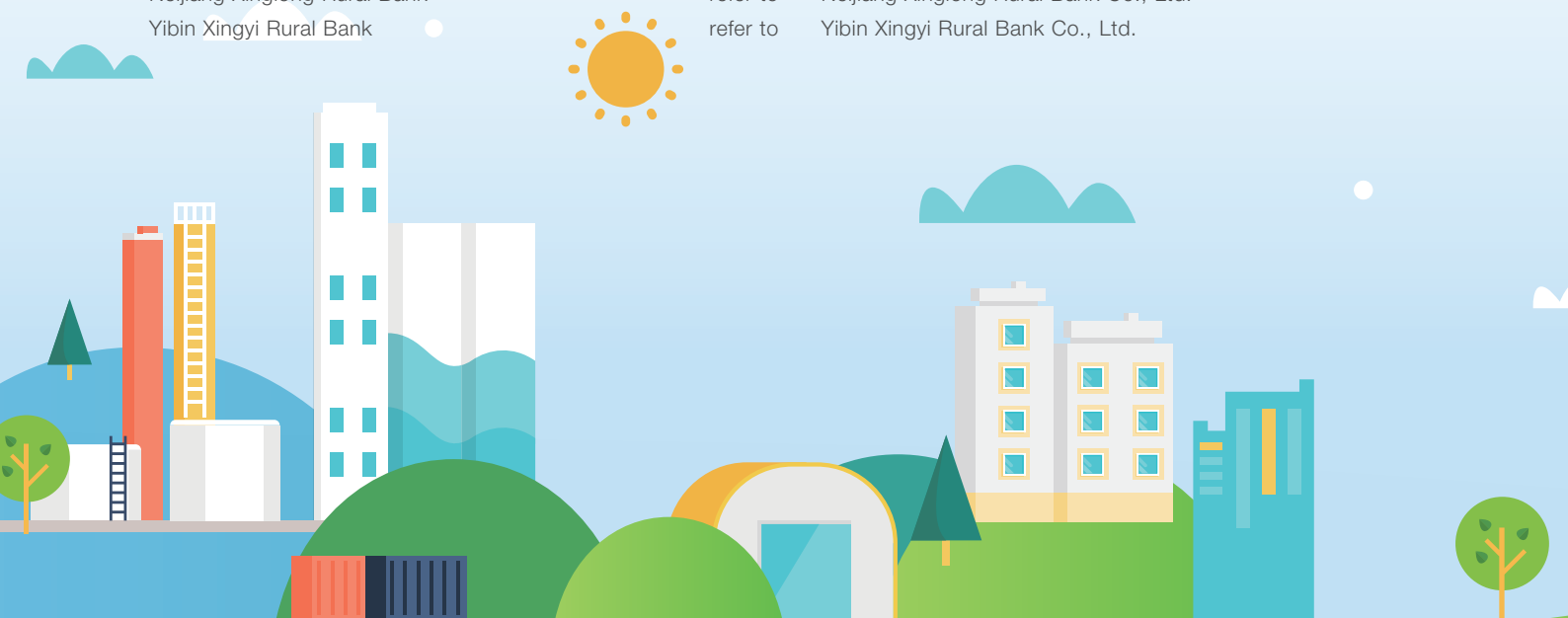
Data Sources

All information and data in this Report are sourced from publicly available government data, the Group’s official documents, publicly disclosed filings, and internal relevant summary statistics. The financial data cited in this Report is derived from the audited financial information contained in the Group’s 2024 Annual Report. If there is any inconsistency between the financial data in this report and the Group’s 2024 Annual Report, the Group’s 2024 Annual Report shall prevail. Unless otherwise specified, all monetary amounts in this Report are denominated in Renminbi (RMB), the legal currency of the PRC.

Appellation Note

Yibin City Commercial Bank, the Bank
Neijiang Xinglong Rural Bank
Yibin Xingyi Rural Bank

refer to Yibin City Commercial Bank Co., Ltd
refer to Neijiang Xinglong Rural Bank Co., Ltd.
refer to Yibin Xingyi Rural Bank Co., Ltd.



Basis of Preparation

This Report is prepared in accordance with Appendix C2 of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited, the Environmental, Social and Governance Reporting Code (the “HKEX ESG Code”), and adheres to the reporting principles of materiality, quantification, balance, and consistency as outlined in the HKEX ESG Code.

Materiality principle: Through a materiality assessment, this Report identifies the impact of ESG-related matters on stakeholders and focuses on responding to and disclosing issues of higher materiality.

Quantification principle: By establishing ESG indicator collection tools covering the head office, branches and sub-branches, and subsidiaries, key ESG performance indicators are presented in measurable ways where feasible. This Report also discloses the calculation basis for quantitative values and statistical calibers.

Balance principle: The content of this Report is derived from the Group’s internal management documents, statistics, and publicly disclosed information. Both positive and negative indicators are disclosed to reflect objective facts and present the Group’s ESG performance.

Consistency principle: Unless otherwise specified, the indicators used in future reports will remain as consistent as possible, with explanatory notes on indicators that have changed to reflect trends in performance levels.

The preparation of this Report also references the Sustainability Reporting Standards of the Global Reporting Initiative (GRI) and the International Financial Reporting Sustainability Disclosure Standard No. 2 – Climate-related Disclosures issued by the International Sustainability Standards Board (ISSB), among other relevant requirements.

Report Approval

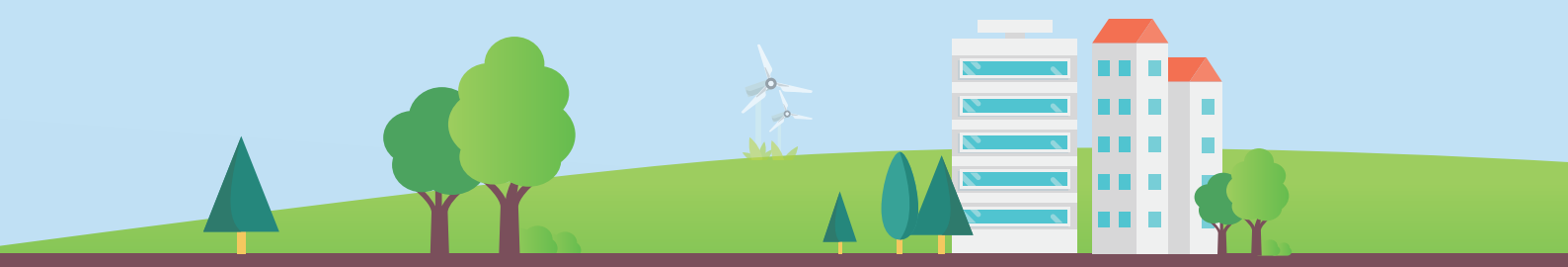
This Report has been approved by the Board of Directors on April 24, 2025.

Report Release

This Report is available in both Chinese and English. In case of any discrepancies between the two versions, the Chinese version shall prevail. The electronic version of this Report can be accessed or viewed on the Hong Kong Stock Exchange website (www.hkexnews.hk) or the Bank’s website (<https://www.ybccb.com/>).

Reader Feedback

To continuously improve the Group’s ESG management level, enhance the quality of ESG disclosures, and implement ESG development concepts, we welcome feedback from readers regarding this Report (*refer to Appendix III “Reader Feedback Form” for details*). Please send your comments to the Bank’s email address (ybccb@ibank.ybccb.com).



Chairman's Statement

In 2024, a pivotal year for fully implementing the guiding principles of the 20th National Congress of the Communist Party of China, Yibin City Commercial Bank remained steadfastly guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era. We upheld our founding mission of “serving the local economy, supporting small and medium-sized enterprises, and benefiting urban and rural residents”, integrating ESG principles into our developmental DNA. In our journey to drive regional economic growth, safeguard green ecosystems, and fulfill our financial responsibilities to the people, we delivered a robust and inspiring performance in corporate responsibility.

UNDER THE GUIDANCE OF PARTY BUILDING, WE LAID A FIRM FOUNDATION FOR GOVERNANCE.

Taking Party building as our compass, we have deeply integrated the Party's leadership into our corporate governance and established a four-dimension governance system, which features an orientation decided by the Party Committee, decision-making in the hands of the Board of Directors, accountabilities determined by the Board of Supervisors, and a code of conduct stipulated by the senior management, to strengthen strategic guidance, regulation implementation and risk management. We translated the political consciousness of the “Two Establishments” into proactive actions to “serve real economy”, and incorporated green credit and inclusive finance into the performance metrics of “Party Member Pioneer Posts”, enabling the “red gene” to become the core driver for innovation and risk prevention.

ANCHORED IN REAL ECONOMY, WE ARE COMMITTED TO EMPOWERING INDUSTRIAL UPGRADING.

With targeted efforts, we helped bolster the real economy. To fully support the establishment and operations of the leading enterprises of the new energy industry, we provide projects of leading industries developing digital economy and new energy such as power battery and crystalline silicon PV with special facilities, contributing to the development of “China's Capital of Power Battery”. Focusing on core enterprises in green industrial chains, we innovated supply chain financial services to support technological upgrades and capacity expansion among supporting enterprises, driving industrial advancement toward higher value-added segments and fostering clustered development advantages. We deepened our engagement with the “4+4+4” modern industrial clusters by crafting comprehensive financial solutions for industry leaders. Leveraging digital technology, we introduced unsecured inclusive financial products that enable rapid loan disbursement through big-data risk control, ensuring financial services permeate like spring rain, benefiting countless enterprises and businesses.

BASED ON GREEN, WE ARE COMMITTED TO PAINTING AN ECOLOGICAL LANDSCAPE.

Contributing to attaining the objective of carbon peaking and carbon neutrality, we have factored green finance into our development by founding the first specialized

green finance sub-branch in Yibin City and pioneering featured products like “Carbon Footprint-Linked Loans” and “Green Procurement Financing”. These solutions deeply integrate financial support with corporate carbon reduction performance and green consumption scenarios, building a comprehensive green financial service system. We actively supported county-level sewage treatment standard-improvement and capacity-expansion projects, driving environmental infrastructure upgrade and ecological governance. Furthermore, we merged green finance with biodiversity conservation, exploring a new model of “Ecology + Finance” collaborative development. From empowering the full-chain rise of green industries like power batteries and photovoltaics to safeguard the pristine waters of the Three Rivers Basin, we leveraged financial strength to make the ecological character of the “First City on the Yangtze” even more vibrant and compelling.

FOCUSED ON INCLUSIVENESS, WE ARE COMMITTED TO PRACTICING FINANCE FOR THE PEOPLE. We firmly believe that the value of finance lies in reaching every corner of need: our online platform consolidated multiple public services, ensuring “data runs more, people run less”; community branches provided elderly-friendly services and financial literacy programs, becoming neighborhood “financial convenience stores”; tailored financial products were provided for citizen groups, helping them settle, relieve, and thrive in Yibin. Beyond banking, we translated our commitment into concrete public welfare actions – actively participating in disaster relief, conducting anti-fraud campaigns, and bringing financial education to grassroots communities, truly realizing “finance for the people, finance benefiting the people”.

ROOTED IN TALENT, WE ARE COMMITTED TO IGNITING INNOVATION VITALITY. We firmly believe that a company’s ceiling is determined by how high its people can climb. In 2024, we have further refined our talent recruitment and development mechanisms as well as compensation and benefits systems to foster a diverse and inclusive corporate culture atmosphere. Additionally, we have comprehensively strengthened employee training programs to enhance their professional competencies and managerial literacy, while actively caring for their physical and mental wellbeing and improving career development pathways. Through these measures, we motivated organizational endogenous power and solidified our foundation for development.

At this pivotal moment, as we conclude the 14th Five-Year Plan, we remain steadfastly committed to serving national priorities and our vision of “green transformation, digital transformation, and financial inclusion”, and are dedicated to perfecting our ESG management system to establish a model for regional commercial banks in central and western China; we will empower green energy initiatives and the digital economy, supporting Yibin’s efforts to build nationally influential green industry clusters; we will deepen our engagement through an integrated “finance + scenario” ecosystem, creating warmer experiences for the people living in Yibin City.

On the confluence of three rivers, a multitude of ventures compete; with tailwinds at our back, this is the opportune moment to forge ahead. As a bank deeply rooted in Rongzhou City, the historical name of Yibin City, we have always grown in harmony with the city’s pulse. From fostering the growth of green industry clusters and protecting the “emerald green” ecosystem of the Yangtze River to enable the transformation of businesses and brightening the “warm glow” of countless homes, each endeavor reflects our unwavering commitment to our original aspirations, and every action is our response to the needs of the era. Looking ahead, we will continue to use our financial expertise to inscribe a brilliant chapter for Yibin City Commercial Bank on the grand canvas of Chinese-style modernization!

Yibin City Commercial Bank Co., Ltd
XUE Feng
Chairman

About Us

Company Profile

Since its establishment in 2006, Yibin City Commercial Bank Co., Ltd has remained steadfast in serving the local economy, small and medium-sized enterprises, and urban residents. Deeply embedded in Yibin's and Sichuan Province's local economy and industrial clusters, we have continuously refined our financial products and service supply while staying attuned to market dynamics. This has enabled us to fix a diversified development orientation towards "a strategic cooperative bank supporting the development of industrial clusters, a specialist bank serving the baijiu industry chain, a trusted partner bank for small and micro enterprises, and a technology-empowered retail bank". On January 13, 2025, Yibin City Commercial Bank (Stock Code: 02596.HK) was officially listed on the Hong Kong Stock Exchange, marking another significant milestone in its development journey.

Capitalizing on Yibin's high-quality development opportunities and relying on Yibin's strategic position within Sichuan Province and the Chengdu-Chongqing Economic Circle, we fully leveraged regional resource advantages and deeply integrate with local economic development priorities. We deeply engaged in the construction of the world-class baijiu industry, globally leading power battery industry, national-level crystalline silicon photovoltaic industry, and nationally leading digital economy industry. Through efforts to develop a financial service model in sync with local economic development, which boasts of mutual empowerment, we pursued sustainable and steady growth in the new landscape.

In terms of strategic positioning, by establishing digital systems and enhancing fintech capabilities, we further refined the diversified financial channels such as the "1+N" supply chain financial service model, continuously providing tailored digital services for corporate clients and the general public.

Furthermore, we have focused on building an interconnected ecosystem centered around retail, corporate, and financial market operations. By fostering efficient synergies across all business segments, we are committed to delivering comprehensive banking services with broader coverage, superior experience, and seamless connectivity. Our efforts aim to inject more robust financial impetus into the high-quality economic and social development of the region.



Corporate Culture

The Bank upholds the financial cultural philosophy of “Precision in Details, Ambition in Vision”.

“Precision in Details” embodies our commitment to continuously satisfying people’s growing needs for a better life by serving every client with meticulous, precise, and progressive dedication. It reflects our fulfillment of responsibility as a local state-owned legal entity and financial enterprise through concrete practices of serving the real economy and providing targeted support to SMEs and micro enterprises, while maintaining precise risk prevention and control as the eternal theme of financial operations.

“Ambition in Vision” represents our enduring dedication to embracing the nation’s overarching priorities, aligning with the province’s strategic plans, and implementing the city’s key initiatives. We continuously enrich our business offerings, products, and services to grow alongside our citizens and the city, synchronizing the Bank’s development with regional progress to drive high-quality economic and social advancement in Yibin.



Development History

Time	Event
December 2006	The Bank was established in Yibin City, Sichuan Province, China.
May 2008	The Bank was approved by the People's Bank of China to officially join the national interbank lending market.
August 2009	The Bank initiated the establishment of its first rural bank – Longchang Xinglong Rural Bank Co., Ltd., the predecessor of Neijiang Xinglong Rural Bank.
December 2010	The Bank's first branch outside Yibin City – Neijiang Branch – was officially established, marking the beginning of cross-regional development.
October 2011	The Bank officially launched its online banking services.
May 2012	The Bank officially launched its mobile banking services.
September 2013	The Bank established its Science and Technology Branch.
June 2015	The Bank established a specialized branch for the baijiu industry and signed a strategic cooperation agreement with the Yibin Liquor Association to support the development of the baijiu industry.
July 2018	The Bank launched the Qianhuahua platform, entering the mobile payment business.
December 2019	All branches of the Bank completed the transformation and launch of smart banking services.
June 2020	The Bank was awarded the title of "Outstanding Service Enterprise of Sichuan Province" by the Sichuan Provincial Party Committee and Government.
October 2020	The Bank established its Rural Revitalization Branch.
September 2021	The Bank was recognized as a "Sichuan Province Integrity Enterprise".
December 2021	The Bank's registered capital increased to RMB3.9 billion, making it the largest city commercial bank in Sichuan Province by registered capital at that time, with state-owned equity accounting for 80.7%.
July 2022	The Bank unveiled Yibin City's first financial education demonstration base – the "Yiren Yibin" Financial Education Demonstration Base.
March 2023	The Bank, in collaboration with the Yibin Consumer Protection Committee, officially launched Sichuan Province's first prepaid consumption service platform, "Yi Baobao".
June 2023	The Bank established its Green Finance Branch.
December 2023	The Bank's credit rating was upgraded to AA+.
January 2025	The Bank was listed on the Hong Kong Stock Exchange.



The Bank Listed on the Hong Kong Stock Exchange on January 13, 2025

Honors and Awards

Award Name: Second Prize in the 2023 Anti-Money Laundering Labor Competition for Financial Institutions in Yibin City

Granting Authority: People's Bank of China Yibin Branch

Award Name: First-Class Unit in the 2023 Discipline Inspection Work Assessment for Municipal and Higher-Level State-Owned Enterprises

Granting Authority: Commission for Discipline Inspection, CPC Yibin Committee

Award Name: Grade A in the 2023 Comprehensive Assessment of Agency Treasury Businesses for Financial Institutions in Yibin City

Granting Authority: People's Bank of China Yibin Branch

Award Name: Outstanding Unit in Internal Audit Work in Yibin City for 2023

Granting Authority: Yibin Auditing Society

Award Name: First Place in the 2023 Comprehensive Evaluation of "Banking Financial Institutions Supporting Local Economic Development and Preventing Local Financial Risks in Yibin City"

Granting Authority: Yibin Municipal Financial Work Bureau, Yibin Municipal Finance Bureau, Yibin Municipal State-Owned Assets Supervision and Administration Commission, People's Bank of China Yibin Branch, National Financial Regulatory Administration Yibin Bureau

Award Name: Iron Horse Award – Most Socially Responsible Small and Medium-Sized Bank

Granting Authority: 2024 (12th) Small and Medium-Sized Bank Development Summit

Award Name: Advanced Unit in the 2023 Party Building Work Assessment for State-Owned Enterprises

Granting Authority: Yibin City SASAC Party Committee



Award Name: 2024 Strong Rural Case Study for City Commercial Banks

Granting Authority: China Rural Credit Cooperative News Office

Award Name: Outstanding Case in Digital Finance

Granting Authority: City Commercial Banks Clearing Co., Ltd.

Award Name: 2024 Top 100 Service Enterprises in Sichuan

Granting Authority: Sichuan Enterprise Confederation, Sichuan Entrepreneurs Association

Award Name: First Place in the 2024 Yibin Financial Statistics Knowledge Competition

Granting Authority: People's Bank of China Yibin Branch

Award Name: National Model Workers' Home

Granting Authority: All-China Federation of Trade Unions

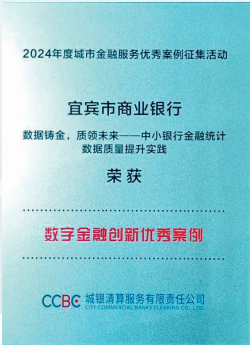
Award Name: 2024 Four-Star Civilized and Standardized Service Outlet in Sichuan Banking Industry

Granting Authority: Sichuan Banking Association



附件 1:

2024 年度全市金融统计知识竞赛成绩 (按单位排名)		
单位名称	总分	排名
宜宾市商业银行	78	1
宜宾市农村信用合作联社	67	2
宜宾市住房公积金管理中心	62	3
宜宾市农村商业银行	60	4
宜宾市农村信用合作联社	58	5
宜宾市农村信用合作联社	56	6
宜宾市农村信用合作联社	54	7
宜宾市农村信用合作联社	52	8
宜宾市农村信用合作联社	50	9
宜宾市农村信用合作联社	48	10
宜宾市农村信用合作联社	46	11
宜宾市农村信用合作联社	44	12
宜宾市农村信用合作联社	42	13
宜宾市农村信用合作联社	40	14





Sustainable Development and Governance

We remain steadfast in implementing sustainable development principles, placing high importance on environmental, social, and governance (ESG) management. We continuously refine our sustainability system and are committed to enhancing our ESG governance capabilities and performance. We engage with various stakeholders to discuss the path of sustainable development, promoting the coordinated unity of the Group’s long-term growth, ecological well-being, and social sharing.

ESG Statement of Board of Directors

The Board of Directors prioritizes ESG initiatives, fully recognizing their pivotal role in advancing the Bank’s sustainable development. It proactively integrates ESG principles into strategic planning and daily operations, establishes a comprehensive ESG management structure across the Group, and defines clear responsibilities and governance pathways to guide and oversee the implementation of ESG matters along with timely indicators and targets for ESG matters. Besides, the Board regularly evaluates key ESG performances and drives continuous improvement in sustainability performance. All these efforts lay a solid foundation for the Group’s long-term and stable growth.

Table ESG Governance Structure under the Guidance of the Board of Directors

Organizational Structure	Responsibility
ESG Work Leading Group	<ul style="list-style-type: none">Formulate ESG governance strategies and oversee the implementation of related governance work;Establish and monitor the implementation of short-, medium-, and long-term ESG governance objectives;Identify, assess, and report ESG-related risks and opportunities to the Board of Directors;Monitor the company’s ESG governance performance and provide recommendations to the Board of Directors.
ESG Working Office	<ul style="list-style-type: none">Develop ESG-related policies and regulations;Promote the formulation and execution of ESG strategic plans;Be responsible for ESG information disclosure and reporting;Effectively communicate ESG-related information to all departments.

We continue to strengthen the ESG governance capacity of its Board of Directors, with a focus on enhancing members’ understanding and judgment of sustainable development trends and compliance requirements. We promote deep integration of ESG concepts with directors’ duties. The Bank regularly organizes ESG-focused thematic study and training sessions to continuously strengthen the foundational competencies and strategic leadership capabilities of directors in fulfilling their duties. In 2024, the Board of Directors participated in the *Research and Practice of ESG Information Disclosure in Banking Industry* training, further enhancing the directors’ understanding and practical capabilities regarding standardized and systematic management of ESG information disclosure.

We systematically identify and evaluate ESG issues that may impact the Group’s long-term development through communication with stakeholders and expert research, considering macro policy environments, industry trends, and stakeholder expectations (refer to the “Analysis of Material Issues” chapter for details). We will integrate material ESG issues into future work plans, continuously monitor progress, conduct regular reviews of ESG implementation, and persistently enhance our ESG management capabilities.

Stakeholder Communication

Building upon our industry characteristics and operational realities, we continuously optimize stakeholder communication mechanisms to gain an in-depth understanding of legitimate concerns and core demands. Through proactive responses to key issues and expectations, we effectively safeguard the legitimate rights and interests of all parties, fostering mutually beneficial cooperation characterized by trust and collaborative development.

Stakeholder Communication Mechanism

Major Stakeholders	Expectations & Demands	Communication Channels
 Government & Regulatory Authorities	<ul style="list-style-type: none"> Complying with national policies, laws, and regulations Serving national and regional strategies Compliant operation and tax compliance Safe operation Actively addressing climate change 	<ul style="list-style-type: none"> Supervision and assessments Policy documents and guidelines Information reporting Working meetings Routine communication and reporting
 Shareholders/Investors	<ul style="list-style-type: none"> Reasonable investment returns Continuous and stable operations Sound corporate governance Timely information disclosure 	<ul style="list-style-type: none"> Shareholders' meeting Information disclosure Phone calls and emails Investor research and communication
 Employees	<ul style="list-style-type: none"> Protecting basic rights Improving compensation and benefits Supporting career development Enhancing work satisfaction 	<ul style="list-style-type: none"> Labor unions Staff congress and visits WeChat official account Questionnaire surveys
 Customers	<ul style="list-style-type: none"> Improving service quality and efficiency Protecting information and funds Providing a wide range of financial products Protecting consumer rights 	<ul style="list-style-type: none"> Questionnaire surveys Marketing activities Messages on the WeChat official account or the official website Customer service hotline/offline visits Daily contact with the account manager
 Partners	<ul style="list-style-type: none"> Building a sustainable supply chain Fair and transparent bidding and tendering process Contractual integrity 	<ul style="list-style-type: none"> Business negotiations Satisfaction surveys Industry exchanges Contractual agreement/cooperative project
 Communities & Public	<ul style="list-style-type: none"> Stimulating community economic growth Fostering stable employment Participating in public welfare initiatives Low carbon and environmental protection 	<ul style="list-style-type: none"> Daily visits Community service activities Participating in public welfare programs Regular reports and announcements

Analysis of Material Issues

In 2024, we systematically identified 20 core issues significantly impacting both the Group and its stakeholders through questionnaire surveys and analysis of the matters concerned by stakeholders, while incorporating industry trends, development strategies, and ESG-related requirements. This provides a robust foundation for determining disclosure priorities and enhancing management focus.

Assessment Process for Material Issues



Identification

With reference to national policies, industry benchmarks, and stakeholder feedback, and in alignment with the Group's strategic development plan, we identify the ESG material issues for the current year.



Prioritization

We conduct surveys through electronic questionnaires distributed to stakeholders, including management, employees, government and regulatory authorities, shareholders/investors, customers, suppliers, and the general public. Based on the survey results, we perform a systematic quantitative analysis of material issues. These issues are then ranked in order of importance – from high to low – based on their significance to stakeholders and the Group itself.

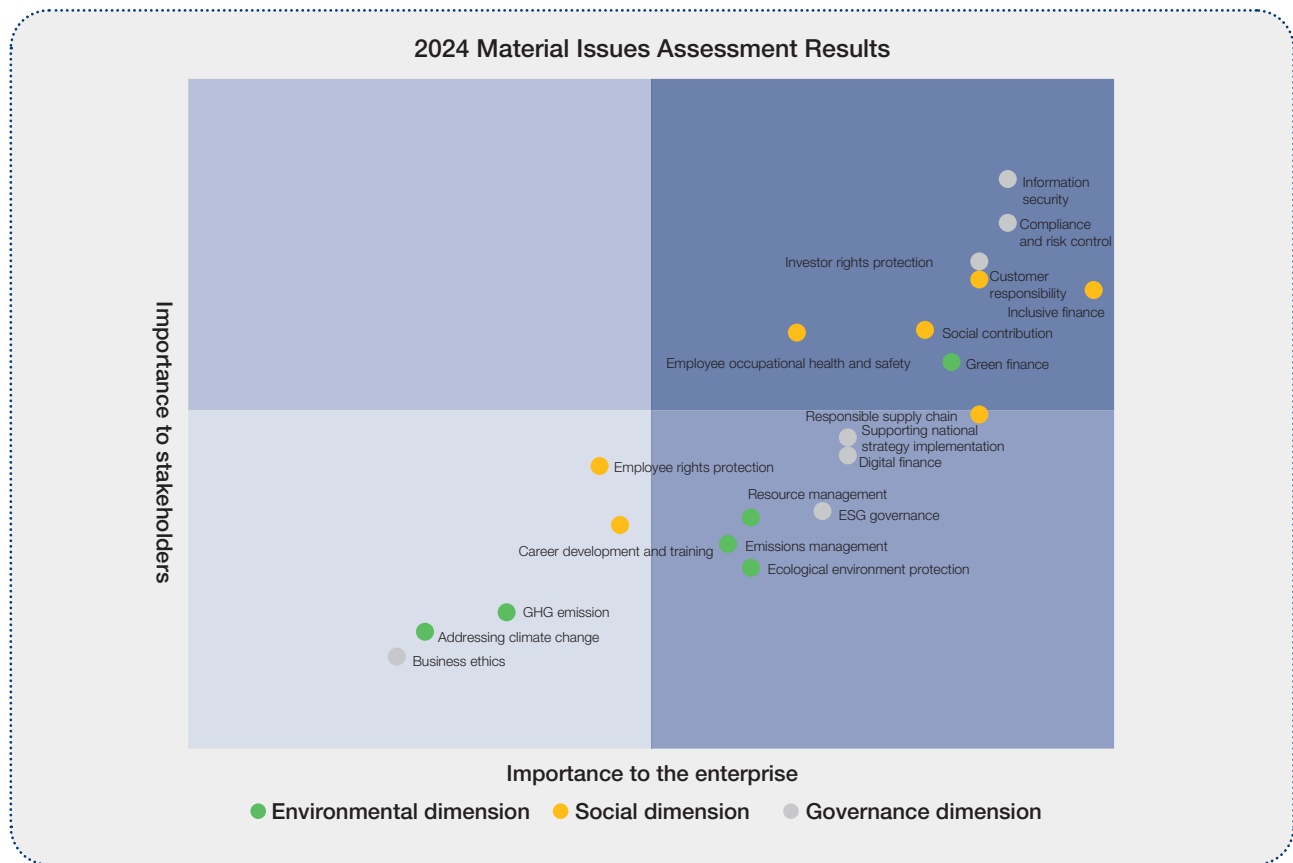


Validation

The Board of Directors reviews the material issues assessment results, which form the Group's 2024 ESG Material Issues Matrix.

Material Issues Matrix

Following identification, prioritization, and validation, we present 20 material issues in a matrix format. The significance of these issues is categorized as follows: high-importance issues are positioned in the upper-right quadrant of the matrix; moderate-importance issues are located in the central area; low-importance issues are placed in the lower-left quadrant.



In its ESG issues analysis, we have categorized key issues into three tiers based on their impact on business operations and stakeholder interests. High-importance issues include information security, inclusive finance, compliance and risk control, investor rights protection, customer responsibility, social contribution, green finance, responsible supply chain, and employee occupational health and safety. These directly influence our core operations and risk prevention and control. Moderate-importance issues encompass supporting national strategy implementation, digital finance, ESG governance, resource management, ecological environment protection, and emissions management. These areas remain strategically relevant but with a relatively secondary impact. Low-importance issues, such as employee rights protection, employee development and training, greenhouse gas (GHG) emission, addressing climate change, and business ethics, indicate either established management practices or limited current influence. Through this prioritization, we can allocate resources more effectively, strengthen management in critical areas, and enhance overall ESG performance.

Party Building Guides the Path Deepening Foundations for Development

We adhere to the Party's comprehensive leadership, continuously enhancing the scientific, stable, and effective nature of corporate governance. We strengthen risk management capabilities, solidify compliance management systems, and comprehensively advance anti-corruption and integrity initiatives to effectively prevent and mitigate various risks. Additionally, we actively promote information construction to improve decision-making efficiency, strengthen investor relations management, and enhance corporate governance transparency.





Upholding Party Building Leadership

We steadfastly adhere to the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, maintaining the centralized and unified leadership of the Party Central Committee over financial work. With Party political construction as the guidance, we profoundly recognize the political and people-oriented nature of financial services. Through establishing the “Rongjian•Red” Party-building brand, we comprehensively strengthen all aspects of Party construction while seamlessly integrating Party leadership with corporate governance, thereby driving high-quality development through exemplary Party building practices.

Party Organizational System

The Group continuously enhances its Party institutional development by incorporating Party-building requirements into the Bank’s Articles of Association¹. It has implemented the Implementation Measures for the “Three Major and One Important” Decision-Making System (Trial) and established Party Committee deliberation rules, adhering to the principle that the Party Committee sets the direction, manages the overall situation and ensures implementation. It continues to deepen the Party’s organizational support, consolidating the foundation of Party building. It organizes and promotes the independent establishment of Party branches in each sub-branch, strengthens the standardized construction of grassroots Party branches, and builds Party organizations with stable structures, sound systems, and professional teams.

In 2024, the Bank developed 8 new Party members and recognized 9 “Red Flag Party Branches”, 8 advanced grassroots Party organizations, 11 outstanding Party affairs workers, and 51 exemplary Communist Party members, continuously enhancing the organizational capacity of our Party branches.

Party Building Activities

We strictly implement the “Top Issue” system, uphold and improve the “Three Sessions and One Lesson” system, and have formulated the Party Member Education and Training Management Measures. We continuously strengthen theoretical study and ideological refinement for Party members and cadres and regularly organize themed Party Day activities and specialized learning sessions to enhance political awareness and Party spirit cultivation among members. These efforts consistently strengthen the cohesion and combat effectiveness of Party organizations, providing robust political safeguards for promoting the Bank’s steady development.

Case ▶

Party Committee Theoretical Study Center Group Learning Session

On October 15, 2024, Yibin City Commercial Bank held its 10th Party Committee Theoretical Study Center Group Learning Session for the year. The session combined collective study with discussion speeches to enhance the political awareness and professional capabilities of Party committee members, providing strong political assurance for the Bank’s sustainable and healthy development.



The 10th Party Committee Theoretical Study Center
Group Learning Session in 2024

¹ Refers to the Articles of Association of Yibin City Commercial Bank Co., Ltd

Upholding Party Building Leadership (Continued)

Case►

“Praising the Red Boat, Welcoming National Day, Embracing Mission” Themed Party Day Event

On September 26, 2024, Yibin City Commercial Bank organized a Party Day event themed “Praising the Red Boat, Welcoming National Day, Embracing Mission”, attended by over 60 participants, including Party branch secretaries and member representatives. The event featured a quiz on the Red Boat spirit, a team-based “Building the Red Boat” activity, and a live rehearsal of the theatrical performance “The Path of Struggle”. Through these activities, all Party members gained a deeper understanding of teamwork and the pioneering spirit of perseverance displayed by revolutionary forebears, further igniting patriotic fervor among Party members and staff.



The “Praising the Red Boat, Welcoming National Day, Embracing Mission” Themed Party Day Event

Case►

“Rediscovering Original Aspiration, Strengthening Unity, and Gathering Strength for Progress” Themed Practical Activity

On November 20, 2024, Yibin City Commercial Bank organized a practical activity themed “Rediscovering Original Aspiration, Strengthening Unity, and Gathering Strength for Progress”. All the staff visited revolutionary education sites such as the hometown of Sister Jiang in Zigong to study the revolutionary spirit and patriotic dedication of martyr Jiang Zhuyun. Through on-site learning and ceremonial education, the activity reinforced ideals and convictions, deepened national pride, united collective efforts, and inspired enthusiasm for work among all the participants, pooling wisdom and strength to drive the Bank’s high-quality development.



The “Rediscovering Original Aspiration, Strengthening Unity, and Gathering Strength for Progress” Themed Practical Activity

Integration of Party Work and Business Operations

We concentrate on the fundamental starting point and the ultimate goal of deeply integrating Party building with business operations. Guided by the principle of “focusing on business development, leading one project, and advancing the work”, we closely align with core operational business priorities to precisely identify entry points and focal areas where grassroots Party building connects with central tasks and serves overarching objectives.

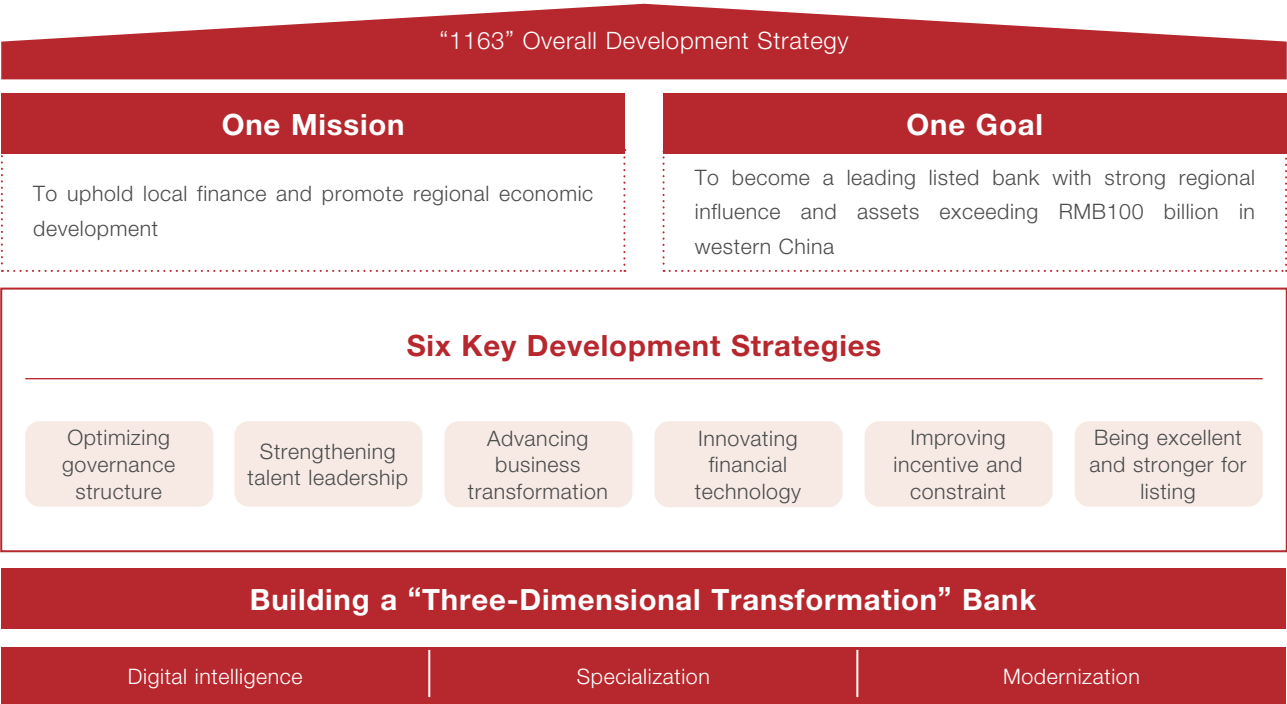
In 2024, the Bank launched the “Red Leadership: Excellence in Post” initiative to tackle key challenges. By fully leveraging the combat effectiveness of Party branches and the exemplary role of Party members, the Bank organized Party branches and members to address 19 critical tasks in areas such as savings deposit and loan business expansion, with 12 outstanding achievements being recognized. As a result, this initiative has stimulated the intrinsic motivation of Party members, boosting their work enthusiasm, and ultimately driving the Bank’s high-quality development.

Improving Corporate Governance

We strictly comply with national laws and regulations, formulate strategic development plans, and establish a scientific, comprehensive, and effective corporate governance structure. With clearly defined authority-responsibility boundaries among decision-making bodies, their coordinated operations, and effective checks and balances, we ensure scientific decision-making, efficient operations, and standardized conduct, thereby elevating standardized operations to safeguard high-quality development.

Strategic Planning

We firmly seize the major opportunities presented by the “dual circle” new economic pattern and the Chengdu-Chongqing Economic Circle development. We proactively integrate into Yibin’s new economic development trends, such as initiatives to establish ourselves as a national regional central city for socialist modernization and a sub-center of the Chengdu-Chongqing Economic Circle. Resolutely implementing the “1163” overall strategy, we focus on the main tasks of “serving the real economy, deepening reform and transformation, and preventing financial risks”, so as to lead innovation-driven development and facilitate high-quality growth.

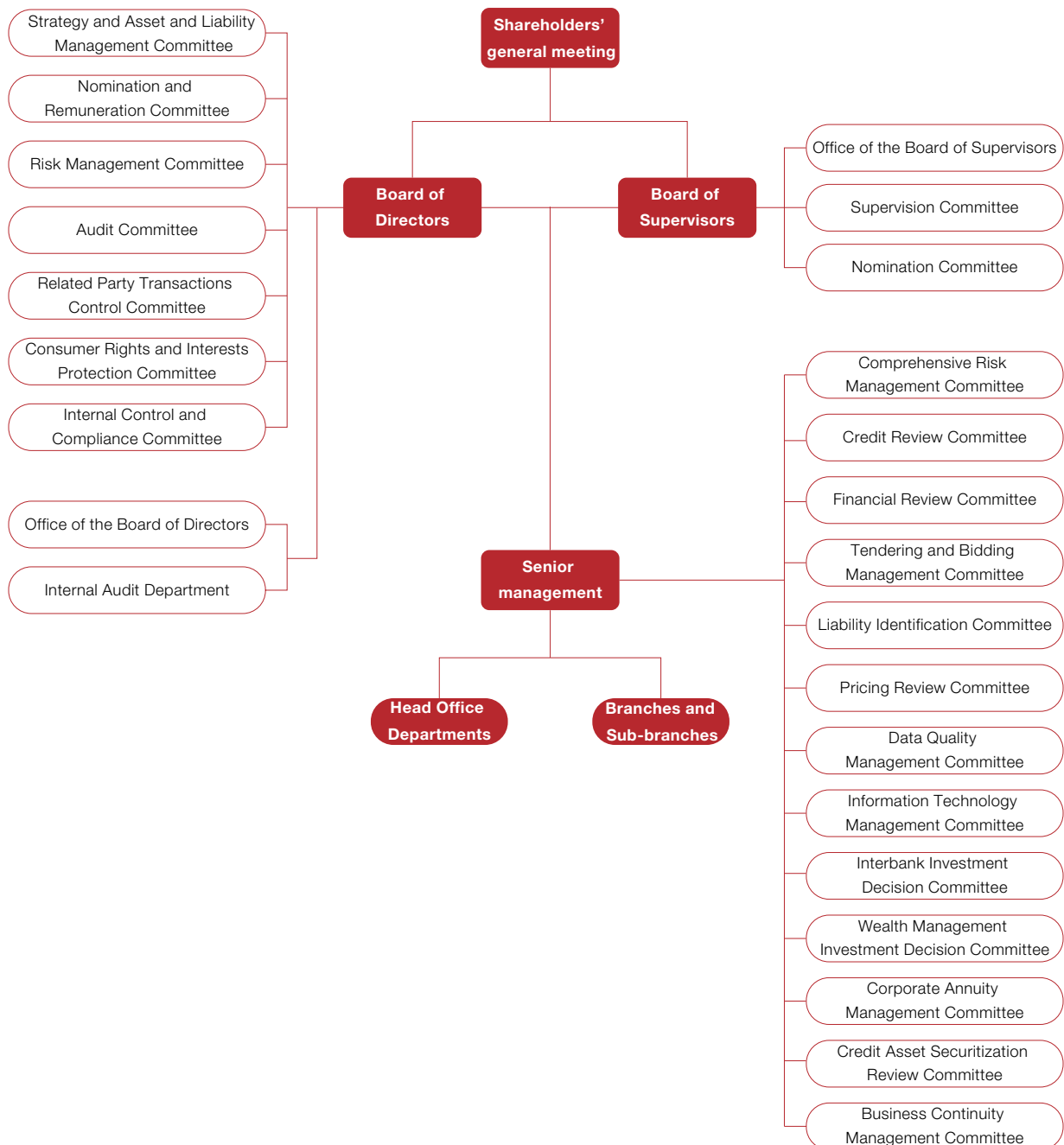


In 2024, the Group achieved comprehensive strengthening in Party building and corporate governance. For the fourth consecutive year, it ranked first in a comprehensive evaluation of “banking financial institutions supporting local economic development and preventing local financial risks in Yibin City”, and was recognized as an advanced unit in Party building and disciplinary inspection work among municipal state-owned enterprises. For the third consecutive year, it received performance-based incentive funds from the Provincial Department of Finance for its reform achievements. On January 13, 2025, Yibin Bank successfully listed on the Hong Kong Stock Exchange, achieving its “listing with RMB100 billion” target one year ahead of schedule. This milestone not only enabled capital replenishment to support long-term sustainable development but also significantly elevated the Bank’s corporate governance standards, brand image, market reputation, and development capacity. More importantly, it marked the Group’s entry into a new journey to become a leading benchmark bank in western China.

Improving Corporate Governance *(Continued)*

Organizational Structure

The Bank has established a standardized corporate governance structure characterized by “clearly defined rights and responsibilities, division of labor, independent operation, and mutual checks and balances”. The governance system comprises the Shareholders’ General Meeting, the Board of Directors, the Board of Supervisors, and the Senior Management, continuously enhancing governance efficiency to provide fundamental safeguards for long-term healthy and sustainable development.



Improving Corporate Governance *(Continued)*

Operating Mechanism

Shareholders' general meeting

The Shareholders' General Meeting is the highest authority of the Bank. Yibin City Commercial Bank strictly adheres to the provisions and requirements of the Company Law, the Bank's Articles of Association, and the Rules of Procedure for Shareholders' General Meetings, among other relevant documents, to convene and hold Shareholders' General Meetings in accordance with the law, safeguarding shareholders' rights and benefits. In 2024, the Bank convened 3 Shareholders' General Meetings, deliberating and approving 19 proposals, with all resolutions being legally valid.

Board of Directors

The Bank comprehensively strengthens the construction of the Board of Directors by formulating the Rules of Procedure for the Board of Directors, standardizing the deliberation methods and decision-making procedures of the Board, earnestly implementing regulatory requirements and the decisions and deployments of the Shareholders' General Meeting, actively and effectively exercising the authority of the Board, thereby continuously promoting the high-quality development of the Bank.

The Bank scientifically and reasonably selects and appoints directors to ensure their independence, diversity, and professionalism. As of the end of 2024, the Bank's Board of Directors consists of 11 directors, including 5 female directors (45.45%) and 4 independent directors (36.36%). Board members possess extensive experience in professional fields such as finance, management, and accounting.

The Board of Directors focuses on safeguarding the legitimate rights and interests of minority shareholders and other stakeholders and provides objective and impartial independent opinions on regulatory matters based on prudent, independent, and professional judgment. In 2024, the Board of Directors held 5 meetings, deliberating on 45 proposals.

The Board of Directors oversees seven specialized committees: the Strategy and Asset and Liability Management Committee, the Nomination and Remuneration Committee, the Internal Control and Compliance Committee, the Audit Committee, the Risk Management Committee, the Related Party Transactions Control Committee, and the Consumer Rights and Interests Protection Committee. Each committee diligently fulfills its responsibilities, fully leveraging its professional support and decision-making advisory roles to provide strong support for corporate governance.

Board of Supervisors

The Bank's Board of Supervisors operates in accordance with relevant laws and regulations and the Rules of Procedure for the Board of Supervisors. It has the Supervision Committee and the Nomination Committee to independently and legally oversee the Bank's daily operations, major business decisions, and the legality and compliance of directors and senior management's performance of duties, so as to safeguard the legitimate rights and interests of the Bank and its shareholders. As of the end of 2024, the Board of Supervisors consists of 11 supervisors, including 5 female supervisors (45.45%) and 4 employee supervisors (36.36%).

In 2024, the Board of Supervisors held 5 meetings, deliberating and approving a total of 15 matters, ensuring that supervisors fully, completely, and accurately express independent opinions. The Board actively leverages supervisors' professional knowledge and experience in finance, law, and management to promote the Bank's standardized operations.

Senior management

The Senior Management is responsible for implementing the resolutions of the Board of Directors, executing and achieving the Bank's strategic objectives, and formulating efficient operational strategies. Within the scope of authority delegated by the Board of Directors, the Senior Management organizes and carries out the Bank's business operation and management activities in accordance with laws, administrative regulations, other rules, and the Bank's Articles of Association.

Remuneration Appraisal

The Bank continuously deepens remuneration appraisal management by formulating the Measures for the Administration of Directors' and Supervisors' Remuneration (Allowances) (Trial), the Detailed Rules for the Evaluation of Directors' Performance (Trial), the Detailed Rules for the Evaluation of Supervisors' Performance (Trial), and the Measures for the Administration of Senior Management's Remuneration and Performance, continuously optimizing and improving the remuneration and performance management system to promote the Bank's sound operation and sustainable development.

Strict Risk Prevention and Control

The Bank continuously strengthens risk control and compliance construction, strictly adheres to relevant laws and regulations, improves the risk management system, clarifies the objectives, requirements, and content of risk control and compliance management, enhances risk governance in key areas, and elevates operational management capabilities and risk prevention capacities to comprehensively ensure the stable operation of the Bank.

Risk management

Yibin City Commercial Bank consistently upholds a prudent and steady risk philosophy. In accordance with the former China Banking Regulatory Commission’s Guidelines for Comprehensive Risk Management of Banking Financial Institutions and specific risk management requirements, and based on the Bank’s actual conditions, the Bank has formulated systems such as the Interim Measures for Comprehensive Risk Management. It scientifically establishes a comprehensive risk governance structure, clarifying risk management rights and responsibilities, and fostering a sound culture of compliance and risk control. Additionally, adhering to the principles of comprehensive risk management, the Bank has established and continuously improved a comprehensive risk management system that covers all major types of risks. This system balances risks and returns, integrates control with efficiency, and develops corresponding risk management strategies tailored to the distinct characteristics of credit risk, market risk, operational risk, liquidity risk, reputation risk, legal and compliance risk, information technology risk, and anti-money laundering and counter-terrorism financing management. These efforts continuously enhance the level of comprehensive risk management.

Risk Governance Structure

Board of Directors	Establish comprehensive risk management systems, formulate risk management strategies, set risk appetite and limits, and approve major risk management policies and procedures, etc.
Board of Supervisors	Oversee and evaluate the performance of the Board of Directors and Senior Management in risk management.
Senior management	Implement comprehensive risk management, establish operational management framework, develop risk management policies and procedures, and assess and report risk management status to the Board of Directors.
Risk Management Department	Lead comprehensive risk management, implement system construction, and coordinate the identification, measurement, assessment, monitoring, control, or mitigation of overall risks.

The Bank regularly conducts risk control-related training on internal control fundamental theories, internal control methodologies and strategies, practical implementation of internal control construction, as well as risk identification and response in key business areas. These initiatives further enhance management’s risk awareness, enabling prudent risk assessment in their decision-making processes and ensuring precise responses to continuously improve risk prevention and control capabilities.

Case▶▶

Yibin City Commercial Bank Launches Online Risk Management Line Training

From April to September 2024, Yibin City Commercial Bank conducted an online risk management line training covering key topics including regulatory policy interpretation, in-loan management, post-loan management, financial statement analysis, and case studies. This training comprehensively enhanced employees’ full-process risk identification capabilities, thus ensuring the healthy and stable development of business operations.

Strict Risk Prevention and Control

(Continued)

Operation with compliance

Construction of Compliance System

The Bank continuously advances and improves the compliance system framework. It has formulated internal regulations such as the Compliance Policy of Yibin City Commercial Bank and Internal Control System Management Measures of Yibin City Commercial Bank to solidify the foundation of compliance. Meanwhile, the Bank actively aligns with regulatory trends and strictly implements the 2024-2025 Compliance Management Work Promotion Plan to drive compliance management special initiatives, so as to continuously enhance the level of compliance operation and management.

The Bank has established a compliance management organizational structure with a reasonable work distribution, as well as a clear division of responsibilities and reporting lines, comprising the Board of Directors, Board of Supervisors, Senior Management, Compliance Management Department, Internal Audit Department, and business line management departments. This structure builds a compliance management system that covers all institutions involves full staff participation.

Compliance Management System

Board of Directors	Incorporate compliance management into corporate governance structure; bear ultimate responsibility for compliance management system construction; manage the Internal Control and Compliance Committee to drive progress and implementation of internal control work.
Board of Supervisors	Oversee the performance of the Board of Directors and Senior Management members to improve the internal control system.
Senior management	Implement compliance policies and strategies established by the Board of Directors to effectively manage the Bank’s compliance risks.
Compliance Management Department	Lead the comprehensive planning of the internal control system under the leadership of the Bank’s Party Committee, Board of Directors, and Senior Management and organize its implementation.
Business Operation Institutions and Business Management Line Departments	Bear primary responsibility for compliance risk prevention and control, promoting standardized business processes and management by business divisions and operational lines.
Audit and Discipline Inspection and Supervision Lines	Conduct independent auditing on and supervision over the adequacy and effectiveness of internal controls.







Strict Risk Prevention and Control

(Continued)

Compliance Culture Development

The Bank continuously strengthens compliance culture development. In alignment with the requirements of compliance management special initiatives and the implementation plan for compliance training and publicizing, the Bank carries out multi-form, multi-perspective compliance education activities to enhance all employees' legal awareness and bottom-line compliance consciousness.

Compliance Education and Publicizing Initiatives

Initiative	Outcome
 "Compliance Lecture"	28 training sessions focusing on key business and related areas were conducted.
 "2024 Compliance Management Online Training Class"	The training class covered critical topics including credit, counter, technology, wealth management, compliance management, and consumer protection, with over 890 participants.
 Publishing Case Prevention Compliance Bulletin	The Bank published 4 issues throughout the year, totaling over 1,200 copies, featuring regulatory updates, internal control policies, case studies, work news, and legal knowledge for continuous and convenient staff learning on compliance.
 Launching "Compliance Special Column" Online	The Bank regularly published regulatory policies, industry trends, and compliance operation key points, with 9 issues throughout the year featuring a "Weekly Study" of compliance operations.
 Compliance Themed Lecture	Party Committee members and senior executives conducted 7 compliance themed lectures throughout the year, while various branches and head office departments organized over 30 compliance seminars covering multiple business lines including credit business, retail business, financial statistics, accounting management, internet finance business, and wealth management business.
 Compliance Management Publicity Month	Centering on the theme "Internalizing Regulations, Practicing Compliance", the Bank organized policy and regulatory training for 714 employees with accompanying assessments, of which 318 staff members were awarded the honorary title of "Compliance Learning Star".

Strict Risk Prevention and Control (Continued)

Case►

“Compliance Lecture: New Company Law” Special Training Session

On March 15, 2024, Yibin City Commercial Bank organized a special training session titled “Compliance Lecture: New Company Law”. The session provided a detailed interpretation of key and challenging issues in the newly revised Company Law, along with specialized discussions on “Practical Legal Risk Prevention in Credit Operations”. This initiative significantly enhanced the legal compliance awareness of the Bank’s cadres and workers, strengthening compliance defenses.



The “Compliance Lecture: New Company Law” Special Training Session

The Bank adheres to the principle of law-based corporate governance. The Bank has established a Leading Group for Law-Based Corporate Governance and formulated the Legal Affairs Management Measures to clarify legal review, legal consultation, litigation case management, and intellectual property management responsibilities. A legal study and examination mechanism has been implemented to comprehensively carry out the national, provincial and municipal “Eighth Five-Year” legal education plans, thereby building a solid legal defense for the Bank’s stable operations.

We actively conduct legal training and public legal education campaigns. In 2024, we organized 17 legal training sessions and 49 legal awareness campaigns during special legal promotion periods.

The Bank strictly complies with the requirements of laws and regulations such as the Patent Law of the People’s Republic of China and the Copyright Law of the People’s Republic of China. The Bank has established compliance requirements for intellectual property management to strengthen the Bank’s IP administration, ensuring both the lawful protection of its own intellectual property rights and the avoidance of infringing others’ IP rights.

Strict Risk Prevention and Control

(Continued)

Standardized Internal Audit

The Bank continuously strengthens the development of its internal audit system. In accordance with the Internal Audit Charter, the Bank conducts audits in compliance with regulations, effectively promoting the standardization, specialization, and scientific advancement of internal audit work. The Bank emphasizes capacity-building for the audit team, continuously enhancing internal audit training. Focusing on key areas such as credit management and information technology, the Bank reinforces practical training and case-based learning to improve risk identification and internal control supervision capabilities. This solidifies the internal control system and strengthens the safeguard mechanisms for the Bank's stable operations.

Business Ethics

We steadfastly adhere to the principles of compliance operations and integrity in business conduct. We strictly comply with laws and regulations, including the Anti-Corruption Law of the People's Republic of China, the Anti-Unfair Competition Law of the People's Republic of China, and the Commercial Bank Law of the People's Republic of China, resolutely opposing misconduct such as corruption, false advertising, and malicious competition. We have formulated and implemented the Real-Name Whistleblowing and Accusing Handling System and the Working Regulations for Handling Whistleblowing Cases of the Disciplinary Inspection Committee to standardize management processes for whistleblowing. We have established a "1+4" supervision system integrating "inner-party supervision + disciplinary inspection and supervision + Board of Supervisors + audit + compliance management", coordinating various supervisory resources to enhance internal governance effectiveness. This continuously strengthens the organizational foundation and institutional safeguards for integrity and compliance in operations.

We have established and published an unimpeded multi-channel reporting system to facilitate the convenient and lawful submission of concerns. Upon receiving a report, we handle, process, and conclude the case in a timely and standardized manner, and safeguard whistleblowers' lawful rights and interests in accordance with applicable laws and disciplinary regulations throughout the process. Meanwhile, we have established a whistleblowing case supervision mechanism, ensuring full implementation of accountability measures and proper execution of institutional requirements.

We continuously strengthen the development of a clean culture and improve the integrity education mechanism, integrating the concept of integrity into daily management and employee conduct standards. Through compiling warning education materials, organizing special lectures, and conducting case study sessions, we enhance all employees' awareness of integrity business practices, reinforce self-discipline and compliance baselines, and foster a positive work environment that values integrity and maintains high ethical standards.



Strict Risk Prevention and Control

(Continued)

Case►

Yibin City Commercial Bank Launches 2024 Integrity Culture Works Collection Campaign

In April 2024, Yibin City Commercial Bank initiated the 2024 Integrity Culture Works Collection Campaign, actively encouraging employees and their families to participate in creative work. The campaign received 213 entries across various formats including paintings, calligraphy, photography, and videos. This initiative fostered a positive atmosphere promoting “reverence for integrity, advocacy of probity, and appreciation of incorruptibility”, while continuously enhancing the influence, dissemination, and penetration of clean culture.



Integrity Culture Works



Yibin City Commercial Bank Party Conduct and Clean Governance Work Conference



Group Photo from Integrity Culture Base Study Tour



Integrity Warning Education -Themed Party Day Activity

Strict Risk Prevention and Control

(Continued)

Anti-Money Laundering Management

The Bank strictly implements all anti-money laundering regulations issued by the People's Bank of China. The Bank has formulated the Management Measures for Money Laundering, Terrorist Financing and Proliferation Financing Risks, implementing responsibilities at all levels to conscientiously fulfill anti-money laundering obligations and enhance anti-money laundry management standards.



In 2024, we conscientiously fulfilled our responsibilities in anti-money laundering and counter-terrorist financing and continued to enhance our anti-money laundering risk management. Firstly, we improved our system construction and enhanced our monitoring capability. Starting from the core work module, we continued to optimize the money laundering risk self-assessment system and suspicious transaction analysis system, and established a dynamic management system for money laundering risk classification of customers to provide strong support for anti-money laundering work. Secondly, we actively launched anti-money laundering training. Special anti-money laundering training has been launched on a regular basis to continuously enhance staff awareness of anti-money laundering compliance and improve their ability to perform duties. Thirdly, we strengthened internal control and the ability to prevent and control money laundering risks. Combining on-site and off-site inspections, we conducted irregular inspections for customer identification, customer risk classification, and customer re-due diligence through the anti-money laundering monitoring system. We fully launched anti-money laundering investigations and data monitoring and analysis, and continued to do a good job in managing customer identity information, so as to effectively prevent and stop money laundering crimes. Fourthly, we carried out anti-money laundering publicity in various forms to broaden the scope of publicity. We distributed more than 40,000 copies of anti-money laundering publicity materials to enhance the public awareness of anti-money laundering and create a favourable anti-money laundering atmosphere in society.

Related Party Transactions Management

The Bank continuously optimizes related party transaction management. It has established a Related Party Transactions Management Office and implementing internal policies including the Related Party Transactions Management System. These measures clarify operational procedures and control standards for key aspects of related party transaction management, strengthen centralized coordination, and actively advance the construction of a related party transaction system. This effectively improves the timeliness and convenience of obtaining related party information, as well as the accuracy and completeness of transaction data capture.

Advancing Digital Intelligence Development

Yibin City Commercial Bank regards digital transformation as its core driver. In accordance with its digital transformation IT planning, the Bank continues to intensify the development of digital information systems, actively enhances bank-wide cybersecurity safeguards, ensures data security and compliance, and is fully committed to building an intelligent digital bank.

Digitalization Construction

Yibin City Commercial Bank consistently monitors fintech trends, seizes technological opportunities, and deepens the empowerment of technology services. By enriching its digitalized product systems, the Bank supports customer acquisition for scenario-based financial products, strengthens the construction of digital service systems, elevates service capabilities for customers, and leverages intelligent financial ecosystems to enhance the quality and efficiency of financial services.

Digitalization Construction Cases in 2024



Domestic Electronic Letter of Credit System

It enriched the Bank's trade financing and settlement products, enhanced support for key industrial chains, and provided corporate clients with diversified financing channels to address capital turnover issues.



Digital RMB System

It enabled functions such as personal wallet authorization for card binding, wallet top-ups, and bank deposits via mobile banking, meeting customer demand for digital currency services.



Paperless System

It replaced traditional paper records with legally valid electronic records through secure IT solutions, achieving full-process digital processing. It also strengthened risk control capabilities for business management departments while significantly improving operational management efficiency and user experience.



Image Platform System

It centralized lifecycle management of unstructured data resources, established unified standards for unstructured data management, and delivered secure, reliable, efficient, and standardized image processing capabilities to business systems for rapid integration, information consolidation, and secure sharing.



Fully Information Technology Innovated Portal Website

It delivered an upgraded customer experience and elevated the Bank's brand image. It also streamlined backend operations with user-friendly management features, substantially improving maintenance efficiency.



Multi-Channel Rare Character Support

It rigorously implemented the People's Bank of China's requirements for barrier-free services regarding rare character processing, upholding the principles of inclusive finance to deliver equitable, accessible and convenient financial services to continuously enhance service experience and satisfaction for special customer groups during financial transactions.



Mobile Banking QR Code Payment Integration Project

It provided a one-stop solution for mobile payments via mobile banking, significantly improving customer experience.



Related Party Transactions System

It complied with policy requirements proposed by external regulatory authorities to accurately identify related parties and transactions and generate related party transaction filing data, thereby enhancing the Bank's refined management level of related party transactions.



PBOC Financial Anti-Fraud Integrated Platform Project

It improved the handling mechanisms for fraud prevention warnings, intervention measures, and control of accounts involved in illegal activities, strengthening the querying, payment stoppage, and freezing management of implicated accounts. This provided technical safeguards for the Bank to further enhance bank account management, effectively prevent new types of telecommunication and cyber fraud, and protect customer rights and asset security.

Advancing Digital Intelligence Development (Continued)

Information security management

The Bank attaches great importance to information security development. The Bank has established systems including the Information Security Management Measures and Cybersecurity Management Measures to ensure the effective implementation of information security management policies, continuously strengthen network security defense capabilities, and effectively mitigate risks of data breaches and unauthorized access, so as to guarantee secure and compliant use of customer information.

We regard information security training as a critical component of building a comprehensive security protection system. The Bank provides multi-level, multi-dimensional information security training to all employees on a regular basis, aiming to enhance staff awareness of information protection, foster an information security culture, and safeguard the security of digital assets for both customers and the Bank.



Cybersecurity Training Meeting

Smoothing Communication Channels

The Bank consistently considers investor relations management as a vital element of corporate governance. Committed to establishing transparent, efficient, and mutually-trusting communication mechanisms, the Bank has formulated the Shareholder Communication Policy, and discloses public information in compliance with regulatory requirements to maintain positive relationships with investors and protect shareholders' rights and benefits.

Information disclosure

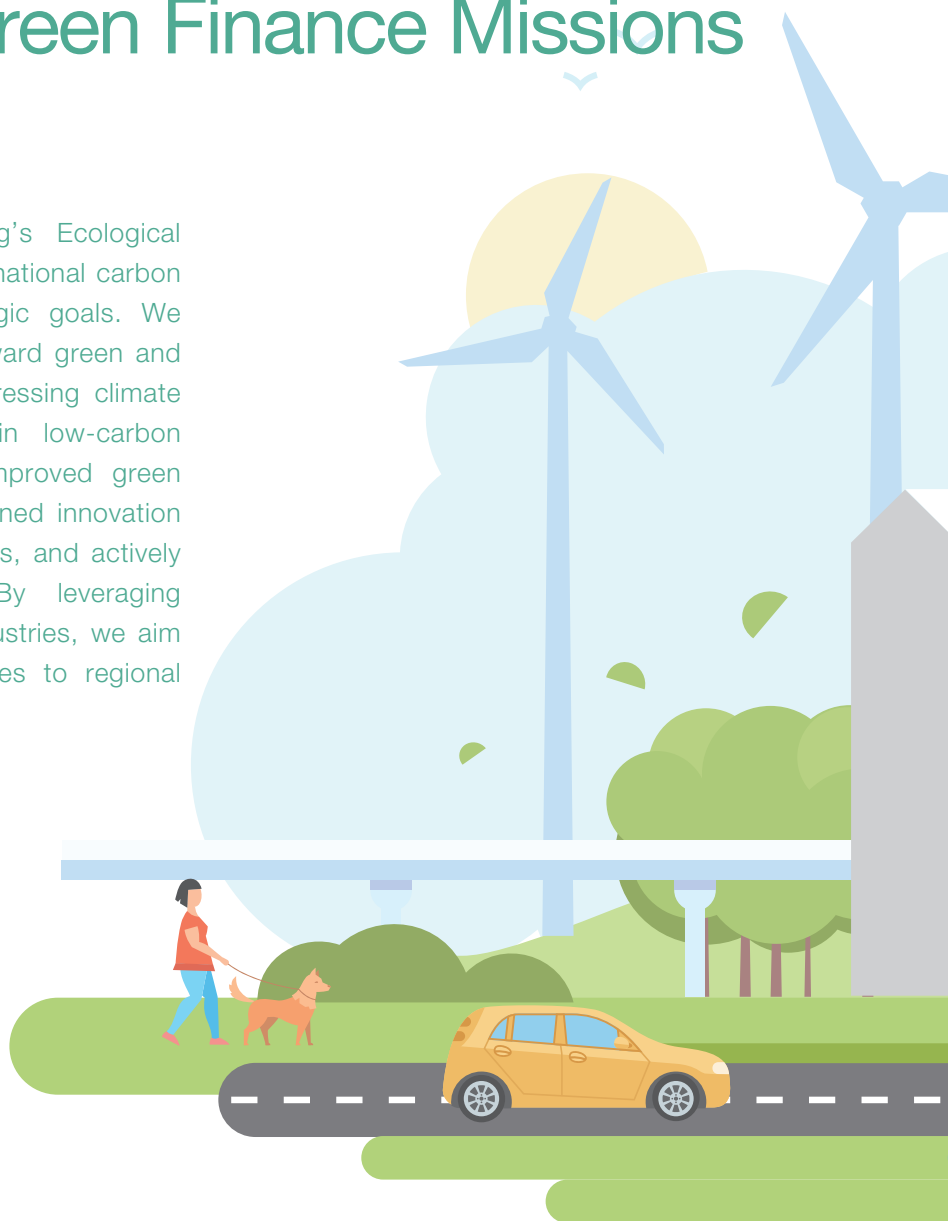
In accordance with the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited, the Company Law of the People's Republic of China, the Regulations on Information Disclosure of Commercial Banks and other relevant regulations and regulatory requirements, combined with the Articles of Association, the Bank has developed the Information Disclosure Management Measures to disclose company information as per regulatory requirements. These ensure the truthfulness, accuracy, completeness, timeliness, and legality of disclosed information while safeguarding investors' rights to be informed and to participate.

Shareholders' Rights and Benefits

We consistently prioritize protecting shareholders' rights and benefits as a core objective of corporate governance. Focusing on long-term value creation, we continuously pursue technological innovation and business expansion to enhance profitability and market competitiveness. Through optimizing governance structures and strengthening compliance operations, we effectively safeguard shareholders' long-term interests, create sustainable value returns for investors, and maximize shareholders' rights and benefits.

Dual-Carbon Charts New Frontiers Shouldering Green Finance Missions

We thoroughly implement Xi Jinping's Ecological Civilization Thought and align with the national carbon peaking and carbon neutrality strategic goals. We are advancing an orderly transition toward green and low-carbon development, actively addressing climate change, and seizing opportunities in low-carbon growth. We have established and improved green finance system mechanisms, strengthened innovation in green financial products and services, and actively practiced low-carbon operations. By leveraging financial efforts to empower green industries, we aim to contribute more exemplary practices to regional green finance development.





Addressing Climate Change

We fully implement the climate disclosure requirements of the Hong Kong Stock Exchange, referencing the ISSB (IFRS S1 and IFRS S2) and TCFD frameworks. We actively conduct identification and analysis of climate-related risks and opportunities to enhance the Group's resilience to climate risks and seize development opportunities in green industries.

Climate Governance System

We place high importance on the potential impacts of climate change on the financial industry. We proactively advance the management of climate-related risks and opportunities by integrating climate governance responsibilities into our existing ESG governance framework. This ensures coordinated planning and implementation of climate-related initiatives, strengthening the foundation for sustainable development governance. (Refer to the "Sustainable Development and Governance" section of this report for details.)

Climate Response Strategy

Identification of Climate Risks and Opportunities

In line with the Hong Kong Stock Exchange's Implementation Guidance on Climate Disclosure under the Environmental, Social and Governance Framework and China's "Dual Carbon" goals, we divide the short-, medium-, and long-term time horizons of risk impact. We conduct comprehensive analyses from the perspective of "climate-related risks, opportunities, and financial impacts" and develops targeted response strategies to enhance the Group's adaptability and risk management capabilities in the context of climate change.

We strategically develop green finance businesses, proactively identify risks to address climate change, and offer green loans while continuously innovating green financial products (refer to the "Deepening Green Finance" section of this report for details). Additionally, the Group integrates green principles into all aspects of operations. It actively identifies risks to fully address climate change. The Group's environmental initiatives include implementing low-carbon office practices through electricity, water and paper conservation measures; conducting green public welfare activities to promote environmental awareness; and establishing green outlets to upgrade service experiences, comprehensively advancing green development (refer to the "Practicing Green Operation" section of this report for details).



Addressing Climate Change *(Continued)*

Transition Risk Identification and Response

Risk Type	Time Horizon of Risk Impact	Risk Description	Potential Financial Impact	Response Strategy
Policy and legal risks	Short-term (2025-2030); Medium-term (2030-2035)	In recent years, China's environmental policies have become increasingly stringent. High-carbon enterprises are particularly vulnerable to such policies and regulatory changes, which may lead to stranding risks for client assets and consequently impact the Bank's credit quality.	The adverse financial impact of climate-related policies and legal risks on the Group remains relatively limited.	Continue to pay close attention to national and local environmental policies, optimize bank credit granting guidelines, and restrict the access of clients in high-carbon industries. Promote the green finance strategy, continuously optimize the asset structure, and guide credit resources to tilt towards green industries.
Technical risk	Medium-term (2030-2035); Long-term (2035-2060)	Inadequate evaluation of green technology maturity and uncertainties in transition pathways under climate change may lead to credit defaults, asset impairments, and operational risks, thereby impacting the Bank's risk management and business stability.	The adverse financial impact of climate-related technical risks on the Group remains relatively limited.	Pay attention to the development of emerging technologies in key industries, analyze their impact on existing customers, and mitigate risks by developing low-carbon technology customers.
Market risk	Short-term (2025-2030); Medium-term (2030-2035); Long-term (2035-2060)	China is promoting energy conservation, carbon reduction, and green transition through energy efficiency constraints, firmly curbing the unchecked development of projects with high energy consumption, high emissions, and overcapacity. This may influence investor and consumer perspectives, lead to declining expected returns on carbon-intensive assets, and expose the Bank to risks of valuation decreases and heightened investor volatility.	The adverse financial impact of climate-related market risks on the Group remains relatively limited.	Strengthen the monitoring of environmental and social risks of the Bank and strictly impose access restrictions on clients in high-carbon industries.
Reputation risk	Short-term (2025-2030); Medium-term (2030-2035); Long-term (2035-2060)	As public recognition of green, environmentally-friendly and sustainable development concepts grows, if the Bank continues to finance "high-pollution, high-energy-consumption, high-emission" enterprises or significantly increases holdings of carbon-intensive assets, it may face potential reputational risks.	The adverse financial impact of climate-related reputational risks on the Group remains relatively limited.	Actively implement key tasks in accordance with the strategic deployment of green finance, proactively disclose information to society and the market through forms such as ESG reports and environmental information disclosure on a regular basis, establish a positive image, and enhance public trust.

Addressing Climate Change *(Continued)*

Physical Risk Identification and Response

Risk Type	Time Horizon of Risk Impact	Risk Description	Potential Financial Impact	Response Strategy
Acute risks	Short-term (2025-2030); Medium-term (2030-2035)	The increasing severity of extreme weather events may impact the Group's business continuity or cause direct property losses, primarily including damage to client assets, operational disruptions, and higher default rates; destruction of regional infrastructure, lowered credit ratings, and declines in bank asset values; surges in client fund withdrawals and loan demand, intensifying liquidity pressures; and damage to business outlets and systems, affecting operational continuity while triggering reputational harm and financial losses.	Frequent extreme weather events may potentially cause significant short-term adverse financial impacts on the Group.	Strengthen risk assessment and early warning to identify risks in advance; ensure business continuity, and reinforce facilities and drill contingency plans; optimize customer service and credit management, and flexibly adjust policies; strengthen liquidity management, reserve funds and monitor risks; actively maintain the reputation to enhance the Bank's resilience in response to extreme weather.
Chronic risks	Medium-term (2030-2035); Long-term (2035-2060)	Natural risks may affect the operational conditions of credit granted clients, potentially causing their business disruptions or financial losses that compromise repayment stability, thereby impacting the quality of associated credits.	Over the long term, chronic climate risks have relatively limited adverse financial impact on the Group.	Incorporate environmental and social risks into the risk management system of the Group and continuously enhance the relevant risk management capabilities.

Analysis of Environment-related Opportunities

Opportunity Factor	Opportunity Description	Opportunity Impact Period
Climate and Environmental Protection-related Policies	Since the 18th National Congress of the CPC, China has prioritized green transformation, and the economy and society have entered a high-quality development phase characterized by accelerated green and low-carbon growth. The rise of green industries aligns with the trend of the times, driving economic progress while creating vast potential for banks to develop green finance businesses.	Short-term (2025-2030); Medium-term (2030-2035); Long-term (2035-2060)
Low-Carbon Technology Impact	Traditional high-carbon industries and industries that find it difficult to reduce emissions urgently require financial support for transition. Transition finance, as an "emerging field" of sustainable finance, has gained attention from banks and financial institutions. The Bank can leverage this opportunity to facilitate low-carbon transformation in traditional industries.	Short-term (2025-2030); Medium-term (2030-2035); Long-term (2035-2060)
Carbon Market Opportunities	Since the launch of China's national carbon market in July 2021, China has seen significant achievements. The Bank should seize the opportunity of the accelerated construction of the national carbon emission rights and CCER trading markets to intensify the innovation and promotion of products such as carbon asset pledge financing.	Short-term (2025-2030); Medium-term (2030-2035); Long-term (2035-2060)

Addressing Climate Change *(Continued)*

Climate Risk Management

We strictly adhere to the Hong Kong Stock Exchange's Implementation Guidance on Climate Disclosure under the Environmental, Social and Governance Framework, continuously strengthening the integration of climate risks into the Group's overall risk management system. Focusing on key processes including identification, assessment, prioritization, management, and integration of climate-related risks and opportunities, we have progressively established a management mechanism combining qualitative and quantitative approaches, while continuously refining the identification framework for both physical and transition risks. During the evaluation process, we comprehensively consider factors such as probability of occurrence, potential impact, and the Group's adaptability to clarify risk prioritization and develop targeted response measures. Supported by dynamic monitoring and evaluation mechanisms, we continuously improve management measures to ensure climate risk responses align with corporate strategy, steadily enhancing sustainable development capabilities.

Indicators and Targets

We actively conduct carbon accounting (Scope 1 and Scope 2) and use this as a foundation to advance greenhouse gas (GHG) emission reduction efforts. The Group's greenhouse gas measurement scope covers the Bank and its subsidiaries, aligning with the consolidated statement scope of financial reports. The statistical methodology references the Greenhouse Gas Accounting System: Corporate Accounting and Reporting Standards and the Technical Guidelines for Carbon Emissions Accounting of Financial Institutions (Trial). The carbon dioxide emission factors for gasoline and natural gas reference the Green Credit Energy Saving and Emission Reduction Measurement Guidelines, with gasoline's emission factor at 2.98 kgCO₂/kg and natural gas's at 2.17 kgCO₂/Nm³. The carbon dioxide emission factor for purchased electricity references the Announcement on Issuing 2022 Electricity Carbon Dioxide Emission Factors, using the average CO₂ emission factor of 0.2268 (kgCO₂/kWh) for the Southwest China regional electricity where the Group operates.

Greenhouse Gas Emissions

Indicator	Unit	2024 Value
Total GHG Emissions (Scope 1 + Scope 2)	Tons of CO ₂ e	1,569.13
Direct GHG Emissions (Scope 1)	Tons of CO ₂ e	273.16
Indirect GHG Emissions (Scope 2)	Tons of CO ₂ e	1,295.97

Calculation method: The greenhouse gas emissions generated by a specific operational activity = operational activity data × emission factor

Wherein: The calculation scope of the Group's greenhouse gas emissions covers specific operational activities that produce greenhouse gas emissions, including (1) emissions from gasoline used in official vehicles, (2) emissions from natural gas used in employee cafeterias, and (3) emissions from purchased electricity.

The Group focuses on resource conservation and low-carbon operations and sets clear phased targets to continuously advance the green transformation of office resources, guide energy conservation and emission reduction to be realized through quantifiable targets, and steadily enhance the level of green operations.

Resource Consumption Targets

Indicator	Unit	2024 (Baseline Year) Value	2025 Target Value
Gasoline Consumption	L	103,288.87	102,255.98
Office Paper Usage	Ton(s)	33.67	33.16

Deepening Green Finance

We actively respond to the call for green and low-carbon high-quality development in China’s 14th Five-Year Plan by integrating a green finance strategy into our overall development layout. We deepen understanding of green finance work, establish an efficient and orderly green finance governance structure, continuously improve green finance systems, enhance the quality and efficiency of green finance development, and support the green transformation of the economy and society.

Strategic Planning for Green Finance

The Bank strengthens the development of its green finance strategic planning. In alignment with policy documents such as the Guiding Opinions of the State Council on Accelerating the Establishment and Improvement of Green and Low-Carbon Circular Economic Systems and the Green Finance Evaluation Scheme for Banking Financial Institutions issued by People’s Bank of China, the Bank has formulated the Green Finance and Transformation Finance Strategic Plan of Yibin City Commercial Bank (2025-2027). This plan aims to optimize internal systems and management mechanisms for green and transformation finance, drive R&D in green and transformation financial products and services, and allocate financial resources rationally to green industries, thereby contributing to the broader social green transformation.

Green Finance Goals

Target	Content
Institution building	<ul style="list-style-type: none">Continuously strengthen relevant green finance policies and supporting measuresIssue or adjust guidelines for key green finance industry development
Risk control	<ul style="list-style-type: none">Enhance risk identification capabilities for related businessesPrevent “greenwashing” risks in green credit
Team building	<ul style="list-style-type: none">Conduct annual internal training on green financeEstablish a mechanism to promote exemplary green finance cases
System construction	<ul style="list-style-type: none">Leverage technology to explore new initiatives, methods, and models for green finance development

Transformation Finance Goals

Target	Content
Institution building	<ul style="list-style-type: none">Advance the construction of transformation finance systems and mechanismsExplore the establishment of transformation finance policies and supporting measures
Risk control	<ul style="list-style-type: none">Implement transformation finance risk managementDisclose transformation finance information as required by regulators
Team building	<ul style="list-style-type: none">Strengthen training and actively participate in transformation finance standards research

Deepening Green Finance *(Continued)*

Green Finance Governance Structure

Yibin City Commercial Bank actively promotes the construction of a green finance governance system, establishing a vertical management structure. Responsibilities for green finance management are clearly defined at all levels, including the Board of Directors, senior management, specialized departments, and branch institutions. The Bank continuously refines and implements accountability mechanisms and gradually establishes a scientifically organized, efficient, and collaborative green finance structure with matching authority and responsibility, robustly driving the advancement of green finance.

The Group's Green Finance Governance Structure

Board of Directors	<ul style="list-style-type: none"> • Approve green credit targets and reports • Oversee and evaluate the execution of green credit strategies
Management	<ul style="list-style-type: none"> • Establish a green finance leadership team • Be responsible for formulating green credit management measures and green credit policies, and other works • Be responsible for developing long-term mechanisms for green credit
Specialized departments	<ul style="list-style-type: none"> • The head office Risk Management Department is responsible for reviewing green credit operations and setting review standards • The head office Compliance Management Department is responsible for conducting compliance reviews of key green credit policies and operational procedures involving compliance requirements within its purview, as well as performing legal reviews of green credit contracts and related legal documents • The business management departments are responsible for formulating green credit product management measures and operational procedures within their respective business domains, and continuously innovating products and services to drive the growth of green credit business and collectively establish a sustainable mechanism for green credit • Operating units are responsible for marketing, collection of credit needs, due diligence, credit applications, loan disbursement management, post-loan supervision, and green credit statistics
Branch institutions	<ul style="list-style-type: none"> • Establish specialized green finance branches to serve as models for comprehensive green finance development • Each district/county branch has established a "Green Finance Business Department" as the responsible unit for regional green credit operations under the municipal green finance specialized branch. These departments provide financial services to key green industry projects, green investment initiatives, and leading enterprises in the green sector

Deepening Green Finance (Continued)

Case▶

Appointed as a Member Unit of Sichuan Financial Society's Green Finance Committee

On January 16, 2024, Sichuan Financial Society's Green Finance Committee held its annual meeting in Chengdu. Yibin Bank was officially appointed as a member unit of Sichuan Financial Society's Green Finance Committee.



Appointment Certificate from Sichuan Financial Society

Green Financial System

We adhere to guidelines such as the Guiding Opinions on Building a Green Financial System and the Green Finance Guidelines for Banking and Insurance Industries, continuously improving our green financial system. We actively participate in green finance practices, allocate credit resources precisely to green energy-saving and emission-reduction projects, and strive to create a win-win scenario for stable bank development, effective government governance, and enterprise growth.

Green Finance System Development

Document Title	
Management Measures of Yibin City Commercial Bank for Green Credit Implementation (Revised)	Guidelines on Credit Policy for Photovoltaic Industry in Q3 of 2024
Guiding Opinions of Yibin City Commercial Bank on Comprehensively Promoting Green Finance Development	Guidelines on Credit Policy for Photovoltaic Industry in Q4 of 2024
Notice of Yibin City Commercial Bank on Establishing the Green Finance Leadership Team	Guidelines on Credit Policy for Power Battery Industry in Q1 of 2024
Work Plan of Yibin City Commercial Bank for Establishing Specialized Green Finance Branches	Guidelines on Credit Policy for Power Battery Industry in Q2 of 2024
Notice on Adjusting FTP Parameters of Yibin City Commercial Bank	Guidelines on Credit Policy for Power Battery Industry in Q3 of 2024
Branch and Sub-branch Grading Management Measures of Yibin City Commercial Bank	Guidelines on Credit Policy for Power Battery Industry in Q4 of 2024
Interim Management Measures of Yibin City Commercial Bank for Innovative Biodiversity Protection Products	Guidelines on Credit Policy for Digital Economy Industry in Q1 of 2024
"Yishang Green Bill" Business Management Measures (Trial)	Guidelines on Credit Policy for Digital Economy Industry in Q2 of 2024
"Yishang Green Procurement Loan" Business Management Measures (Trial)	Guidelines on Credit Policy for Digital Economy Industry in Q3 of 2024
Guidelines on Credit Policy for Photovoltaic Industry in Q1 of 2024	Guidelines on Credit Policy for Digital Economy Industry in Q4 of 2024
Guidelines on Credit Policy for Photovoltaic Industry in Q2 of 2024	

Deepening Green Finance *(Continued)*

Green Finance Risk Management

The Bank continuously improves its green finance risk management system and has issued the Management Measures of Yibin City Commercial Bank for Green Credit Implementation (Revised), integrating environmental and social risk management requirements into the entire credit process, strictly restricting credit to high-energy-consuming, high-pollution and overcapacity industries, and emphasizing support for green finance to direct funds toward environmentally friendly sectors.

Green Credit Process Management

Pre-loan investigation

Conduct comprehensive and in-depth investigations into clients' green credit status. Assess their environmental and social performance across the entire operational lifecycle, from raw material procurement, manufacturing processes, quality inspection, to sales and logistics. Evaluate and analyze potential environmental, safety, and health risks, as well as the corresponding prevention measures, to ensure substantive compliance. Based on the nature and severity of the environmental, social, and governance (ESG) risks faced by the client, determine appropriate credit authority and approval procedures.

In-loan review

Pay full attention to clients' environmental and social performance. Based on their potential environmental risks, enter into clauses related to energy consumption and pollution risks in the credit contract. While maintaining a strong emphasis on clients' environmental protection and energy consumption information, pay attention to the performance of clients in terms of land, health, safety, resettlement of immigrants, ecological protection, climate change, etc. During fund disbursement, the management status on environmental, social and governance risks is treated as a critical factor in disbursing credit funds.

Post-loan supervision

When a major ESG risk event occurs to a client, urge the client to take relevant risk disposal measures in a timely manner, take effective measures to strengthen guarantees and preserve assets, take the initiative to withdraw when necessary, and make timely adjustments in risk classification, provision and loss write-off. Actively cooperate with environmental protection departments to stop, correct and sanction enterprises' environmental violations.

Deepening Green Finance *(Continued)*

Green Finance Development

We continuously strengthen our green credit support mechanisms, fulfilling our social responsibility as a commercial bank to promote green and low-carbon development and supporting the high-quality construction of the Chengdu-Chongqing Economic Circle. The Group focuses on scaling up the “blue and green” industries, providing sustained support to sectors such as smart manufacturing, green and low-carbon initiatives, the liquor industry chain, crystalline silicon photovoltaics, and other industries related to livelihoods.

As of the end of December 2024, the Group’s cumulative green credit issuance reached RMB4.257 billion, with a green credit balance of RMB3.241 billion, an increase of RMB1.095 billion from the beginning of the year, representing a growth rate of 51.01%.

Case► Supporting the Power Battery Industry

An electronic materials technology company, a key investment-attracting enterprise in Yibin, primarily produces anode component materials for power batteries. To actively support the project, the Bank organized multiple bank-government-enterprise meetings and provided a “one-stop” financing solution, enhancing risk control through “mortgage of construction in progress + guarantees”. To date, the Bank has approved a total credit of RMB980 million for the company’s key projects, demonstrating its commitment to green technology initiatives.

Case► Jiang’an County North Township Sewage Pipeline Renovation and Expansion Project

Yibin City Commercial Bank actively supported the sewage pipeline renovation and expansion project in Jiang’an County’s north township. The project involved constructing 30km of new sewage pipelines and renovating 14.95km of existing pipelines across Yangchun Town, Simianshan Town, Ying’an Town, and Tieqing Town. It also included correcting misconnected pipes, repairing damaged sections, implementing rain-sewage diversion, and adding pump stations in low-lying areas, as well as upgrading and expanding some township wastewater treatment plants. According to the Guidelines for the Calculation of Energy Savings and Emissions Reduction for Green Credit Projects, the project is expected to reduce annual pollutant emissions significantly: COD by 1,752.00 tons, ammonia nitrogen by 146.00 tons, TN by 146.00 tons, and TP by 14.60 tons.

Case► Luopu River Water Environment Comprehensive Improvement Project in Gong County

Yibin City Commercial Bank actively addressed the credit needs for the Luopu River water environment improvement project in Gong County. The project aims to enhance the ecological environment and water quality of the river section, reduce rural sewage discharge, and repair ecological damage caused by the Changning 6.17 earthquake and subsequent aftershocks in Gong County. The project is projected to reduce annual pollutant emissions: CODcr by 8.84 tons, BOD5 by 4.30 tons, SS by 7.32 tons, NH3-N by 0.64 tons, TN by 0.76 tons, and TP by 0.12 tons.

Deepening Green Finance *(Continued)*

Case►

Supporting Green and Low-Carbon Businesses

A new-energy logistics company specializes in freight transport using electric heavy-duty trucks, along with supporting operations including charging and sales of motor vehicles, electric vehicle charging infrastructure operation, and battery leasing services. Due to policy support, environmental demands, economic benefits, and technological advancements, the company experienced rapid growth and urgently needed working capital to expand its operations.

After an on-site evaluation, Neijiang Xinglong Rural Bank determined that the company's operations aligned with current energy-saving and environmental protection policies, demonstrating local leadership and promising prospects. The bank provided a loan at preferential rates for battery purchases, with a local small-credit guarantee company acting as a joint guarantor to address the lack of collateral. This initiative effectively supported the green and modern logistics industries.

Case►

Establishing a “Green Channel”

A technology materials company, specializing in the manufacturing of lithium-ion battery cathode materials, is classified as a green and low-carbon enterprise. In June 2024, the company applied for a loan from Neijiang Xinglong Rural Bank, which responded swiftly by opening a “green channel”.

Given the need for multi-departmental reviews, the bank leveraged its local institutional advantages to facilitate communication and coordination, ensuring seamless collaboration across departments and providing end-to-end on-site services. The entire process, from pre-loan investigation to disbursement, took only one week, 50% faster than the standard timeline for similar loans.

This approach efficiently resolved the company's funding needs, enabling breakthroughs in technology R&D and market expansion while providing robust support for local economic development.



Practicing Green Operation

The Group is committed to the philosophy of green development, advocating for the principles of “conservation, practicality, and opposition to waste”. The Bank promotes green office practices, green commuting, and the establishment of green outlets, striving to reduce energy consumption and hazardous waste emissions. These efforts aim to set a benchmark for green financial institutions and contribute to sustainable development.

Office Operational Consumption

We continuously monitor resource usage and waste emissions in its operations, implementing multiple measures to reduce both. In 2024, the Group’s primary office operational resources included electricity, gasoline, water, and paper, with waste mainly consisting of domestic and office garbage. We regularly monitor waste emission levels and are committed to maintaining a 100% compliance rate in waste disposal.

Green Operation Initiatives

We strictly adhere to the Law of the People’s Republic of China Concerning Environmental Protection, the Energy Conservation Law of the People’s Republic of China, and the Law of the People’s Republic of China on Prevention and Control of Environmental Pollution by Solid Waste, advancing sustainable office operations. We have issued the Green Office Management Measures and the Guidelines on Ecological and Environmental Protection Work to promote energy-saving and carbon reduction management. In compliance with national waste classification requirements, We have formulated the Office Solid Waste Classification and Disposal Guidelines, implementing separate management for non-hazardous and hazardous waste. For non-hazardous waste, classified trash bins are placed in office and business areas for “kitchen waste” and “fruit peel waste”. For hazardous waste such as used ink cartridges, toner cartridges, and batteries, the property management companies collect them separately and transport them to designated recycling points of the sanitation department. Used office equipment like computers and printers are sold to qualified electronic equipment recycling enterprises after confidentiality measures are implemented, ensuring the harmless utilization of hazardous waste.

Green Office Operation Initiatives

Save electricity

Strengthen electricity management to reduce usage

- Maximize natural lighting to reduce artificial light when sunlight is sufficient
- Turn off lights, air conditioners, and other electrical appliances when leaving the office
- Encourage the use of electric fans and set temperature limits for air conditioners
- Inspect high-energy-consuming office equipment regularly and prohibit the use of energy-intensive devices like heaters

Save water

- Post “Save Water” signs in prominent locations near faucets
- Control water flow from faucets
- Repair water pipes and equipment promptly to prevent leaks

Save paper

- Leverage information system to reduce paper usage – process announcements, notices, document releases and matter approvals via the OA platform
- Promote paperless meetings – install video conference systems covering all branches of the Bank in head office meeting rooms, and utilize third-party platforms like Tencent Meeting
- Encourage double-sided printing and copying – reduce paper usage by adjusting font size, line spacing, and margins for non-official documents

Strengthen company vehicle management

- Prioritize purchasing new energy vehicles and low-emission cars to reduce fuel consumption and exhaust emissions
- Implement strict approval processes for company vehicle use, requiring at least three passengers for dispatch

Reduce toner cartridge usage

- Encourage refilling toner cartridges instead of replacing them to reduce usage and environmental pollution

Reduce food waste

- Post slogans like “Save Food, Shame on Waste” in prominent locations in employee cafeterias to promote the “Empty Plate Campaign”

Purchase eco-friendly furniture

- Purchase furniture with eco-labels and certifications, and decorate office areas with potted plants for a greener environment

Practicing Green Operation *(Continued)*

We actively engage in green public welfare activities to raise awareness of low-carbon practices among employees and the community, contributing to sustainable development.

Case►

Conducting Tree-Planting Public Welfare Activity

On March 11, 2024, Neijiang Xinglong Rural Bank organized employees to participate in a voluntary tree-planting activity in Zhangjiaba, Tianjia Town, Dongxing District. The bank also emphasized the care and maintenance of newly planted trees to improve survival rates and greening effects. This activity not only beautified the land in Neijiang but also enhanced employees' environmental awareness, demonstrating the bank's commitment to green development and its responsibility to promote ecological civilization.

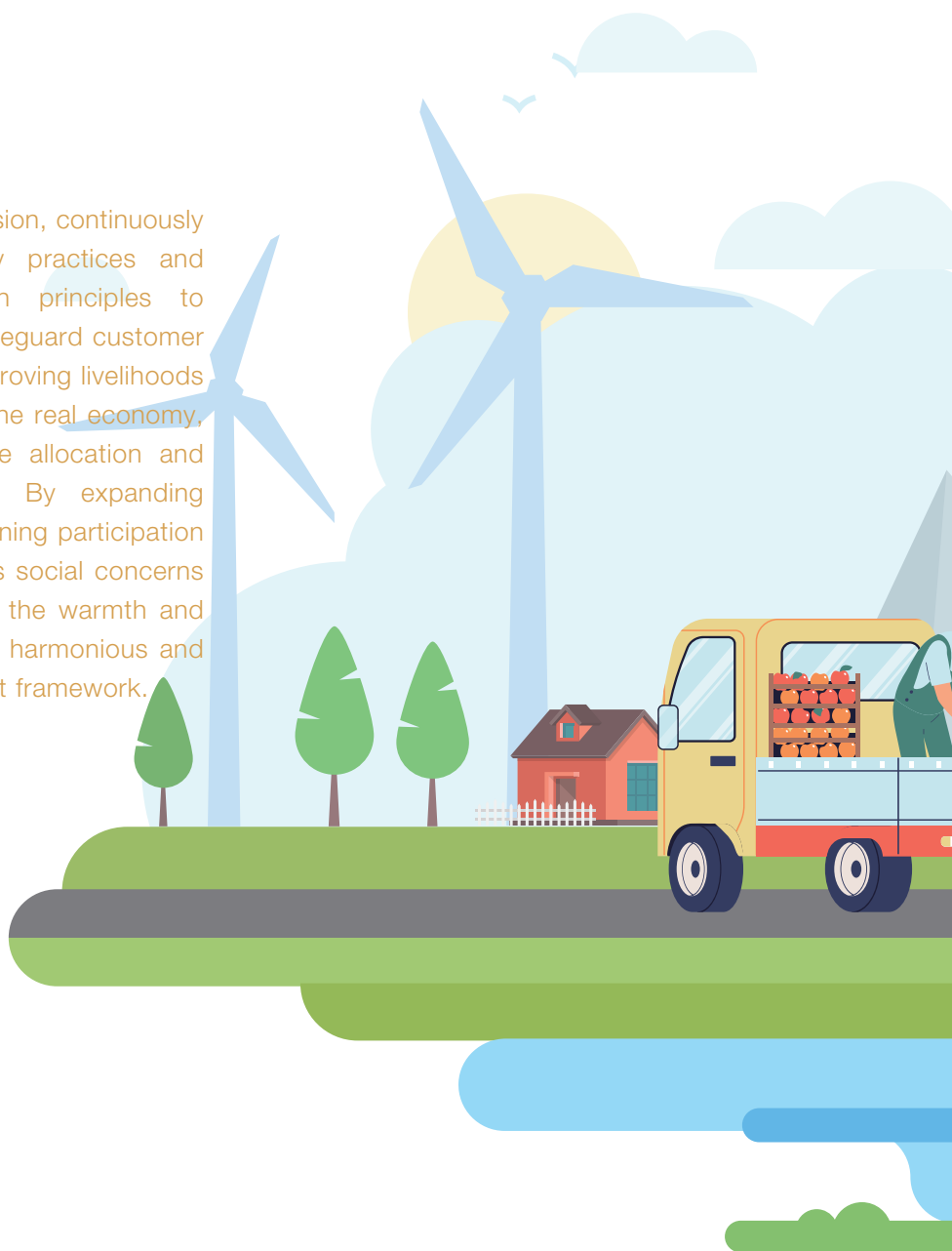


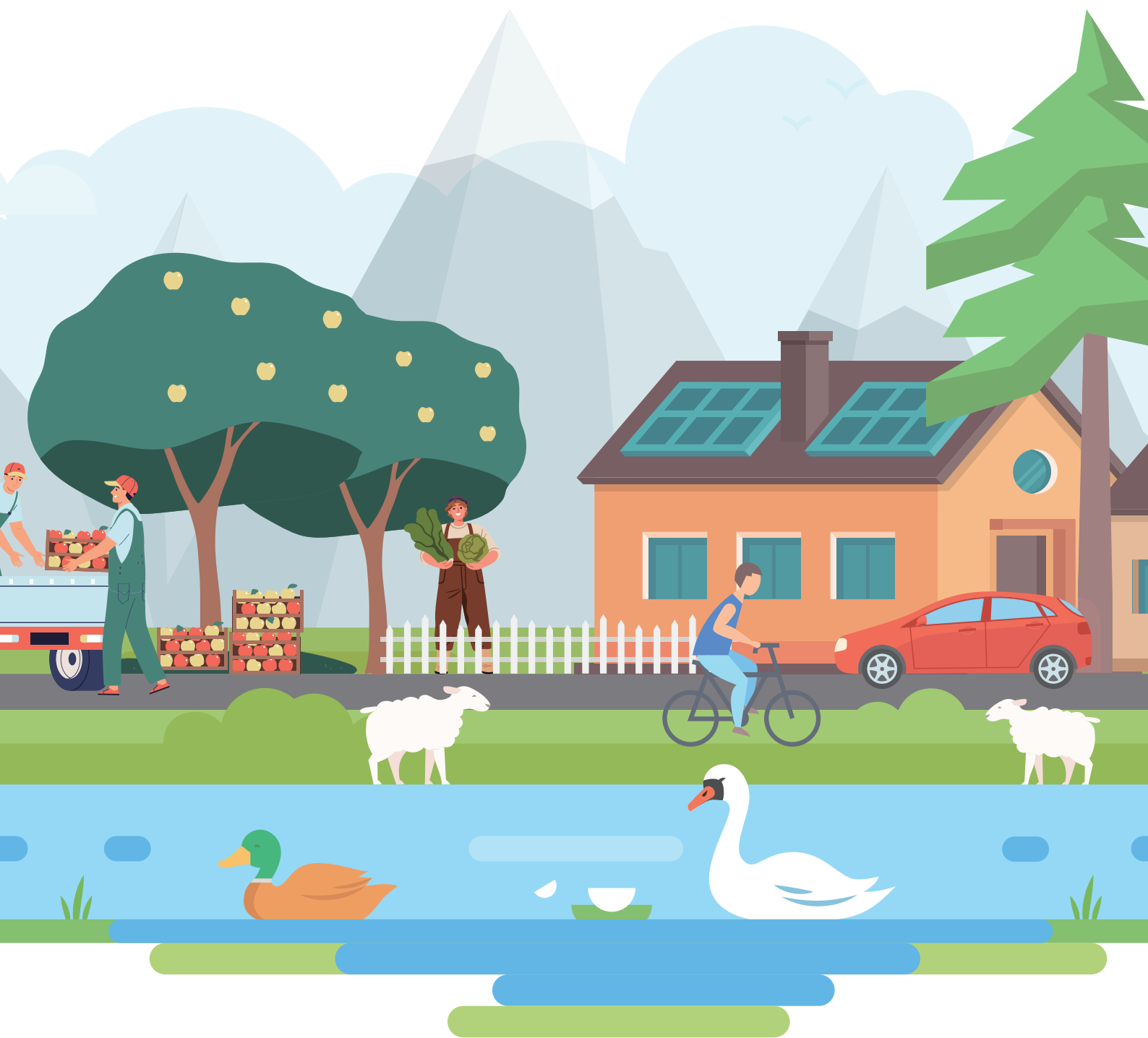
Tree-Planting Public Welfare Activity



Upholding Financial Commitments to Empower Local Communities and Benefit Livelihoods

We remain rooted in our financial mission, continuously deepening our social responsibility practices and adhering to responsible operation principles to optimize service mechanisms and safeguard customer rights and interests. We focus on improving livelihoods and supporting the development of the real economy, enhancing the precision of resource allocation and the diversity of service offerings. By expanding employment opportunities and deepening participation in public welfare, we actively address social concerns and development needs, embodying the warmth and value of financial services to foster a harmonious and mutually beneficial social development framework.





Fulfilling Our Mission and Responsibilities

We devote ourselves to the goal of building a financially strong nation, focusing on serving social livelihoods, the real economy, and national strategies. We steadfastly implement the directives of the Central Economic Work Conferences and the high-quality development initiatives of provincial and municipal authorities. By increasing financial support for the real economy, we target key areas such as small and micro enterprises, agriculture, and technology, enriching service scenarios in inclusive finance, digital finance, technology finance, and pension finance. As a local corporate bank, we leverage our leading role to drive regional high-quality development.

Real Economy

The Group fully aligns with national development strategies, enhancing the efficiency of financial resource allocation and actively supporting major provincial projects. We concentrate on critical sectors like infrastructure, livelihood projects, and industrial parks, strengthening collaboration with local governments and enterprises to ensure the smooth implementation of key projects. Our efforts contribute to initiatives such as the “Belt and Road” and the Yangtze River Economic Belt, laying a solid foundation for regional economic growth and injecting robust momentum into local development.

Meanwhile, the Group integrates into the development of modern industrial systems, focusing on high-tech industries, strategic emerging industries, modern agriculture, and service sectors, continuously strengthens credit support, and enhances financial service capabilities for industry chains. Leveraging local industrial layouts, we refine specialized financing guidelines to support the development of modern industrial systems, modern service industry systems, and modern agricultural systems and promote intelligent transformation in manufacturing, quality improvements and upgrades in modern services, and integrated development of agricultural supply chains. Aligned with the direction of new quality productive forces, we are consistently improving the quality and efficiency of financial services to facilitate the upgrading of traditional industries and the accelerated growth of emerging industries. This commitment provides a solid financial foundation for building a modern industrial system and achieving high-quality regional economic development.

Cases▶▶

Highlight Cases of Yibin City Commercial Bank's Support for the Real Economy

- In 2024, the Bank facilitated loans totaling RMB1.301 billion for the “Belt and Road” initiative, all aimed at enhancing economic and trade cooperation. For example, a RMB200 million loan was issued to an agricultural technology investment company for procurement purposes.
- In 2024, the Bank supported road construction with RMB1.421 billion and the logistics industry with RMB706 million. For instance, a RMB480 million loan was granted to an urban-rural investment and development company to cover engineering service fees (including subsidies).



Fulfilling Our Mission and Responsibilities (Continued)

Inclusive Finance

The Group continuously improves its inclusive financial service system, leveraging policy tools such as small business relending, on-lending, and fiscal interest subsidies to increase credit support for inclusive finance. We implement preferential interest rates and fee reduction measures, adhere to the “loan renewal without principal repayment” policy, streamline loan renewal processes, and proactively engage with existing clients to provide timely renewal services. By revising and improving the management measures for due diligence and exemption, we foster an environment conducive to lending, ensuring stable and accessible financing for small and micro enterprises and agricultural sectors.

Innovation remains a priority for us in inclusive finance. We focus on supply chain finance scenarios, developing diversified credit products and advancing digital inclusive finance through online platforms to enhance risk control and improve the efficiency and accessibility of small-scale financing. Collaborating with governments and other stakeholders, we perfect the risk compensation mechanism and build a healthy ecosystem to broaden the reach and depth of inclusive finance.

To serve rural revitalization and growth of small and micro enterprises, we extend our financial reach, bridging the “last mile” of inclusive financial services. We conduct on-site services and financing matchmaking in grassroots communities and villages, ensuring financial resources reach key demographics and solidifying the foundation of inclusive financial services.

As a local corporate bank, Yibin City Commercial Bank prioritizes implementing rural revitalization, serving “agriculture, rural areas, and farmers”, and consolidating poverty alleviation achievements. We took the lead in dispatching 14 rural financiers in the city. Focusing on Yibin’s “5+2” agricultural specialties (tea, brewing grains, bamboo, silkworms, camphor, pork, and aquaculture), we enhance credit support for “agriculture, rural areas, and farmers” through supply chain finance, integrated industries, rural revitalization projects, agricultural parks, and farmers, ensuring sustained growth in agriculture-related loans and giving full play to the supporting role of finance in promoting rural revitalization strategy.

As of the end of 2024, the Group’s agriculture-related loan balance reached RMB14.371 billion, an increase of RMB1.928 billion from the beginning of the year, up by 15.49%. Inclusive agriculture-related loan balance totaled RMB6.563 billion, a rise of RMB1.573 billion from the beginning of the year, up by 31.52%.

Case▶▶

Yibin City Commercial Bank Dispatched Rural Financial Advisors to Boost Rural Revitalization

On September 24, 2024, Yibin City Commercial Bank participated in the “State-Owned Enterprise Talent for Rural Development Plan” and “Rural Financial Advisor” dispatch symposium held in Yibin City. Since officially launching the outreach initiative in October 2024, the Bank’s rural financial advisors have conducted field research in 52 contact villages, developing tailored financial service plans to support the integrated development of collective economies across the region and channel more financial resources toward rural revitalization. By the end of 2024, these advisors and their institutions facilitated loans exceeding RMB100 million for 16 small and micro enterprises engaged in farming, breeding, and agricultural product trade within the target areas. They also organized over 20 financial education sessions and delivered high-quality financial services over 100 times, benefiting nearly 400 residents.



“State-Owned Enterprise Talent for Rural Development Plan” and “Rural Financial Advisor” Dispatch Symposium

Fulfilling Our Mission and Responsibilities (Continued)

Case►

Yibin City Commercial Bank Launched the “Visits to Thousands of Enterprises and Households” Campaign

In November 2024, Yibin City Commercial Bank established a dedicated task force to support financing for small and micro enterprises and carried out an in-depth “Visits to Thousands of Enterprises and Households” campaign. The initiative focused on addressing the actual needs of customers, providing tailored financial products for eligible SMEs and individual business owners. It visited nearly 600 business entities in total.



Site of the “Visits to Thousands of Enterprises and Households” Campaign

Case►

“Qianhuahua” Bridging Online and Offline Convenient Financial Services

Yibin City Commercial Bank introduced the “Qianhuahua” payment QR code, continuously optimizing its scenario-based functionalities and expanding mobile payment scenarios, including campus payments and smart parking, to deliver seamless payment services. The service has supported over 28,700 medium, small, and micro entity merchants, maintaining a leading position in Yibin’s mobile payment market. Leveraging transaction data of “Qianhuahua”, the Bank also offered small loans to address financing challenges for SMEs and merchants.



Mobile Payment Product “Qianhuahua”

In 2024, the Bank was awarded the “Outstanding Contribution to Mobile Payments” by the UnionPay Sichuan Branch.

Fulfilling Our Mission and Responsibilities (Continued)

Digital Finance

We keep pace with the trend of digital development, make good use of supportive funding and policies to refine loan mechanisms and service processes and accelerate the digital and intelligent upgrades of key industries such as new energy vehicles, intelligent terminals, liquor, and textiles. By implementing tailored financial solutions under the “one enterprise, one policy” approach, we precisely address the needs of traditional manufacturing and digital economy enterprises, introducing innovative products like equipment upgrade loans, achievement loans, and patent rights pledge loans to help enterprises optimize assets and enhance efficiency. Additionally, we actively participate in smart city initiatives, expanding the scope of government-bank collaboration to bolster urban digital governance capabilities through financial support.

We address the dual demands of real-economy enterprises and public services by advancing “supply chain+” digital financial services. Leveraging the data systems and platform advantages of core enterprises, we integrate capital flow, information flow, and operational flow to streamline financing for upstream and downstream small and medium-sized enterprises. Furthermore, we contribute to municipal construction by utilizing existing digital financial tools and resources, engaging in public fund management, consumer rights and interests protection, and market transaction traceability in various forms. These efforts help establish a secure, standardized, and efficient digital financial governance system, showcasing our professional expertise and commitment to facilitating “scaling and statistics inclusion” and modernizing urban governance.

As of the end of 2024, the Group’s outstanding loans for the digital economy sector amounted to RMB1.654 billion.

Cases▶

Highlight Cases of Yibin City Commercial Bank’s Digital Finance Initiatives

- In 2024, the Bank partnered with a local supply chain company to develop a specialized supply chain platform for the beef cattle industry, digitizing cattle farming procurement and launching a dedicated livestock breeding loan with a credit line of RMB100 million.
- In 2024, the Bank customized an agricultural supply chain management system for a smart agricultural marketplace, enabling end-to-end digital management from procurement and warehousing to sales and logistics. This supported a key local “Vegetable Basket” project, with an initial credit line of RMB30 million.
- In 2024, the Bank technologically empowered the co-construction of the Yibin Public Resource Trading Center Transaction Deposit Project, achieving fully-closed operation of an e-trading platform for both payment and refund of bidder’s deposits through dedicated accounts. This enhanced information system security and mitigated integrity risks.
- In 2024, under Yibin City’s “scaling and statistics inclusion” initiative, the Bank designed and released a unified payment solution for taxi platform companies, offering drivers and passengers a seamless payment experience while enabling transparent and efficient fund settlement and management services. This effectively addressed critical challenges in “scaling and statistics inclusion” for the industry.

Fulfilling Our Mission and Responsibilities (Continued)

Technology Finance

Focusing on the development of technology finance, we improve our incentive mechanism and differentiated credit mechanism, and set up the first technology-specialized branch in Yibin City to enhance the quality and efficiency of financing services for tech enterprises. Recognizing the characteristics of the light-asset structure and high-growth potential of these firms, we diversify collateral types and introduce exclusive products to increase the precision and coverage of financial services. By strengthening collaboration with guarantors and risk capital platforms, we optimize our risk-sharing mechanism, steadily expand the “Sci-Tech Loan” program, and alleviate financing pain points for tech enterprises, accelerating the transformation of scientific and technological achievements and the growth of emerging industries.

In 2024, the Group’s outstanding loans to technology enterprises reached RMB3.472 billion, an increase of RMB856 million (32.72%) from the beginning of the year, contributing significantly to the technology finance development of key industries such as power batteries, digital economy, intelligent terminals, photovoltaics, and textiles in Yibin.

Pension Finance

Based on the local characteristics and the practical needs of an aging population, we build a multi-tiered, inclusive pension finance system, from optimizing in-branch services and upgrading digital tools to promoting financial knowledge and tailoring products, and enhance the financial accessibility, security, and satisfaction of elderly clients, actively supporting the development of an age-friendly society.

Yibin City Commercial Bank’s Pension Finance Services

Specialized service	Content
Age-friendly branch services	<ul style="list-style-type: none">Upgrading facilities across 39 branches and establishing warm service stations and party member model counters to provide one-stop financial services for seniors.
Extended smart services	<ul style="list-style-type: none">Launching mobile PAD services for doorstep assistance and introducing a “Care Edition” mobile banking app with optimized interfaces, fonts, and voice features to meet the digital financial needs of elderly customers.
Pension finance education	<ul style="list-style-type: none">Establishing the city’s first financial education base and conducting regular community and nursing home outreach programs, serving over 10,000 elderly clients.
Tailored product R&D	<ul style="list-style-type: none">Developing fixed-term deposit products (1-year and 3-year) with better interest rates than products with similar deposit thresholds to enhance the savings income experience of elderly customers.

Active Social Contribution

We remain committed to putting customers first and upholding social responsibility. We fulfill our duties as a financial services provider by establishing transparent procurement processes, perfecting consumer rights and interests protection mechanisms, optimizing service systems, enhancing privacy safeguards, and expanding employment support channels. Additionally, we actively participate in social welfare and volunteer initiatives, spreading financial warmth and contributing to regional economic growth and social well-being. Our efforts aim to foster harmonious development and give back to society.

Compliant Procurement

We place high importance on procurement management system development and continuously standardize procurement processes to improve efficiency. We have formulated and implemented the Procurement Management Measures of Yibin City Commercial Bank (Revised) and the Bidding and Tendering Management Measures of Yibin City Commercial Bank (Revised), clarifying procurement principles, procedures, and responsibilities to ensure lawful, compliant, and transparent operations. A dedicated management committee is established to coordinate and manage major procurement activities, strengthen supervision and risk control, and promote scientific, standardized, and institutionalized procurement management, providing solid support for stable business operations and efficient resource allocation.

In 2024, the Group collaborated with 259 suppliers across three procurement categories: goods, projects, and services.

Consumer Rights and Interests

Rights and Interests Protection

We prioritize the protection of financial consumers' rights and interests and continuously improve our organizational system and management mechanism to solidify the foundation for fulfilling customer responsibilities. We have enacted the Consumer Rights and Interests Protection Management Measures, defining customers' fundamental rights and detailing institutional responsibilities. This ensures consumer rights and interests protection is integrated into all aspects of operations, enhancing service transparency and standardization to safeguard the legitimate rights and interests of financial consumers.

Organizational Structure for Consumer Rights and Interests Protection

Department/Institution	Responsibility
Board Consumer Rights and Interests Protection Committee	<ul style="list-style-type: none"> Coordinate major issues as the highest decision-making body for consumer rights and interests protection
Consumer Rights and Interests Protection Leadership Team	<ul style="list-style-type: none"> It is led by the president in charge to coordinate the implementation of consumer rights and interests protection by the departments
Consumer Rights and Interests Protection Center	<ul style="list-style-type: none"> Handle daily consumer rights and interests protection works and implement policies and specific business operations

Whole-hearted Services

Adhering to the philosophy of "customer first, service foremost", we advance the development of online and intelligent service scenarios to enhance convenience and transparency. This ensures customers fully understand product details and potential risks, helping them to make rational judgments and scientific decisions. We actively conduct financial knowledge publicity and education activities to raise awareness of risk prevention and safeguard customers' rights to information and education, continuously strengthening consumer rights and interests protection efforts.

The Group continuously improves its customer communication mechanism and strives to create a multi-channel, end-to-end feedback system to improve its response speed and resolution quality and efficiency. Our integrated dispute resolution framework combines the Consumer Protection Center (Customer Service Center), branch outlet, functional department, and supervision team, enhancing service conflict resolution capability and compliance handling level. We provide a 24-hour hotline and a complaint column on our official website, publicize the acceptance methods and processes at all outlets, and set up suggestion boxes and logs to open up customer feedback channels, ensuring that customer issues are accepted in a timely manner and followed up effectively, and effectively protecting the legitimate rights and interests of customers and service experience.

Active Social Contribution *(Continued)*

Privacy protection

The Group highly values customer privacy protection and rigorously adheres to laws and regulations such as the Personal Information Protection Law of the PRC and the Law of the PRC on the Protection of the Rights and Interests of Consumers. The Bank has formulated and implemented the Customer Personal Financial Information Protection Management Measures (Revised) and the Consumer Financial Information Protection Measures, establishing an end-to-end, multi-departmental system for customer information protection.

Case►

Yibin City Commercial Bank's "Yiren Yibin" Financial Education Demonstration Base

In 2024, the "Yiren Yibin" Financial Education Demonstration Base leveraged its "online + offline" multi-dimensional platform to offer 45 financial knowledge micro-classes and 7 themed lectures, serving over 1,000 participants. Through outreach initiatives, financial knowledge education reached more than 10,000 individuals, enhancing risk prevention awareness and rights and interests protection capabilities among financial consumers. The Base has become a cornerstone for financial ecosystem development and ongoing education in Yibin City.



Unveiling the "Yiren Yibin" Financial Education Demonstration Base in July 2022



Staff Explaining Financial Knowledge to Elderly Attendees via PowerPoint

We enforce strict controls over information collection, usage, transmission and storage, and prohibit unauthorized disclosure or misuse to ensure information security and lawful rights for customers. All business lines comply with tiered authorization and access control protocols, while critical systems employ permission management, log audits, and data masking to bolster information security. These measures fortify customer information protection and foster a safe, transparent, and trustworthy financial services environment.

Case►

Yibin City Commercial Bank Received Silk Banner from Customer

On December 6, 2024, Yibin City Commercial Bank's Rongzhou Branch received a silk banner from a customer inscribed with "Passionate Support, Efficient Service, Enterprise-Centric, Problem-Solving". The gesture stemmed from the branch manager's swift coordination with multiple banks to resolve the customer's confusion and complaint regarding account changes by proactively explaining, assisting in resolving the problem, and ultimately resolving the complaint satisfactorily. This incident exemplified our "customer-first" philosophy, transforming complaints into catalysts for service improvement and praise into motivation for progress.



Yibin City Commercial Bank's Rongzhou Branch Received Silk Banner from Customer

Active Social Contribution *(Continued)*

Employment Support

We actively fulfill our social responsibilities by expanding employment opportunities and promoting high-quality employment for university graduates. We have deepened university-enterprise collaboration, signing an agreement in 2024 with the School of Foreign Languages at Southwestern University of Finance and Economics to establish a practical training base. Leveraging its extensive branch network, we provide hands-on experience for students in Yibin. Additionally, it conducted campus recruitment adhering to the principles of openness, fairness, competition, and merit-based selection, successfully completing its annual hiring plan. A total of 53 graduates were recruited, contributing meaningfully to employment stability and regional development.

Social Welfare

We regard corporate social responsibility as a core mission, focusing on key areas such as educational assistance, inclusive finance, and support for vulnerable groups. Through sustained philanthropic efforts, we embody financial warmth and humanistic care. It empowers grassroots education through diverse initiatives, fosters youth development, and delivers accessible financial services to underserved communities, ensuring rights and interests protection and improved well-being. Furthermore, we demonstrate compassion through on-site visits, material donations, and other charitable activities, reinforcing its commitment to responsible finance and social stewardship.

Case►

Yibin City Commercial Bank Donated “Love Library” to Laipeng Primary School in Wenjiang Town, Gao County

On June 7, 2024, Yibin City Commercial Bank partnered with the Municipal Working Committee for Caring for the Next Generation to organize a donation ceremony titled “Yi Action to Share the Joy of Reading – Love Deposit” at Laipeng Primary School in Wenjiang Town, Gao County. The initiative involved donating books to the school in the name of the Bank’s customers, along with heartfelt wishes, so as to create a reading space for children in remote areas. This effort aims to nurture their aspirations, foster holistic development, and reflect the Bank’s commitment to socially responsible finance and care for future generations.



The “Love Library” at Laipeng Primary School in Wenjiang Town, Gao County

Case►

Yibin City Commercial Bank Provided On-Site Services for Migrant Workers

In 2024, Yibin City Commercial Bank prioritized wage security for migrant workers by offering on-site card issuance, account binding, and contract signing services at construction sites. We also conducted anti-fraud campaigns and bank card security awareness sessions. These efforts effectively addressed financial service challenges in remote areas and streamlined payroll processes. With dedication, the Bank protects migrant workers’ hard-earned income and serves as their trusted financial guardian.



Providing On-Site Services for Migrant Workers

Strengthening Foundations and Cultivating Talent for New Momentum

We consistently regard employees as the Group's fundamental force for sustainable corporate development. We continuously improve management mechanisms, safeguard employees' legitimate rights and interests, optimize the compensation and benefits system, enhance talent development, elevate the overall quality of our workforce, prioritize care mechanisms, and foster open communication channels to promote mutual growth for both employees and the Group.





Strengthening Compliance in Employment

The Group strictly adheres to legal employment practices, continuously optimizes the performance-based compensation management mechanism, reinforces performance orientation and incentive constraints, and aligns compensation management with stable development. We have established a comprehensive welfare protection system covering social insurance, medical insurance, work-related injury insurance, maternity insurance, housing provident fund, enterprise annuity, and supplementary medical insurance, creating a standardized and secure working environment.

Legal Employment

We rigorously comply with relevant laws and regulations, including the Labor Law of the People's Republic of China, the Labor Contract Law of the People's Republic of China, and the Provisions on the Prohibition of Using Child Labor, to standardize labor management and protect employees' rights and interests. We uphold the principles of openness, fairness, and justice in recruitment, oppose all forms of employment discrimination, explicitly reject differential treatment based on ethnicity, race, gender, religion, or other factors, and strictly prohibit unethical practices such as child labor, forced labor, and human trafficking. We are committed to fostering a lawful, equitable, and inclusive employment environment and fulfilling the Group's responsibilities in labor rights.

To prevent the inadvertent hiring of underage workers, we implement a stringent identity verification process during recruitment, ensuring all hires meet the legal working age requirement by validating their ID information and age. If any underage employment is discovered post-hiring, we will terminate the employment relationship in accordance with the law to maintain a compliant employment environment and safeguard labor rights.

We clearly stipulate in labor contracts that working arrangements adhere to national regulations and job requirements, ensuring employees' average daily working hours do not exceed 8 hours and weekly hours do not exceed 40 hours, thereby protecting their right to rest and labor dignity. In cases of involuntary labor or other irregularities, We will proactively communicate, rectify improper arrangements, and handle compensation matters lawfully to protect employees' rights and well-being.

Remuneration and Benefits

The Bank places high importance on the construction of a performance-based compensation management system. In strict accordance with the Guidelines for the Prudent Compensation Supervision of Commercial Banks, the Guidelines for Performance Evaluation and Supervision of Banking Financial Institutions, and the Bank's articles of association, we continuously refine our compensation system in combination with actual operations. The Bank has established various system documents, including the Compensation Management System, the Management Measures for Deferred Payment and Clawback of Performance-Based Compensation, the Basic Compensation Management Measures for Employees (Trial), the Compensation and Performance Management Measures for Senior Management, the Rank-Based Compensation Management Measures, the Position-Based Compensation and Assessment Management Measures, and the Basic Compensation Management Measures for IT Professionals. These systems create a differentiated compensation assessment mechanism guided by performance and value contribution that covers all employees, employs a dynamic adjustment system that links performance with compensation, reinforces incentives and constraints, promoting in-depth coordination among compensation management, stable operations and sustainable development goals.

Yibin City Commercial Bank strictly follows laws and regulations such as the Social Insurance Law of the People's Republic of China and the Regulations on the Administration of Housing Provident Funds. Through systems like the Welfare Management Measures, the Enterprise Annuity Management Committee Charter, the Supplementary Medical Insurance Management Measures, and the Employee Canteen Management Measures (Revised), the Bank standardizes welfare processes and establishes a comprehensive employee welfare protection system. The Bank has implemented an enterprise annuity scheme and supplementary medical insurance system, provides health entrustment liability insurance for eligible retirees, and ensures timely and full contributions to social insurance, housing provident funds, enterprise annuities, and other welfare programs, significantly enhancing employees' sense of belonging and well-being.

Solidifying the Talent Foundation

We adhere to a talent-driven development strategy, building a comprehensive talent management system aligned with strategic objectives. By improving talent introduction channels, strengthening on-the-job training, refining the training system, and offering diverse career advancement paths, we foster talent growth through practice and institutional support, creating a closed-loop system covering selection, training, development, and incentives to build a high-quality, professional workforce.

Talent Introduction

We actively implement the “talent-driven development” strategy, aligning with the goal of becoming a “leading benchmark bank in western China”. We continuously improve talent introduction and development mechanisms to enhance the overall competency of our team. We actively respond to local talent policies, strengthen engagement with high-level professionals, and optimize workforce structure through a combination of campus recruitment and social hiring.

Training System

To meet high-quality development demands, we continuously refine talent growth and promotion mechanisms and establish a full-cycle management system covering selection, training, development, and incentives. Through initiatives like the reserve cadre pool and the young and middle-aged cadre development program, we systematically identify and nurture high-potential talent. Measures such as on-the-job substitution and cross-departmental exchanges broaden employees’ growth paths and enhance practical experience and skills. The Bank offers multiple promotion channels and fosters coordinated development across management, service, marketing, and IT sectors to align talent construction with organizational strategy.

Yibin City Commercial Bank Talent Development Systems

System Name
Management Measures for the Selection and Development of Supervisor-level Reserve Cadres
Recommendation, Development, and Management Measures for Mid-Level Reserve Cadres
Implementation Plan for Young and Middle-aged Cadre Development
On-the-Job Substitution and Exchange Management Measures for Business Backbones (Trial)
Employee Education and Training Management Measures

Training and Development

We continuously improve our employee training management mechanism and establish a comprehensive, tiered, and systematic training and development framework to ensure talent development aligns with strategic goals. We coordinate and carry out diverse training formats such as new employee induction training, professional skills training, management cadre training, and outbound study and exchange, focusing on enhancing business capabilities and management competencies, and emphasizing practical orientation and outcome evaluation, so as to improve employees' job performance and overall quality and build a high-caliber, professional financial workforce.

In 2024, the Bank openly selected 50 young and middle-aged reserve cadres for focused development, promoted one mid-level cadre, and assigned 17 cadres to roles in partner institutions, local financial departments, state-owned enterprises, and the People's Bank of China Yibin Branch for temporary developmental assignment. These efforts enhance the leadership team's adaptability to modern development needs, providing robust talent reserves for the Group's growth.

Robust Care System

We adhere to a people-centric principle, continuously improve our employee care system, and promote communication mechanisms, rights and interests protection, health and safety, and cultural development, establishing a multi-tiered and comprehensive management framework that strengthens employees' sense of belonging and organizational cohesion.

Case▶▶

Yibin City Commercial Bank Conducted the First Phase of the "Three Measures" Training

On June 6, 2024, Yibin City Commercial Bank launched the first phase of its "Three Measures" training. The session detailed comparisons between old and new working capital and fixed asset loan management policies, explained practical key points, and analyzed risk prevention measures through case studies. Participants gained a thorough understanding of the new regulations and the Bank's management policies, significantly improving their credit risk prevention capabilities and laying a solid foundation for enhanced credit operations.



First Phase of "Three Measures" Training

Case▶▶

Yibin City Commercial Bank Performed Selection of Young and Middle-aged Reserve Cadres

To further strengthen the cultivation of young cadres, accelerate the development of a talent pool proficient in both management and business operations, and establish a favorable environment and system that enable outstanding young cadres to emerge and grow through practical experience, Yibin City Commercial Bank openly selected 50 young and middle-aged business backbones as candidates for its "Young and Middle-aged Cadre Development Program". Through centralized training, temporary developmental assignments, and multi-position development, the program provides robust talent support to advance the Bank's strategic goals.



Selection for the Young and Middle-aged Cadre Development Program

Employee Communication

The Group attaches great importance to the construction of employee communication mechanisms and is committed to building a smooth and effective communication platform to protect employees' right to express and participate. The Group has implemented the Green Channel System for Employee Concerns and Rationalization Suggestions, which clearly designates the labor union as the lead department for handling employee concerns and suggestions. Through hotlines, mailboxes, and other channels, the Group timely understands employees' opinions, suggestions and interests, and effectively responds to employees' concerns, fostering positive internal interactions and management improvements across the Bank.

Case▶▶

Yibin City Commercial Bank Held the Second Session of the Fourth Staff Congress and the Second Session of the Fourth Member Congress

On September 5, 2024, Yibin City Commercial Bank convened the Second Session of the Fourth Staff Congress and the Second Session of the Fourth Member Congress in the west conference room of its head office. Key operational and management matters were reviewed at the meeting, ensuring democratic participation and safeguarding employees' legitimate rights and interests. The event enhanced employees' sense of belonging and responsibility, fostering a collaborative and motivated work environment.



The Second Session of the Fourth Staff Congress and the Second Session of the Fourth Member Congress

Employee Support and Care

We consistently adhere to a people-centric principle, pay attention to the diverse needs of our employees, and earnestly fulfill our commitment to employee care. We have established a robust support mechanism for employees in need and conduct regular visits and assistance programs for both active and retired staff facing difficulties. These initiatives demonstrate organizational warmth while fostering a stronger sense of belonging and cohesion among employees and cultivating a supportive and harmonious workplace culture grounded in mutual care and collaboration.



"Warmth Delivery" Event in Lunar New Year for Employees in Need

Employee Safety

We continuously strengthen employee health and safety safeguards and formulate the Work Safety and Security Management Measures (Revised) and the Employee Canteen Management Measures (Revised) to comprehensively standardize safety management requirements for office areas and canteens, enforce safety responsibilities, and enhance hazard inspections. We conduct regular emergency drills to ensure a stable and hygienic working and dining environment for employees and foster a safe and healthy workplace.

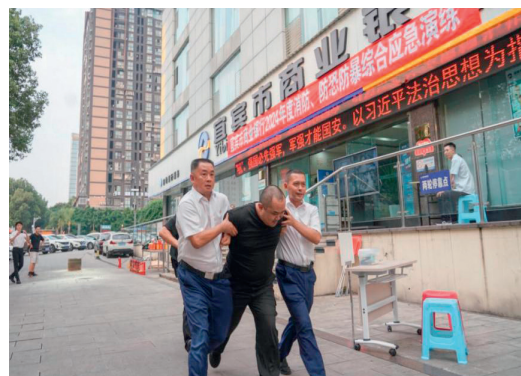
Case▶

Yibin City Commercial Bank Conducted Comprehensive Emergency Drill on Fire Safety and Anti-Terrorism/Anti-Violence

On September 27, 2024, Yibin City Commercial Bank organized a comprehensive emergency drill covering fire safety and anti-terrorism/anti-violence scenarios. The drill, guided by public security officers, special police, and the fire brigade, included two key subjects: fire response and anti-terrorism procedures. Participants collaborated closely and responded efficiently to simulated emergencies, validating the effectiveness of contingency plans. The exercise significantly elevated all employees' safety awareness and coordination capabilities, providing valuable experience for future emergency response.



Instructor Demonstrating the Use of Firefighting Equipment



Simulated Scene of "Intruders" Being Subdued



Staff activities

We actively organize diverse cultural, sports, and festive activities to continuously enrich employees' spiritual and cultural lives, foster enthusiasm for participation, and enhance communication and collaboration among colleagues. These efforts strengthen team cohesion and a sense of belonging and create a positive, united, and collaborative atmosphere.

Case►

Yibin City Commercial Bank Hosted “Rise to the Challenge, Soar with Dreams” – The Fifth Employee 3x3 Basketball Tournament

On November 16, 2024, Yibin City Commercial Bank successfully held its fifth Employee 3x3 Basketball Tournament at the basketball gym on the third floor of the Workers' Cultural Palace in Nan'an West District. Eight teams from branch institutions and rural banks participated. The event not only improved employees' physical fitness but also promoted cross-departmental communication and collaboration, inspiring a spirit of self-transcendence and determined perseverance. It further cultivated a positive, united, and striving corporate culture for the Bank.



“Rise to the Challenge, Soar with Dreams” - The Fifth Employee 3x3 Basketball Tournament

Case►

Yibin City Commercial Bank Neijiang Branch Held “Spring Breeze Ten Miles, Splendor as You” International Women’s Day Event

On March 8, 2024, Yibin City Commercial Bank Neijiang Branch organized an International Women's Day event at Hua'e Wetland Park in Neijiang City. Through team-based games, the activity encouraged teamwork and a competitive spirit, showcasing the “self-respect, confidence, independence, and self-improvement” ethos of female employees in the new era. It enriched cultural life while strengthening team cohesion.



“Spring Breeze Ten Miles, Splendor as You” International Women's Day Event

Case▶▶

Yibin City Commercial Bank Staff Football Team Participated in the 2024 Sichuan Financial System Staff “Football Championship”

From June 17 to 30, 2024, Yibin City Commercial Bank Staff Football Team participated in the 2024 Sichuan Financial System Staff "Football Championship" futsal competition hosted by the Sichuan Financial Trade Union, Sichuan Banking Association, Sichuan Insurance Industry Association and Sichuan Insurance Intermediary Industry Association. The competition attracted more than 700 team leaders, coaches and athletes from 58 teams from the Sichuan Financial System to compete and exchange ideas on the same stage. The staff football team of our Bank overcame the strong team and stood out and finally won the third place, among which the team members Lv Xuandong and Zhang Shouzhi were awarded the best goalkeeper and the best midfielder respectively, and were selected into the best team of the province in this competition.



2024 Sichuan Financial System Staff “Football Championship”

Appendix I: Performance Indicators

Corporate Governance Performance

Indicator	Unit	2024 Value
Governance of the Board of Directors ²		
Number of Board meetings held	Time(s)	5
Total Board meeting attendees (expected)	Person(s)	59
Total Board meeting attendees (actual) ³	Person(s)	59
Board meeting attendance rate	%	100
Number of Board resolutions reviewed	Item(s)	45
Governance of the Board of Supervisors ²		
Number of meetings of the Board of Supervisors held	Time(s)	5
Total attendance at the meetings of the Board of Supervisors (expected)	Person(s)	55
Total attendance at the meetings of the Board of Supervisors (actual)	Person(s)	55
Meetings of the Board of Supervisors attendance rate	%	100
Number of matters deliberated and approved by the Board of Supervisors	Item(s)	15
Risk Control & Compliance		
Number of risk control training sessions	Time(s)	33
Total risk control training hours	Hour(s)	276.73
Number of participants in risk control training	Person(s)	5,543
Number of legal training sessions	Time(s)	17
Total legal training hours	Hour(s)	58
Number of participants in legal training	Person(s)	2,540
Number of legal education campaigns	Time(s)	49
Number of participants in legal education	Person(s)	60,088
Number of legal education materials distributed	Copies	28,800
Internal audit items conducted	Item(s)	52
Issues identified in internal audits	Item(s)	88
Internal audit issue rectification rate	%	100
Number of audit training sessions	Time(s)	29
Total audit training hours	Hour(s)	84
Number of participants in audit training	Person(s)	86

² According to the statistics of Yibin City Commercial Bank

³ Including attendance by proxy

Indicator	Unit	2024 Value
Anti-Corruption & Anti-Money Laundering		
Number of anti-corruption training sessions	Time(s)	194
Total anti-corruption training hours	Hour(s)	281
Number of participants in anti-corruption training	Person(s)	3,805
Number of anti-money laundering training sessions	Time(s)	16
Number of participants in anti-money laundering training	Person(s)	1,534
Information security		
Number of information security training sessions	Time(s)	12
Total information security training hours	Hour(s)	17
Number of participants in information security training	Person(s)	1,993

Environmental Management Performance

Indicator	Unit	2024 Value
GHG Emission		
Total GHG Emissions (Scope 1 + Scope 2)	Tons of CO ₂ e	1,569.13
Direct GHG Emissions (Scope 1)	Tons of CO ₂ e	273.16
Indirect GHG Emissions (Scope 2)	Tons of CO ₂ e	1,295.97
GHG emissions per capita	Tons of CO ₂ e/person	1.39
Greenhouse gas emission intensity	Tons of CO ₂ e/RMB10,000	0.01
Resource and Energy Consumption		
Total water consumption	Ton(s)	32,866.47
Water consumption per capita	Tons per person	29.21
Total water consumption intensity	Tons/RMB10,000	0.15
Office Paper Usage	Ton(s)	33.67
Total comprehensive energy consumption	Tons of Standard Coal	840.21
Comprehensive energy consumption per capita	Tons of standard coal/ person	0.75
Comprehensive energy consumption intensity	Tons of standard coal/ RMB10,000	0.0039
Direct energy consumption	Tons of Standard Coal	137.94
Gasoline Consumption	L	103,288.87
Natural gas consumption	Standard cubic meter	21,340.21

Indicator	Unit	2024 Value
Indirect energy consumption	Tons of Standard Coal	702.27
Purchased electricity	kWh	5,714,165.97
Waste Generation		
Total domestic wastewater generated	Ton(s)	32,866.47
Total hazardous waste generated	Ton(s)	2.22
Including: Waste toner cartridges	Ton(s)	1.10
Waste ink cartridges	Ton(s)	0.45
Waste lamp tube	Ton(s)	0.64
Spent battery	Ton(s)	0.03
Total non-hazardous waste generated	Ton(s)	104.25
Including: Office waste generated	Ton(s)	60.13
Food waste generated	Ton(s)	40.66
Other non-hazardous waste generated	Ton(s)	3.47
Green Credit		
Balance of green loans	RMB10,000	324,059
YoY growth in green loan balance	%	51.01
Proportion of green loan balance to the balance of all loans	%	7.96
Number of green credit customers	Customer(s)	55
Balance of loans to energy conservation & environmental protection industries	RMB10,000	131,328
Balance of loans to clean production industries	RMB10,000	8,300
Balance of loans to clean energy industries	RMB10,000	2,268
Balance of loans to ecological environment industries	RMB10,000	67,830
Balance of loans to infrastructure green upgrades	RMB10,000	114,033
Balance of loans to green services	RMB10,000	300
Training on Environmental Protection		
Number of environmental protection training sessions	Time(s)	7
Number of participants in environmental protection training	Person(s)	150
Environmental protection training hours	Hour(s)	6.5

Social Responsibility Performance

Indicator	Unit	2024 Value
Suppliers		
Number of Suppliers	Company	259
Including: Within Sichuan Province	Company	186
Outside Sichuan Province	Company	73
Customer complaints		
Number of customer complaints	Item(s)	108
Number of complaints resolved	Item(s)	108
Resolution rate of customer complaints	%	100
Customer satisfaction rate for complaints from 12345 government service hotline & online governance platform	%	100
Inclusive finance		
Balance of inclusive loans to small and micro enterprises	RMB100 million	125.8
YoY growth in balance of inclusive loans to small and micro enterprises	%	16.5
Balance of inclusive agriculture-related loans	RMB100 million	65.63
YoY growth in balance of inclusive agriculture-related loans	%	31.52
Social Welfare		
Total charitable donations	RMB10,000	166.38
Employee volunteer service times	Time(s)	210
Employee volunteer service hours	Hour(s)	3,548.5
Employee volunteer service participants	Person(s)	2,209

Employee Responsibility Performance

Indicator		Unit	2024 Value
Employee Data			
Head count		Person(s)	1,125
Employees by Gender	Total number of male employees	Person(s)	484
	Total number of female employees	Person(s)	641
Employee count by age group	30 years old or below	Person(s)	243
	30-50 years old	Person(s)	775
	50 years old or above	Person(s)	107
Number of employees by rank	Senior management	Person(s)	8
	Middle management	Person(s)	79
	General staff	Person(s)	1,038
Employees by Region	Employees in mainland China	Person(s)	1,125
	Employees overseas & in Hong Kong/Macao/Taiwan	Person(s)	0
Number of employees by education background	Junior college or below	Person(s)	201
	Undergraduate	Person(s)	789
	Master degree or above	Person(s)	135
Number of employees by type of employment	Full-Time	Person(s)	1,125
	Part-time	Person(s)	0
	Internship	Person(s)	0
Number of employees by ethnicity	Ethnic minority	Person(s)	15
	Non-ethnic minority	Person(s)	1,110
Overall employee turnover rate ⁴		%	2.17
Employee turnover rate by gender	Male Employees	%	3.01
	Female Employees	%	1.54
Employee turnover rate by age group	30 years old or below	%	5.08

4 Turnover rate = (Number of employees who left in the category ÷ Total number of employees in the category) × 100%

	Indicator	Unit	2024 Value
	30-50 years old	%	1.15
	50 years old or above	%	2.73
Employee turnover rate by rank	Senior management	%	0
	Middle management	%	2.47
	Grassroots employee	%	2.17
Employee turnover rate by region	China (mainland)	%	2.17
	Overseas & Hong Kong/Macao/Taiwan	%	/
Employee turnover rate by ethnicity	Ethnic minority employee	%	0
	Non-ethnic minority employee	%	2.2
Welfare and benefits			
Labor contract signing rate		%	100
Social insurance & housing provident fund coverage rate		%	100
Occupational health check coverage rate		%	100
Talent Introduction & Development			
Total talents recruited (municipal level)		Person(s)	67
Including: PhD		Person(s)	4
Master		Person(s)	63
Total number of people promoted		Person(s)	29
Including: Senior management		Person(s)	4
Middle-level cadres		Person(s)	15
Supervisors		Person(s)	10
Total number of business backbones		Person(s)	38
Total		Person(s)	67
Employee Training			
Total number of training sessions		Time(s)	10,530

Indicator		Unit	2024 Value
Total hours of training		Hour(s)	63,610
Total number of participants in training		Person(s)	19,755
Total training expenditure		RMB10,000	217.21
Training participation rate ⁵			
Employee training participation rate		%	98.49
By gender	Percentage of male employees trained	%	98.55
	Percentage of female employees trained	%	98.44
Divided by level	Percentage of senior management trained	%	100
	Percentage of middle management trained	%	100
	Percentage of general employees trained	%	98.36
Training hours per person ⁶			
Per capita training duration for employees		Hour(s)	56.54
By gender	Per capita training duration for male employees	Hour(s)	55.30
	Per capita training duration for female employees	Hour(s)	57.16
Divided by level	Per capita training duration for senior management	Hour(s)	117.25
	Per capita training duration for middle management	Hour(s)	53.43
	Per capita training duration for general employees	Hour(s)	63.90
Employee Care			
Employees receiving care		Person(s)	6
Total care funds distributed		RMB10,000	3

Indicator	Unit	2024 Value	2023 Value	2022 Value
Number of employee deaths due to work-related causes	Person(s)	0	0	0
Employee death rate due to work-related causes	%	0	0	0
Lost days due to work injury ⁷	Day(s)	87	135	19

5 Training participation rate = (Number of employees trained in the category ÷ Total number of employees in the category) × 100%

6 Per capita training duration = (Total training hours completed in the category ÷ Total number of employees in the category) × 100%

7 Lost workdays = Total days of absence due to work-related injuries

Appendix II: Index Table for Indicators

HKEX ESG Code Index Table

Aspect	Content	Chapter
Part B: Mandatory Disclosure Requirements		
Board Statement		ESG Statement of Board of Directors
Importance		Basis of Preparation
Quantization		Basis of Preparation
Consistency		Basis of Preparation
Scope of Report		Scope of the Report
Part C: "Comply or Explain" Provisions		
Environmental		
Aspect A1 Emissions		
General Disclosures	<p>Related to the emission of exhaust gas, sewage discharge to water and land, generation of hazardous and non-hazardous wastes, etc.:</p> <p>(a) Policies; and</p> <p>(b) Information on compliance with relevant laws and regulations that have a significant impact on the issuer.</p>	Office Operational Consumption
A1.1	The types of emissions and respective emissions data.	Environmental Management Performance
A1.2	Deleted on January 1, 2025	
A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Environmental Management Performance
A1.4	Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Environmental Management Performance
A1.5	Description of emissions target(s) set and steps taken to achieve them.	Irrelevant to the main business, not yet included in the ESG management scope
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.	Irrelevant to the main business, not yet included in the ESG management scope

Aspect		Content	Chapter
Aspect A2 Use of Resources			
General Disclosures	Policies on the efficient use of resources, including energy, water and other raw materials.		Office Operational Consumption
A2.1	Direct and/or indirect energy (e.g. electricity, gas and oil) consumption in total in thousand kWh and intensity (e.g. per unit of production volume, per facility) by type.		Environmental Management Performance
A2.2	Water consumption in total and intensity (e.g. per unit of production volume, per facility).		Environmental Management Performance
A2.3	Description of energy use efficiency target(s) set and steps taken to achieve them.		Green operation initiatives, indicators and targets
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.		Irrelevant to the main business, therefore not applicable
A2.5	Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.		Irrelevant to the main business, therefore not applicable
Aspect A3 Environment and Natural Resources			
General Disclosures	Policies on minimising the issuer’s significant impacts on the environment and natural resources.		Green Finance Development
A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.		Green Finance Development
Aspect A4: Climate Change			
Deleted on January 1, 2025			
A4.1	Deleted on January 1, 2025		
Social			
Aspect B1 Employment			
General Disclosures	Regarding remuneration and dismissal, recruitment and promotion, working hours, holidays, equal opportunities, diversity, non-discrimination, and other benefits and welfare:		Strengthening Compliance in Employment
	(a)	Policies; and	
	(b)	Information on compliance with relevant laws and regulations that have a significant impact on the issuer.	
B1.1	Total workforce by gender, employment type (full-time or part-time), age group and geographical region.		Employee Responsibility Performance
B1.2	Employee turnover rate by gender, age group and geographical region.		Employee Responsibility Performance

Aspect		Content	Chapter
Aspect B2 Health and Safety			
General Disclosures		<p>Related to provision of a safe working environment and assurance of employees from occupational hazard:</p> <p>(a) Policies; and</p> <p>(b) Information on compliance with relevant laws and regulations that have a significant impact on the issuer.</p>	Employee Safety
B2.1		Number and rate of work-related fatalities occurred in each of the past three years including the reporting year.	Employee Responsibility Performance
B2.2		Lost days due to work injury.	Employee Responsibility Performance
B2.3		Description of occupational health and safety measures adopted, and how they are implemented and monitored.	Employee Safety
Aspect B3 Development and Training			
General Disclosures		<p>Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities. Description of training activities.</p> <p>Note: training refers to vocational training which can include internal and external courses paid for by the employer.</p>	Solidifying the Talent Foundation
B3.1		The percentage of employees trained by gender and employee category (e.g. senior management, middle management).	Employee Responsibility Performance
B3.2		The average training hours completed per employee by gender and employee category.	Employee Responsibility Performance
Aspect B4 Labor Standards			
General Disclosures		<p>Related to the prevention of use of child labour or forced labour:</p> <p>(a) Policies; and</p> <p>(b) Information on compliance with relevant laws and regulations that have a significant impact on the issuer.</p>	Legal Employment
B4.1		Description of measures to review employment practices to avoid child and forced labour.	Legal Employment
B4.2		Description of steps taken to eliminate such practices when discovered.	Legal Employment

Aspect	Content	Chapter
Aspect B5 Supply Chain Management		
General Disclosures	Policies on managing environmental and social risks of the supply chain.	Compliant Procurement
B5.1	Number of suppliers by geographical region.	Social Responsibility Performance
B5.2	Description of relevant employment practices of suppliers, the number of suppliers with relevant practices performed, and execution and supervision methods of relevant practices.	Compliant Procurement
B5.3	Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored.	Compliant Procurement
B5.4	Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.	Compliant Procurement
Aspect B6 Product Responsibility		
General Disclosures	Regarding product and service health and safety, advertising, labeling, privacy matters, and remedial measures: (a) Policies; and (b) Information on compliance with relevant laws and regulations that have a significant impact on the issuer.	Consumer Rights and Interests
B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons.	Irrelevant to the main business, therefore not applicable
B6.2	Number of products and service related complaints received and how they are dealt with.	Consumer rights and interests and social responsibility performance
B6.3	Description of practices relating to observing and protecting intellectual property rights.	Operation with compliance
B6.4	Description of quality assurance process and recall procedures.	Irrelevant to the main business, therefore not applicable
B6.5	Description of consumer data protection and privacy policies, and how they are implemented and monitored.	Consumer rights and interests and information security management

Aspect	Content	Chapter
Aspect B7 Anti-corruption		
General Disclosures	Regarding prevention of bribery, extortion, fraud, and money laundering: (a) Policies; and (b) Information on compliance with relevant laws and regulations that have a significant impact on the issuer.	Strict risk prevention and control, business ethics
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.	Strict risk prevention and control, business ethics
B7.2	Description of preventive actions and reporting procedures and relevant implementation and supervision methods	Strict risk prevention and control, business ethics
B7.3	Description of anti-corruption training provided to directors and employees.	Strict risk prevention and control, business ethics, and corporate governance performance
Aspect B8 Community Investment		
General Disclosures	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.	Fulfilling Our Mission and Responsibilities
B8.1	Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport).	Fulfilling Our Mission and Responsibilities
B8.2	Use of resources within the category (such as money or time).	Social Responsibility Performance
Part D: Climate-related Disclosures		
(I)	Governance	Climate Governance System
(II)	Strategy	Climate Response Strategy
(III)	Risk management	Climate Risk Management
(IV)	Indicators and Targets	Indicators and Targets

Appendix III: Reader Feedback Form



Dear Readers,

Thank you for reading this report. We highly value and welcome your feedback, as your opinions and suggestions are crucial for us to continuously improve our ESG disclosures and advance our ESG management and practices. We sincerely appreciate your input!

1. Your overall evaluation of our ESG performance:
☐ Excellent ☐ Good ☐ Average ☐ Poor ☐ Very Poor
2. Your overall evaluation of this report:
☐ Excellent ☐ Good ☐ Average ☐ Poor ☐ Very Poor
3. How do you rate our stakeholder communication efforts?
☐ Excellent ☐ Good ☐ Average ☐ Poor ☐ Very Poor
4. How do you rate our corporate governance practices?
☐ Excellent ☐ Good ☐ Average ☐ Poor ☐ Very Poor
5. How do you rate our environmental management efforts?
☐ Excellent ☐ Good ☐ Average ☐ Poor ☐ Very Poor
6. How do you rate our social responsibility initiatives?
☐ Excellent ☐ Good ☐ Average ☐ Poor ☐ Very Poor
7. How do you rate our overall ESG performance?
☐ Excellent ☐ Good ☐ Average ☐ Poor ☐ Very Poor
8. Do you have any comments or suggestions regarding our ESG practices or this report?





宜宾市商业银行
Yibin City Commercial Bank