



2016

CORPORATE SOCIAL RESPONSIBILITY REPORT

Stock Code : 3618



重庆农村商业银行
CHONGQING RURAL COMMERCIAL BANK



Declaration

Scope of the Report

This report covers Chongqing Rural Commercial Bank Co., Ltd. (hereinafter referred to as the "Bank" or "CQRC Bank") and its subsidiaries.

Cycle of report release

This report is the sixth annual Corporate Social Responsibility Report released by of the Bank, with the reporting period ranging from January 1 corporate 2016 to December 31, 2016. Part of the contents may be beyond the aforesaid period.

Principle of report preparation

This report was prepared with reference to the Environmental, Social and Governance Reporting Guide (ESG) released by the Stock Exchange of Hong Kong, Sustainability Reporting Guidelines (G4) and Financial Services Sector Supplement by the Global Reporting Initiative (GRI). Meanwhile, the report satisfies the preparation guideline as required in Opinions Concerning Enhancing the Social Responsibility of Banking and Financial Institutions released by China Banking Regulatory Commission and Guidelines for Corporate Social Responsibility of Chinese Banking and Financial Institutions by China Banking Association.

Data in the report

Part of the financial data herein comes from the 2016 Annual Financial Report. As of December 31, 2016, the Annual Financial Report had been audited by the PricewaterhouseCoopers Zhong Tian LLP (special general partnership). In case of discrepancy between data of the Social Responsibility Report and the 2016 Annual Financial Report, the latter shall prevail. Other data is mainly associated with the year 2016. Some of the data exceeding the above scope mainly stems from the statistics of internal system of the Bank and all branches. The currency amount referred in this report is denominated in RMB, unless otherwise stated.

Report assurance method

Deloitte Touche Tohmatsu Certified Public Accountants LLP (special general partnership) authenticates the report and issues the independent report thereupon in accordance with International Standard on Assurance Engagements 3000 (Revised Edition): Engagements Other than Audits or Reviews of Historical Financial Information.

Forms of report release

This report is released in printing (adopting environment-friendly paper) edition and electronic edition. The latter is available on the website of the Stock Exchange of Hong Kong (www.hkexnews.hk) and the website of the Bank (www.cqrcb.com).

The report is published in both Chinese and English. Should there be any discrepancy between the Chinese and English versions, the Chinese version shall prevail.

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Message from the Chairman

The supply-side structural reform and domestic financial reform continued to deepen and industry transformation and upgrading kept accelerating in 2016, with opportunities and challenges coexisting. Led by the national concepts of "Innovation, Opening, Greenness, Coordination and Sharing", the Bank adhered to its mission of "Customer Services, Return for Shareholders, Achievements of Employees, and Social Contribution". By further promoting the "three-transformation" strategy (Operating Specialization, Meticulous Management and Cultivation of Excellent Corporate Culture), the Bank took the initiative to undertake its economic, social and environmental responsibilities and took an active part in the buildup of a harmonious society.

Services to the real economy and fulfilment of economic obligations: the Bank took an all-round service improvement in the real economy as the starting point to fulfill its social responsibilities and promote financial functions, geared itself to the specific needs of major national and local strategies, and took an active part in the construction of "Belt and Road Initiative", "China-Singapore Project" and "Five Functional Zones" in a continual attempt to boost the level of financial supplies; the Bank expanded the service channels of "Sannong (Agriculture, Rural Areas and Farmers)", enhanced the service ability for small and micro enterprises, promoted inclusive finance, optimized the credit structure, provided more support to emerging industries, pillar industries and key projects, strived to integrate excellent resources, protected local livelihood economy and promoted the stable development of the real economy. The Bank's efforts were unanimously approved by the outside, and it was awarded as the most valuable listed company in terms of investments during the "13th Five-Year Plan" (China Securities "Golden Bauhinia" Award) and jumped to the 170th place among "Top 1000 World Banks".

Development of green finance and promotion of ecological construction: as the blood vessel of economic activities and centrum of resources allocation, finance is capable of rendering guidance to the allocation of social resources and plays an important role in the guidance, support and promotion of pushing forward green development. The Bank took an active part in the construction of an ecological system in the green financial market, responded to the needs of the establishment of a national green financial system, supported energy conservation & emission reduction and low-carbon economy projects of enterprises, continuously promoted green credit, reduced and regulated "High Pollution, High Energy Consumption, and Overcapacity" and backed up the development of new energy; the Bank adhered to the principle of green operation, provided service experience of low carbon and environmental protection, elaborated measures for energy conservation and emission reduction, enhanced the harmonious development of businesses and the environment, supported and promoted the ecological civilization, and boosted economic restructuring and industry transformation and upgrading.

Assumption of corporate responsibilities and buildup of a harmonious society: the Bank attached great importance to the development of community livelihood, sustained the position and initial intention of "Taking root in local areas and serving the public", took full advantage of convenient and sound network of financial services, held public benefit activities with various forms, a wide target group and rich contents, popularized fundamental financial knowledge, promoted the prosperity of community cause and the development of local economy; the Bank fulfilled the obligation of targeted poverty alleviation, launched the program of "Five Supports & Innovation, Entrepreneurship, Wealth", and produced concrete results in poverty alleviation; the Bank continuously strengthened the development of corporate culture, regarded the employees as valuable corporate wealth, safeguarded the interests of employees, built development platforms for them and promoted the joint development of the employees and business.

Able man stands ahead against the wind at sail set. We are fully aware that we'll face more challenges in 2017. Therefore, we will continue to stick to the core values of "Integrity, Cooperation, Innovation and Development", strengthen the corporate management, lay a solid foundation for development, seek every opportunity, deepen the reform, and strive to achieve the synchronous growth in economic, environmental and social benefits.

Chongqing Rural Commercial Bank Co. Ltd.
Liu Jianzhong, Chairman

Message from the President

The year 2016 marked the first year of the "13th Five-Year Plan" and was a crucial year to promote the supply-side structural reform and financial reform. With the gradual implementation of national strategies, such as the "Belt and Road Initiative", China's banking sector met the historic opportunities and challenges. Under the leadership of the Board of Directors, guided by the concepts of "Innovation, Coordination, Greenness, Openness, and Sharing", the Bank actively promoted the transformation to a "asset-light bank", continuously improved financial supplies and service capacity, sought every opportunity, promoted management, and explored every avenue for sustainable development.

Improvement in responsibility system and promotion of responsibility integration: to respond to the requirements of information disclosure on Environmental, Social and Governance Reporting Guide (ESG) released by the Stock Exchange of Hong Kong, in 2016, the Bank launched the program of ESG management indicator setup, systematically sorted out its social responsibilities, gradually defined the key responsibilities of all functional departments, branches and sub-branches, and further pushed forward the integration of social responsibility into management and operation.

Assumption of economic responsibility and services to the real economy: to keep up with the pace of "Five Functional Zones", the "Belt and Road Initiative" and other strategies in Chongqing, we provided more support to projects in compliance with the policies and layout. As of the end of 2016, the project balance and new loans of the "Five Functional Zones" amounted to around RMB 170.6 billion and over RMB 20 billion respectively. We continuously enhanced the capacity of financial services, provided more support to "Sannong", small and micro enterprises, industry transformation and people's livelihood, launched various financial products such as healthcare loan, beautiful rural loan, entrepreneurship guarantee loan, etc., set up exclusive branches for small and micro enterprises, continuously improved the e-channel and witnessed a stable development of financial services. As of the end of 2016, the Bank ranked first in Chongqing in terms of the number of small and micro enterprise customers and loans respectively. The loan balance of small and micro enterprises and the balance of agricultural loans stood at RMB 93.434 billion and RMB 135.302 billion respectively. The number of outlets increased to 1,777, with the asset size exceeding RMB 800 billion. Furthermore, the Bank ranked one of the most powerful 200 among "Top 1,000 World Banks" and China's Top 500 Enterprises, and became one of the most valuable listed companies in terms of investment during the "13th Five-Year Plan".

Adherence to the concept of environmental protection and promotion of green operation: in response to the national call for the green transformation of economy driven by financial services, under the instructions of the Green Credit, the Bank invested more in clean transport, clean energy, ecological agriculture, control of industrial pollution, recycling economy, etc., and imposed stringent limitations on industries of "High Pollution, High Energy Consumption and Overcapacity". As of the end of 2016, the balance of key projects of green credit reached RMB 10.537 billion, up RMB 2.083 billion over the beginning of the year. In the meantime, we continued to reduce our impact on the environment and took an active part in green operation and public services. Within the reporting period, we further promoted the conservation of water, electricity and energy, launched the program of "Paperless Counter", organized voluntary tree planting and took part in "Innovation and Entrepreneurship", thus making our own contribution to green and environmental protection.

Focus on people's livelihood and public services, establishment of harmonious finance: we deem the employees as valuable corporate wealth. In 2016, the number of the Bank's employees reached 16,000; we created safe, healthy and harmonious working conditions for the employees, established platforms for training and study, opened up the channels of career development and conducted 1,695 sessions of various training. In addition, we attached great importance to social responsibilities, carried out targeted poverty alleviation "Five Supports & Innovation, Entrepreneurship, Wealth", conducted 7,278 sessions of the popularization of financial knowledge such as "Publicity of Financial Knowledge to Households" and "Five Popularities", donated a total of RMB 3.7954 million, invested RMB 12.8749 million in voluntary services and activities, and made corporate achievements benefit the community.

2017 is a crucial year to the comprehensive deepening of reform. Faced with new opportunities and challenges, the Bank will be geared to the specific needs of the new normal of economic development, deeply promote the "three-transformation" strategy, stick to the operation principle of "Equal Stress on Benefit and Scale, Quality and Speed, Internal Control and Development"; the Bank will endeavour to hold firm to practicability, integrity, openness & inclusiveness, honesty & high efficiency and stable operation, make great strides in performance in return for the support of all sectors of society, and thus make active contribution to the buildup of a harmonious society.

Chongqing Rural Commercial Bank Co. Ltd.
Xie Wenhui, President

Topic

Support for the Development in the Southwest Region

Guided by the concepts of "Innovation, Coordination, Greenness, Openness and Sharing", the Bank responded actively to national and local strategies and policies, strived to improve financial supplies, achieved constant breakthroughs in supporting projects in the "Belt and Road Initiative", "Five Functional Zones" and "China-Singapore Project" in Chongqing. Moreover, the Bank assisted in the connectivity of Chongqing and the Southwest region, and provided in-depth services to the rapid development of regional economy, public services and ecological civilization in the Southwest region.

Support for the Development of the Five Functional Zones

By centering on the layout and industrial positioning of the "Five Functional Zones", the Bank held firm to the concept of "Classified Guidance, and Differentiated Development", made allowances for regional industry characteristics, pursued the regional service layout with particular emphasis in all respects, relied on the increasingly improved product system and financial service level, and gradually established extensive, deep cooperation with enterprises and industry funds, etc. As of the end of 2016, the loan balance of the five functional zones amounted to nearly RMB 170.584 billion, representing an increase of nearly RMB 20.7 billion compared with 2015.

● Urban functional core area

Corporate Loan Balance *RMB 71.077 billion*

- Vigorously consolidated and expanded cooperations with a large number of famous enterprise groups, such as Chongqing City Construction Investment Group, Chongqing General Trading Group, Chongqing Transportation Development & Investment Group, State Grid Chongqing Electric Power Company, China Telecom Chongqing Branch, Chongqing Longcin Group, Chongqing Sokon Group, Chongqing Casin Group, etc.
- Took the initiative to establish credit cooperation with Yu Kang Asset Management Co., Ltd., which specializes in the acquisition, operation and disposal of non-performing assets and is mainly founded by Chongqing Municipal People's Government, and established business relationships with many financial leasing companies to give a boost to the development of emerging financial service sector in the core area.
- Boosted the development of service sector in the central downtown and provided support to the development of such enterprises as Taoranj Group, TIANYOU, Cow DreamWorks, Morals Village, etc.

● Urban function-expansion area

Corporate Loan Balance *RMB 39.811 billion*

- Based on the function positioning of the urban function-expansion area as the open door, comprehensive hub, commercial logistics cluster, etc. of the whole city, the Bank strived to support the development of areas such as Xiyong Bonded Area, port, logistics and rail transit, with nearly RMB 19 billion of credit extension.
- Strongly supported the construction of public supporting facilities in the expansion area such as schools and hospitals, and extended credit to such customers as Chongqing No.8 Secondary School and the People's Hospital of Chongqing Yubei District.
- Took part in the construction of regional ecology, improved the urban ecological living environment, and extended credit to the flower planting of Chongqing Chitian Landscaping Co., Ltd. and the construction of leisure tourism in Baiyun Village.

● New urban development area

Corporate Loan Balance *RMB 29.098 billion*

- Assisted in establishing the new urban development area as the city's manufacturing base by supporting leading enterprises like Nine Dragons Paper, Huafon Group, Changyuan Chemical Corporation, Huansong Industries Group, Xianglong Natural Gas, etc.
- Supported the industrial development of new energy and energy conservation & environmental protection, etc., and extended credit to environment-friendly enterprises like Chongqing No.3 Waste Incineration Power Plant in Jiangjin.
- Supported the development of agricultural enterprises like Chongqing Xiaoru Machinery Manufacturing Co., Ltd. and Chongqing Jiamu Machinery Co., Ltd. and thus gave a boost to agricultural machinery.
- Launched financial products like joint guarantee loans of walnut and boosted the development of local peasant household.

● Ecological conservation development area in Northeast Chongqing

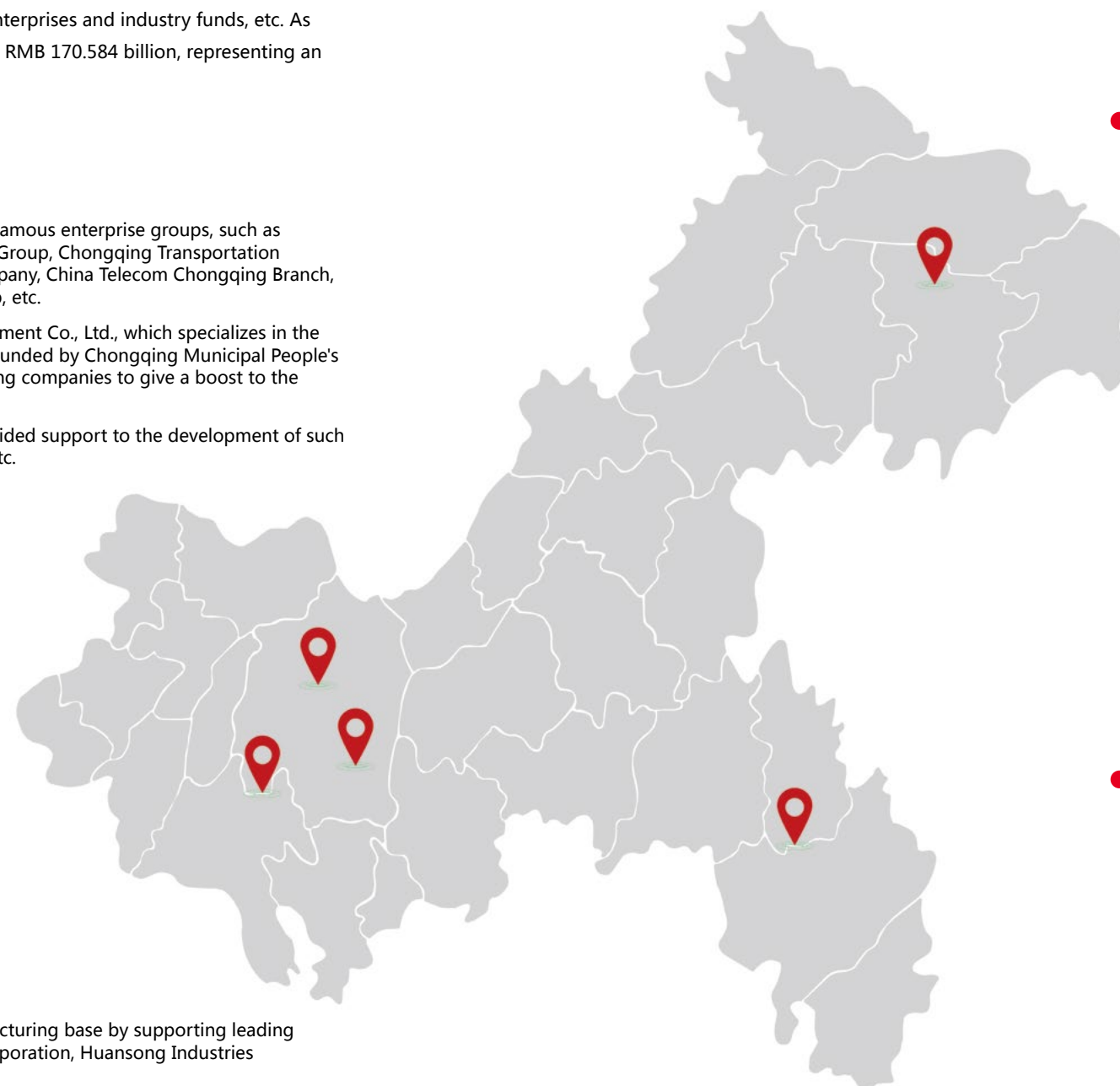
Corporate Loan Balance *RMB 20.813 billion*

- Supported the integrated development of "Wankaiyun" section with RMB 4.63 billion of credit extension and boosted the improvement and connectivity of local infrastructure.
- Extended credit to hospitals and schools like Three Gorges Central Hospital, Liangping County People's Hospital and Chongqing Three Gorges Medical College, and thus improved the conditions of local public facilities.
- Supported the development of local green agriculture and characteristic benefit industry and supported the further development of Fengdu beef industry, Chongqing Daba Mountains Chinese herbal medicines, orange planting and rare anti-cancer plants (taxus chinensis, for instance).

● Ecological protection development area in Southeast Chongqing

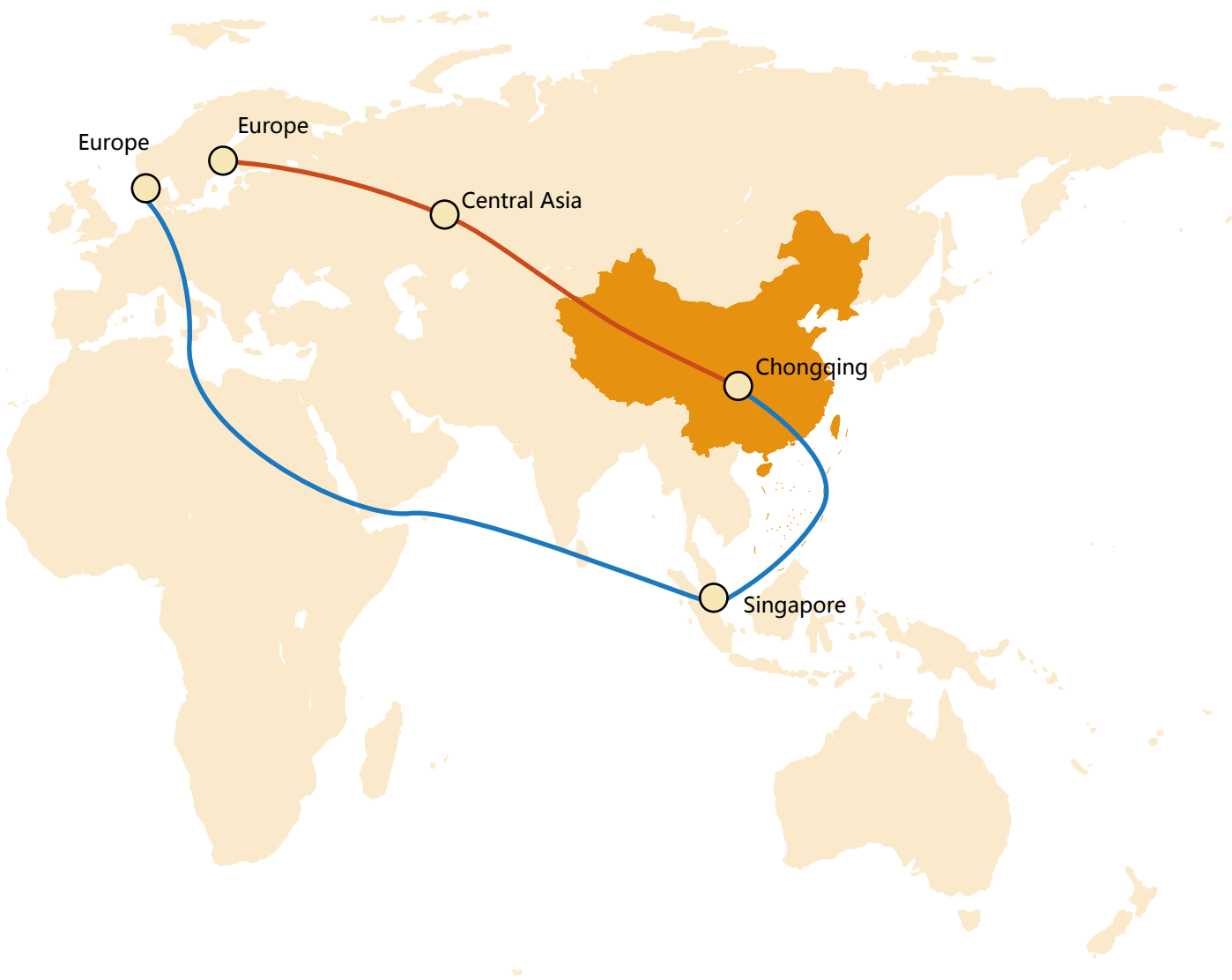
Corporate Loan Balance *RMB 9.784 billion*

- Fully supported the exploitation and utilization of clean energy focusing on water, electricity and natural gas, and extended a cumulative total of nearly RMB 8 billion credit.
- Extended RMB 1.3 billion credit to tourism destinations like Wulong Fairy Mountain and thus supported the development of local ecological tourism.
- Extended credit in support of characteristic benefit agriculture such as Pengjiang Food, Zhongling tea in Xiushan County, industrial chain of sweet wormwood and navel orange planting, etc.



Coordination of the "Belt and Road Initiative" and China-Singapore Project

The Bank played an active role in promoting the national strategies of the "Belt and Road Initiative" and Yangtze River Economic Belt, participated in China-Singapore (Chongqing) Demonstration Project of strategic connectivity, and supported the construction of Chongqing-Xinjiang-Europe Railway and the Golden Waterway of Yangtze River. In addition, the Bank worked with industry based on mutual benefit and jointly served the development of regional open economy system by enhanced application of comprehensive financial services and support for key projects of innovative demonstration with a high starting point and high level.



Policy

The Belt and Road Initiative	China-Singapore Project
Worked out the overall plan for regional development, opening-up and international economic cooperation, jointly established the land economic corridor and maritime cooperation points, and promoted connectivity, economic and trade cooperation and cultural and educational exchanges. Established the simplified customs cooperation mechanism along the line and large channel of international logistics. Promoted the development of border economic cooperation zones, cross-border economic cooperation zones and overseas economic and trade cooperation zones. Stuck to consultation, co-construction and sharing, and let the "Belt and Road Initiative" become a peaceful and friendly bond and the road to common prosperity.	Promoted cooperations with Singapore in key fields like financial services, aviation, transportation & logistics and information & communication technology, and established an international trade network with Chongqing as the operation center, covering the inland and connecting Europe and Asia.

Rich products

Continuously enriched the variety of financial services, conducted comprehensive application of on-balance & off-balance sheet businesses such as offshore financing against domestic guarantee, cross-border direct loan, advance import bill by overseas institution and trade financing, etc., made full use of domestic and overseas interbank resources, and provided flexible, efficient, comprehensive services for enterprises in Chongqing.

Credit extension

- Supported the construction of inland and opening-up of highland by providing more comprehensive financial services, supported the infrastructure development, function development and industry development of the Liangjiang New Area, supported the construction of various state-level ports, improved trade financing services, and supported the development of emerging strategic industries and technology industry.
- Supported the development of transportation, logistics and information hubs through connectivity. By extending more effective credit loans, supported the construction of multimodal transport system covering railway, road, waterway and air transport, and supported the establishment of a shipping trading center and settlement center in the upper reaches of the Yangtze River.
- Successfully subscribed USD 5 million Singapore dollar bonds of the Western Logistics Park, further expanded the channel of financing, and effectively served the funding needs of the Park and enterprises in the Park.
- By means of enhanced project and fund guide, supported the industry transfer of the Yangtze River Delta and promoted the construction of competitive industry clusters. Geared the Bank towards the industry guide fund in Chongqing, supported the establishment of manufacturing cluster with international competitiveness, supported the development of emerging strategic industries, improved financial services of industry chain, and supported the development of modern service sector and service outsourcing clusters.
- Finished the first overseas bond-issuing with the Standby Letter of Credit directly opened by the bank, assisted Chongqing DASUN Asset Deal Bloc Co., Ltd. in financing RMB 500 million in Singapore, and thus effectively expanded the channel of business financing and cut financing costs.

Our actions

Smooth channel

- Opened the green channel of credit extension to the "Belt and Road Initiative" projects and the China-Singapore Project.
- Continuously improved foreign financial services, and established the Bank as the first local corporate bank to introduce the domestic and overseas currency payment system.

Case

Strong support for Chongqing Western Logistics Park

Chongqing Western Logistics Park is a strategic part of national "Belt and Road Initiative", the starting point of Chongqing-Xinjiang-Europe International Railway, the distribution center of Southwestern bonded logistics, and the port of inland railway hub. Meanwhile, it is on the list of the first batch of state-level demonstration logistics parks and constitutes a part of Chongqing Free Trade Zone and China-Singapore Project, thus playing an important role in local economy development of Chongqing. The Bank took an active part in the construction of Western Logistics Park and fostered its financing capacity by enriching the financing product structure of the Park by credit extension programs, such as "overseas loan under domestic guarantee", "direct financing instrument of financial management", "creditor's right financing plan", etc. By extending over RMB 2.4 billion credit to the Park and its affiliated companies, the Bank offered the largest share of support for the Western Logistics Park, and assisted in local economy, enterprise transformation, upgrading and the development of the logistics park.

Case

Strong support for the construction of the Guoyuan Port

Located in the core part of Liangjiang New Area in Chongqing, Guoyuan Port is the largest multimodal hub port of inland waterway, railway and road, and the third modern inland waterway port on the list of construction priorities of the National Development and Reform Commission, the Ministry of Transport and the Municipal Government. The Port is of vital importance to the transport layout of the "Belt and Road Initiative" and marks another milestone of the construction of a shipping center in the upper reaches of the Yangtze River. The Bank took an active part in the construction of Guoyuan Port and extended a 15-year RMB 900 million credit to the "Multipurpose Berth Project of Guoyuan Operation Area of Chongqing Main City Port Area (Phase II Expansion)" of Chongqing Guoyuan Container Terminal Co., Ltd.. During the construction of Guoyuan Port (Phase II), the Bank extended RMB 400 million and 850 million credit to its infrastructure function area project and process facility function area project respectively. In this way, the Bank provided tremendous support to the infrastructure construction of Guoyuan Port, and improved function improvement and industry layout coordination of the Southwestern comprehensive transport hub.

Case

Build a "golden bridge" for cross-border development of Chongqing enterprises

The Bank grasped the opportunity of financial innovation business pilot of China-Singapore Project, continuously improved cross-border business, successfully handled the first platform class cross-border direct loan business with approval, and vigorously promoted "USD 3 Billion Project of Medium & Long-term Foreign Debt" of Chongqing Development and Reform Commission. Meanwhile, the Bank extended RMB 360 million credit to Chongqing Jianqiao Industry Development Co., Ltd. in the way of cross-border direct loan, and helped the enterprises get access to USD 43 million of foreign financing; the foreign exchange settlement and sales are estimated at USD 86 million. In conclusion, the Bank established a well platform for Chongqing enterprises to cut financing costs by means of foreign debt.

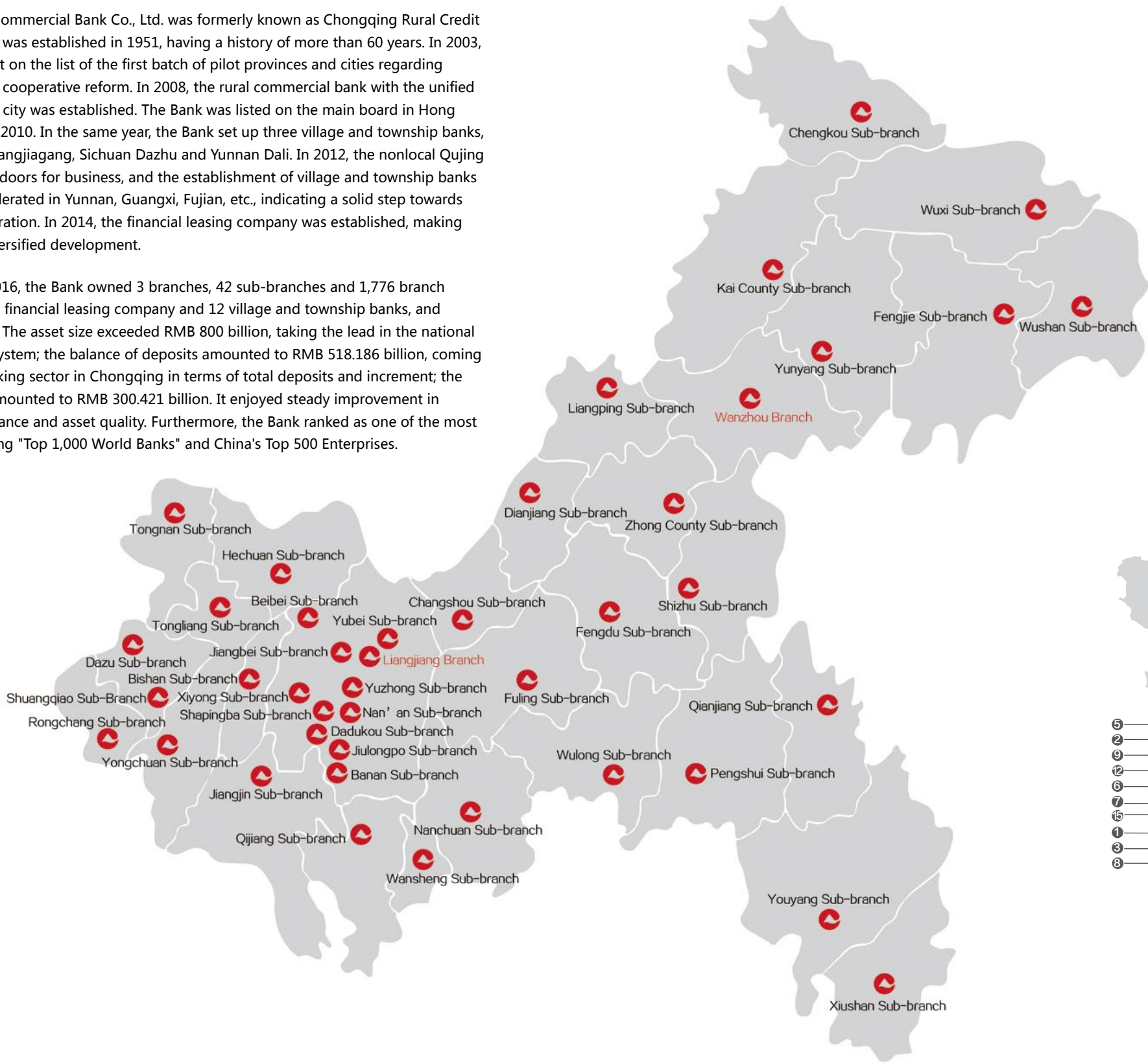
Company Profile

- ◆ Introduction
- ◆ Three-transformation Strategy
- ◆ Corporate Governance
- ◆ Compliance in Operation
- ◆ Responsibility Management
- ◆ Main Honours and Related Associations

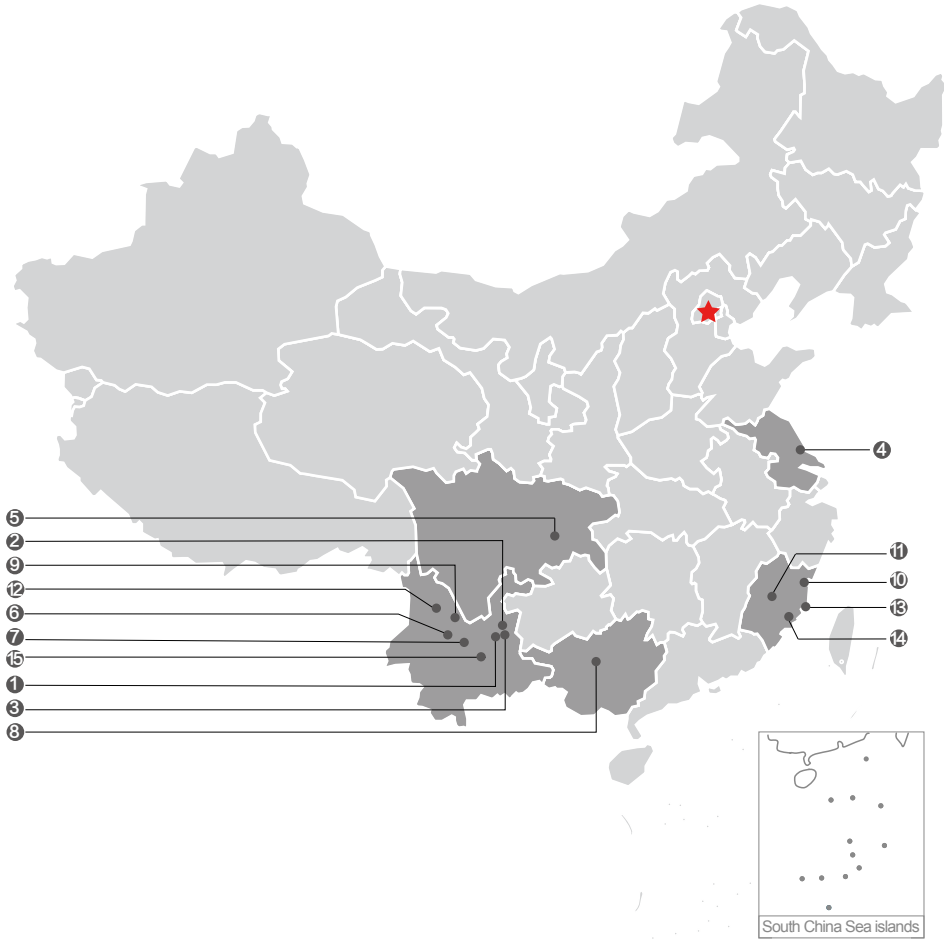
Introduction

Chongqing Rural Commercial Bank Co., Ltd. was formerly known as Chongqing Rural Credit Cooperative which was established in 1951, having a history of more than 60 years. In 2003, Chongqing was put on the list of the first batch of pilot provinces and cities regarding China's rural credit cooperative reform. In 2008, the rural commercial bank with the unified legal person in the city was established. The Bank was listed on the main board in Hong Kong (H shares) in 2010. In the same year, the Bank set up three village and township banks, namely Jiangsu Zhangjiagang, Sichuan Dazhu and Yunnan Dali. In 2012, the nonlocal Qujing Branch opened its doors for business, and the establishment of village and township banks in droves was accelerated in Yunnan, Guangxi, Fujian, etc., indicating a solid step towards trans-regional operation. In 2014, the financial leasing company was established, making great strides in diversified development.

As of the end of 2016, the Bank owned 3 branches, 42 sub-branches and 1,776 branch offices, as well as 1 financial leasing company and 12 village and township banks, and 16,000 employees. The asset size exceeded RMB 800 billion, taking the lead in the national rural commercial system; the balance of deposits amounted to RMB 518.186 billion, coming out top of the banking sector in Chongqing in terms of total deposits and increment; the balance of loans amounted to RMB 300.421 billion. It enjoyed steady improvement in operation performance and asset quality. Furthermore, the Bank ranked as one of the most powerful 200 among "Top 1,000 World Banks" and China's Top 500 Enterprises.



- 1.Qujing Branch (Qujing, Yunnan)
- 2.Xuanwei Sub-branch (Xuanwei, Yunnan)
- 3.Qilin Sub-branch (Qujing, Yunnan)
- 4.Zhangjiagang Village and Township Bank (Zhangjiagang,Jiangsu)
- 5.Dazhu Village and Township Bank(Dazhou ,Sichuan)
- 6.Dali Village and Township Bank(Dali,Yunnan)
- 7.Xiangyun Village and Township Bank(Dali,Yunnan)
- 8.Luzhai Village and Township Bank(Liuzhou ,Guangxi)
- 9.Heqing Village and Township Bank(Dali ,Yunnan)
- 10.Fu'an Village and Township Bank(Ningde ,Fujian)
- 11.Shaxian Village and Township Bank(Sanming City, Fujian)
- 12.Shangri-La Village and Township Bank(Diqing,Yunnan)
- 13.Pingtang Village and Township Bank (Fuzhou ,Fujian)
- 14.Shishi Village and Township Bank(Quanzhou,Fujian)
- 15.Xishan Village and Township Bank (Kunming ,Yunnan)

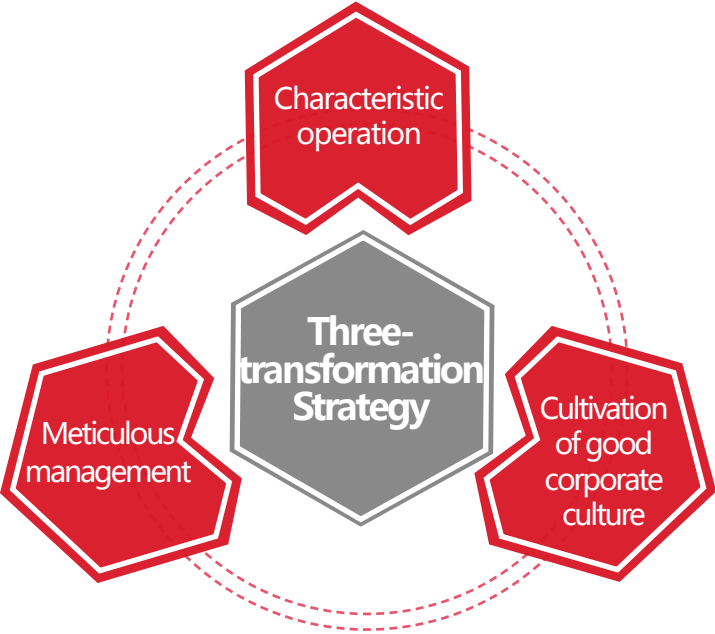


Three-transformation Strategy

The Bank has kept promoting the "three-transformation" strategy, which is the operation concept combined with practical needs and the guiding principle of promoting sustainable development. Characteristic operation involves building core competitive advantages in a market-oriented way according to its own features. Meticulous management refers to the establishment of a process bank with scientific framework and powerful management. Cultivation of good corporate culture means to create a happy and harmonious home for the common development of the Bank and the employees. The three dimensions have their own stresses, complement with each other, cover every single aspect of operation and management and promote the stable, sustainable development of the Bank.

By adhering to the operation concept of "taking root in local areas and serving the public", the Bank has established a concept of common growth with customers. It implements the bottom-up "public finance strategy" based on hierarchical cultivation and viscosity superposition, actively provides financial services for the new "Sannong", integrates community banking, wealth management, technology finance and other resources, and conducts hierarchical management and precision marketing for customer groups to provide the best financial services to the general public of Chongqing.

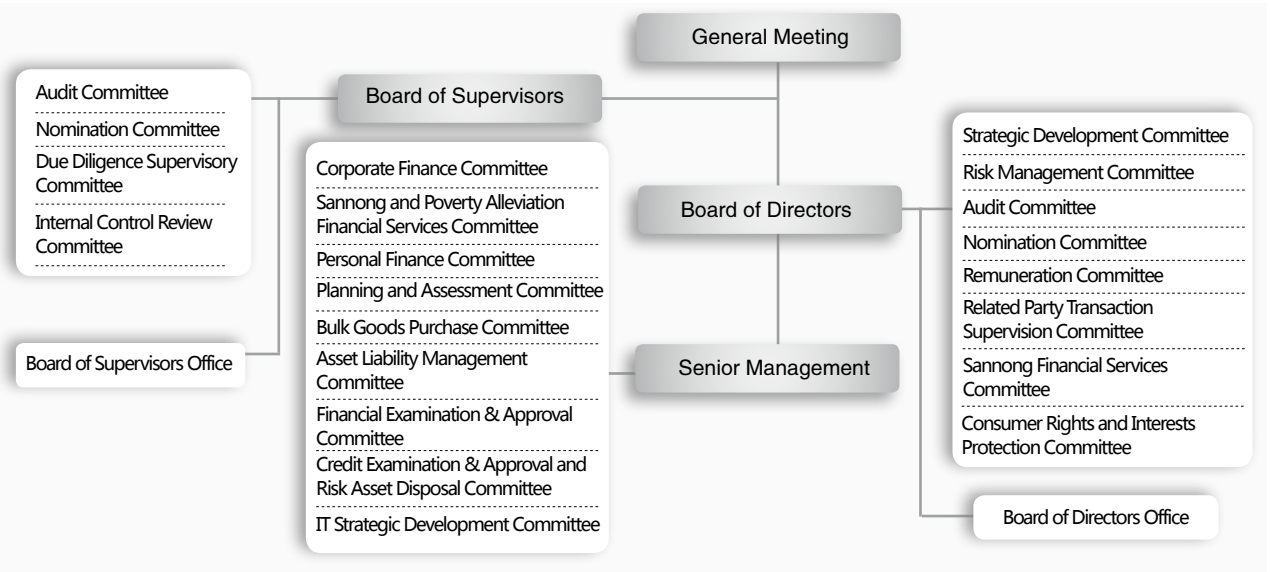
With enhanced internal control as the keynote of meticulous management, the Bank establishes a standard, programmed and scientific internal control management system in a planned and systematic way, conducts comprehensive risk management to promote its stable operation and sustainable development, improves the overall quality of development, and boosts its transformation and upgrading with the advantage of advanced technology and excellent science and technology innovation ability.



The Bank fosters its unique corporate culture, actively explores and builds the professional line culture, strives to build its corporate culture brand, and turns its cultural advantages into competitive, innovative and scientific development advantages to attract more talents to join its development.

Corporate Governance

In accordance with the relevant laws and regulations such as the Company Law and the Law of Commercial Banks and the supervision regulations of the Stock Exchange of Hong Kong Limited, the Bank continued to improve the governance structure of General Meeting, Board of Directors, Board of Supervisors and senior management by the performance of their respective duties, mutual coordination and supervision, thus improving the governance system and enhancing the governance level.



Main Advances of Corporate Governance in 2016

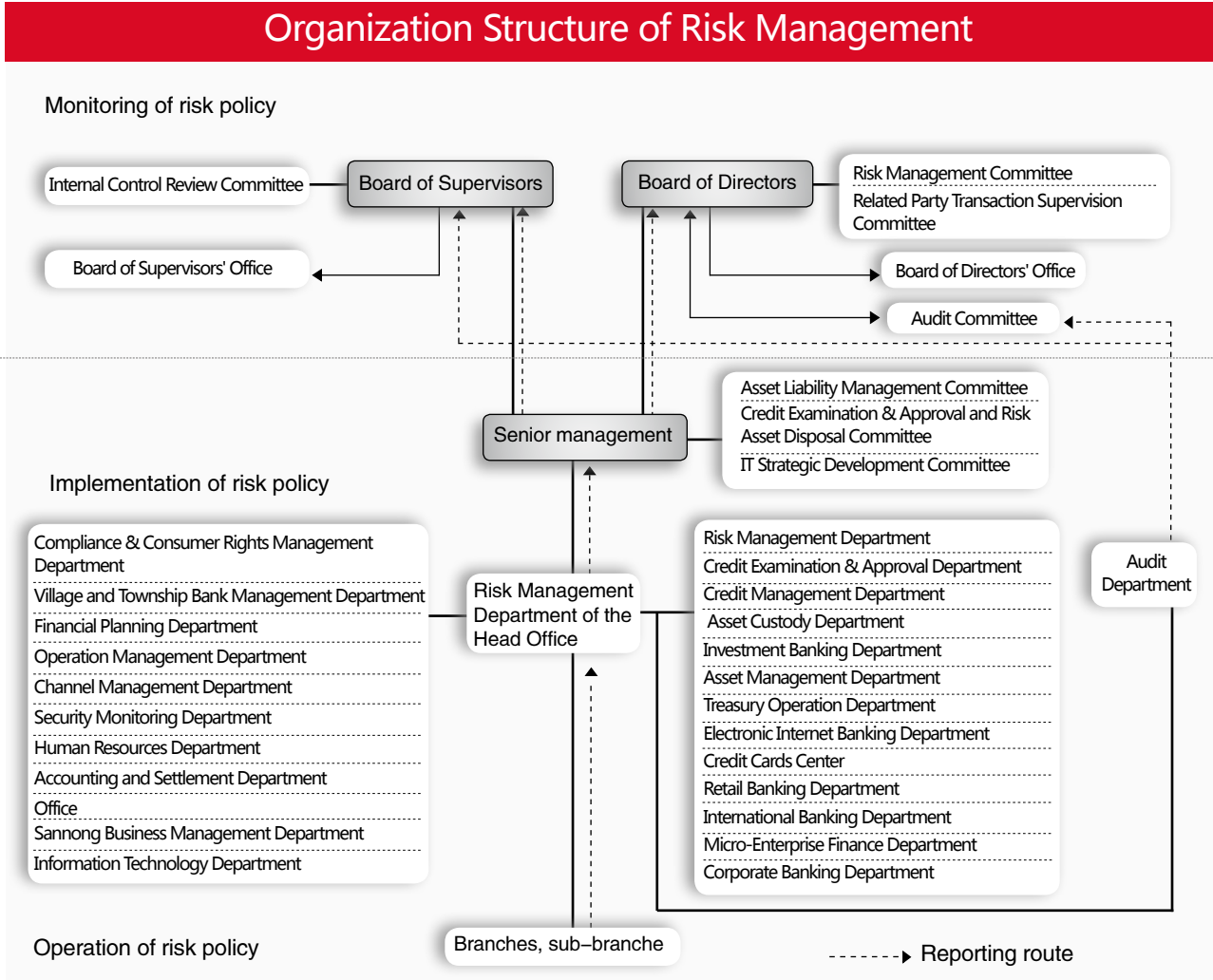
General Meeting	Twice	<ul style="list-style-type: none"> 1 extraordinary General Meeting and classified stockholders' meeting 1 annual General Meeting 27 proposals deliberated
Board of Directors	23 times	87 proposals deliberated
Special Committee of Board of Directors	28 times	45 proposals deliberated
Board of Supervisors	12 times	27 proposals deliberated
Special Committee of Board of Supervisors	9 times	15 proposals deliberated
Investor relations management		<ul style="list-style-type: none"> Held a news conference on corporate performance; about 50 investment organizations and 15 news media attended the event. Held the overseas non-transaction road show for the first time. Went to Singapore to introduce the Bank's outstanding performance and capital market dynamics to foreign investors and enhanced communication with institutional investors and analysts. Attended three investment bank summits and conducted over 20 sessions of "one-to-one" and "one-to-multiple" investor questions & answers. Daily maintenance of investors. Exchanged views with investors by means of on-site meetings, telephone conference and e-mails, etc, played host to investors and interbank visitors for nearly 10 sessions. Strengthened communication with intermediary agencies

Compliance in Operation

Risk Management

In 2016, pursuant to the New Basel Capital Accord and comprehensive risk management, the Bank continued to improve risk management policies, system and process, strengthened capital constraint and assessment, stuck to the bottom line of risks, proactively prevented and controlled credit risks of key fields and industries, and continuously promoted the development and operation of related internal rating system. In addition, the Bank improved the rating quality, popularized the rating application, boosted the technology of pressure testing, perfected the information technology risk management mechanism and the business continuity management system, carried out the business impact analysis and emergency drills, made surveys of case risks and improved the emergency management mechanism of liquidity risks. During the reporting period, the Bank has adequate capital, stable quality of assets, good liquidity, effective internal control, increasingly abundant tools and mehods of risk management, and continuously enhanced technology level.

As of the end of 2016, the capital adequacy ratio of the Bank stood at 12.70%, up 0.61 percentage points on a year-on-year basis; the non-performing loan ratio stood at 0.96%, down 0.02 percentage points on a year-on-year basis, coming out top among listed banks.



Progress of Risk Management

Enhanced capital constraint, effective supplement, and finer plan control	Made 3-year rolling mid-term capital plan; planned, distributed, monitored and allocated risk-weighted assets all the year round, and made full use of assets
	Promoted the stable growth of net profits by adopting various policies, successfully issued tier 2 capital debentures of RMB 4 billion and realized effective capital supplement
	Launched the program of RWA and risk data collection, and continued to improve instruments of capital management
Effective risk prevention & control in key fields	Credit policies promoted the restructuring of industries, types and terms of credit assets; strengthened the recovery disposal of mature loan and dynamic management of overdue loan, took various measures for more stringent clearance and disposal of non-performing loans and ensured a stable asset quality.
	Strengthened the quota management of liquidity risk and index calculation monitoring, improved the emergency mechanism, and ensured good liquidity, high quality of superior asset reserve and high stability of deposits.
	Improved the operation risk management system, strengthened the construction of business continuity and the frequency and danamism of risk inspection, diversified methods and instruments of risk control, and tightened internal control.
Increasingly abundant risk measurement instruments and methods	Regarding credit risk, the internal appraisal model can be used for credit risk assessment, customer access, pricing and performance assessment, etc.
	Regarding liquidity risk, system function has been initially activated, along with the improvement in management automation.
	Pressure test became a normal practice, with increased frequency and width, as well as increased application of measurement methods.

Anti-corruption

The Bank strengthened comprehensive disciplinary review, continuously improved the internal control system, took an active part in the education of anti-corruption, held anti-corruption special trainings and meetings, emphasized the professional ethics, and raised the employee awareness of incorruptibility and self-discipline to prevent the occurrence of financial crime. In 2016, the Bank conducted a total of 130 sessions of warning education by watching documentaries, inviting experts to give lectures and visiting prisons and anti-corruption education bases, with 8,939 persons attending those events. The Company was not involved in violation of the relevant laws and regulations within the reporting period.

Case

Education of Anti-corruption

The Bank organized the employees to go to Fuling Prison, Three Gorges Prison and Pengshui County Detention House and visited the prison's labor area, dormitory and dining-room. The warden explained the process of job-related crime and financial crime, and showed the employees around anti-corruption photos on display, and prisoners advised the employees by using their own experiences. The Bank gave a lecture on the Current Situation and Problems of, and Precautions against Anti-corruption of Commercial Banks, organized the employees to go to Chongqing Anti-corruption Education Base, etc, to let them get to know the anti-corruption process and incorruptible practice. In addition, the Bank put forward corresponding preventive measures, to raise employees' legal and disciplinary awareness and further held firm to the principle of anti-corruption.



Visiting Chongqing Anti-corruption Education Base



2016 Warning Education of Fuling Sub-branch

Anti-money Laundering

Centering on the risk-oriented principle, the Bank took an active part in protecting financial safety, promoted risk management and control of money laundering in various respects, continuously improved the internal control system, optimized system function and strengthened customer identity identification. In addition, the Bank promoted the corporate governance, risk management and the establishment of internal control mechanism in an all-round way, and gradually established a risk management and control system of anti-money laundering integrating risk identification, assessment, warning and control.

Institution	<ul style="list-style-type: none">Modified and improved systems and methods, and perfected the risk management and control mechanismHeld three working meetings in 2016, issued 7 periods of risk alarms, and improved the effectiveness of anti-money laundering
System	<ul style="list-style-type: none">Developed and launched 15 online independent monitoring models of anti-money laundering according to the Bank's geographical, business and transaction featuresOptimized the new and existing customer risk appraisal systemCleared up the accounts of "Card-Passbook Combed as One" and reidentified suspicious identity information of existing customersAdded customer identity identification in account opening to the program of "Mysterious Customer Access to Civilized and Standardized Services"Automatic system prompts of "existing customers of certificate of deposit without the checking of the second generation ID cards"40-day reidentification and improvement for suspicious identity information of existing customers
Publicity	<ul style="list-style-type: none">Held publicity activities proactively to mark the 10th anniversary of the promulgation of the Law of Anti-money LaunderingReleased 13 periods of the progress of anti-money laundering workReported on the progress of anti-money laundering workDistributed 2,057 sets of posters, 36,734 sets of folds and 22,842 brochures.
Training	<ul style="list-style-type: none">Offered special training regarding the "New Situation and Risk Prevention & Control of Anti-money Laundering" to a total of 130 employees in anti-money laundering position of the BankOrganized 1,021 full-time (part-time) employees in anti-money laundering position to attend the remote training of anti-money laundering in the banking industryOffered new graduates four sessions of pre-job training regarding anti-money laundering, with 606 persons attending the trainingOffered 4 sessions of anti-money laundering training to members of "the Thousand Talents Plan"Offered special trainings of anti-money laundering at 5 sub-branches such as Jiangbei and Nan'an

Responsibility Management

As a corporate citizen, the Bank actively took social responsibilities, integrated sustainable development into business operations, listened to the opinions and suggestions of interested parties, strengthened responsibility management and continuously enhanced the potential of the corporate for sustainable development.

Responsibility Culture

Corporate social responsibilities and sustainable development are rooted in the development progress of the Bank. They are integrated into the corporate culture and are reflected on the mission "Serving Customers, Paying Returns to Shareholders, Recognizing Achievements of Employees, and Contributing to the Society". Therefore, the Bank has actively assumed its social responsibilities and provided operation services and social activities of various kinds in long-term, thus making great strides towards a commercial bank boasting excellent social values creation.



Publicity for the 10th anniversary of promulgation of the Law of Anti-money Laundering



Explaining cases of anti-money laundering to customers in the lobby



Explaining safety knowledge of anti-money laundering to the people in the community



Explaining the knowledge of anti-money laundering to passers-by at the outlet

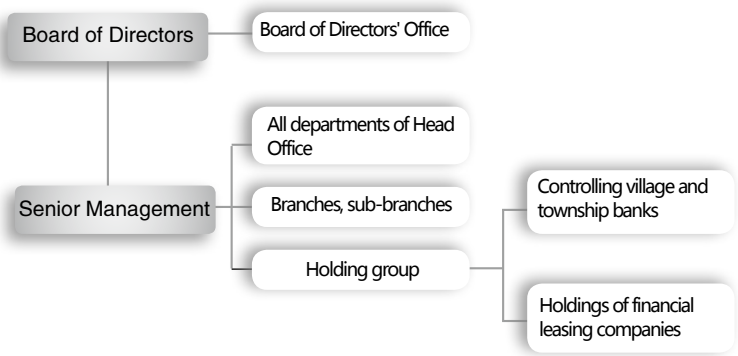


Playing the video of the Law of Anti-money Laundering at the business outlet



Responsibility System

Guided by the "three-transformation strategy", the Bank attached great importance to the improvement and build-up of sustainable development, continuously strengthened responsibility management and continued to establish and perfect the social responsibility organization system led by the Board of Directors, charged by senior management, arranged by the Board of Directors' Office, along with the coordination among all departments, branch and sub-branch offices, village and township banks and holdings of financial leasing companies.



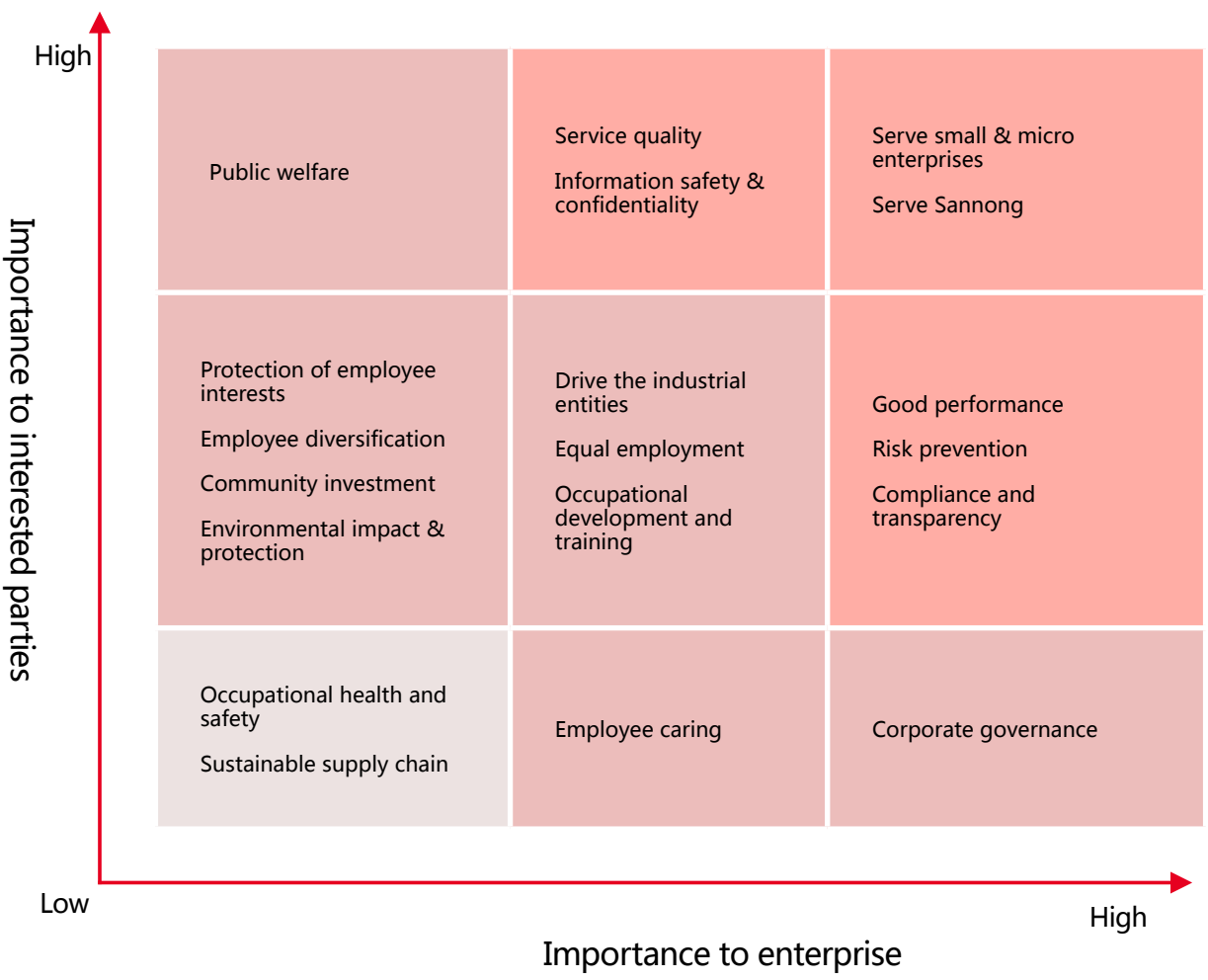
Responsibility Integration

In line with the standards of the Environmental, Social and Governance Reporting Guide (ESG) released by the Stock Exchange of Hong Kong and by referring to preparation guidelines on Opinions Concerning Enhancing the Social Responsibility of Banking and Financial Institutions released by China Banking Regulatory Commission, Corporate Social Responsibility of Chinese Banking and Financial Institutions by China Banking Association and Sustainability Reporting Guidelines (G4) and G4 Financial Services Sector Supplementary Guidelines by the Global Reporting Initiative (GRI), the Bank established the ESG index system, based on the "Triple Bottom Line Theory" of economy, environment and society. In this way, the work and highlights of the Bank were sorted out regarding governance and communication, and economic, social and environmental responsibilities. To implement the index system, the Bank provided special training and further ensured efficient, joint and orderly assumption of social responsibility.

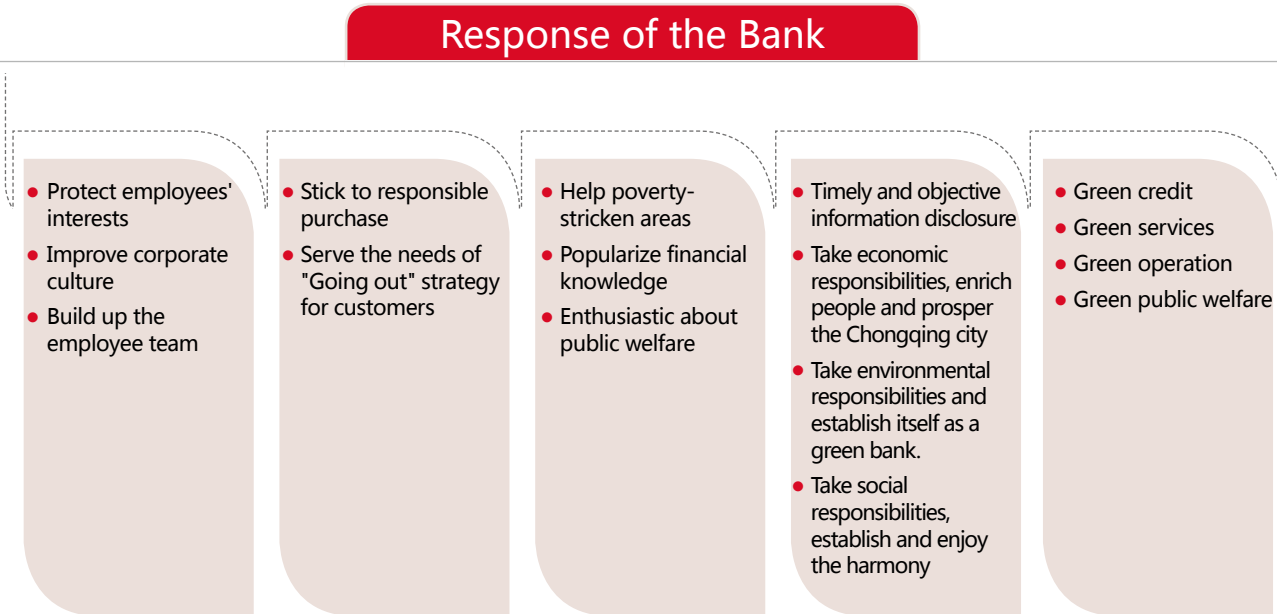
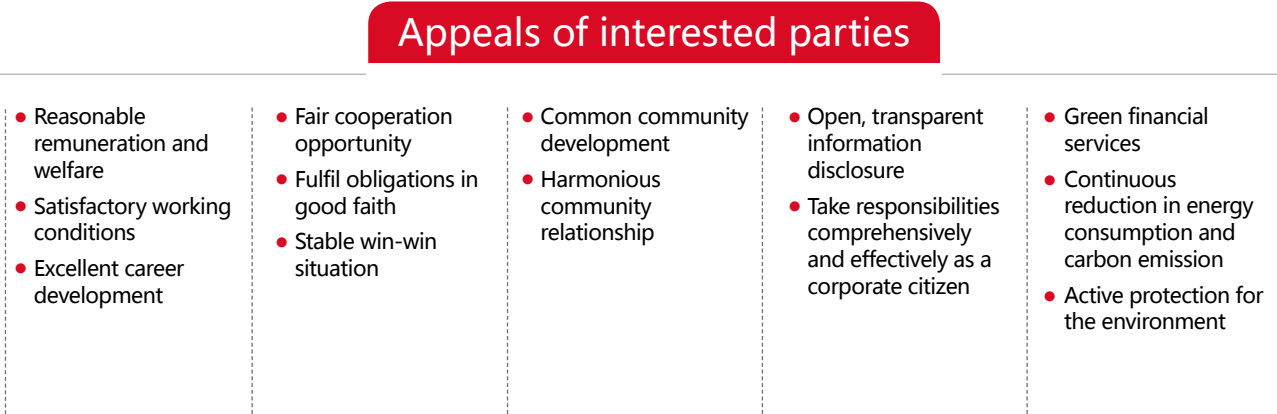
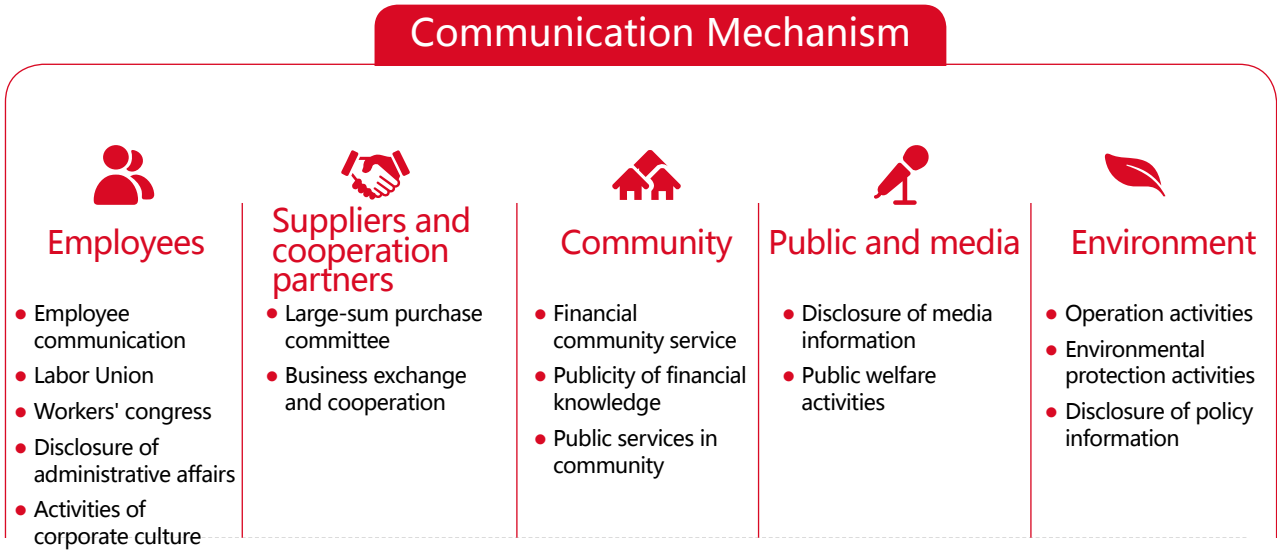
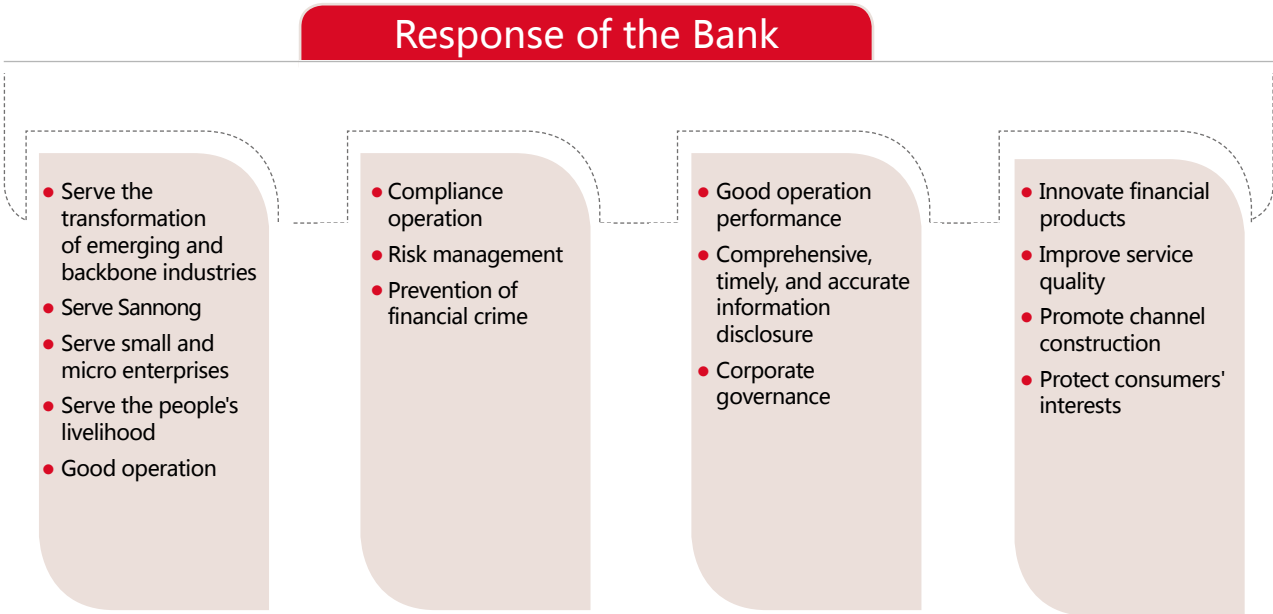
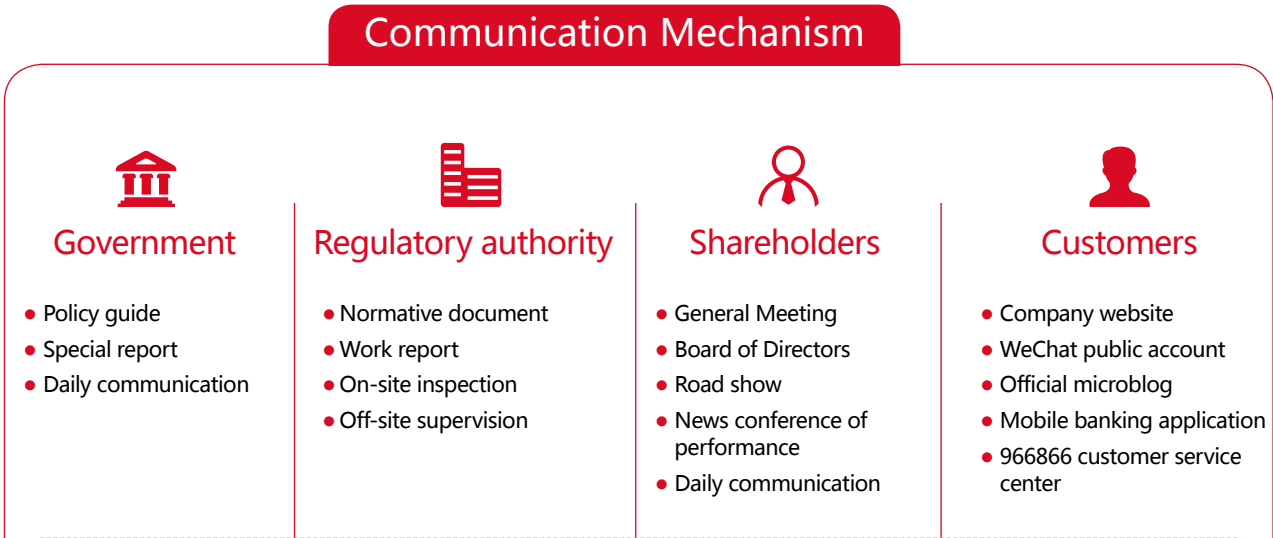
Items	Contents	
Governance and communication	• Organization conditions	• Communication with interested parties
Economy	• Indirect economic impacts • Product responsibility	• Supply chain management • Anti-corruption and anti-money laundering
Environment	• Emissions • Environmental and natural resources impacts	• Resources utilization
Society	• Employment	• Public services in community

Materiality Analysis

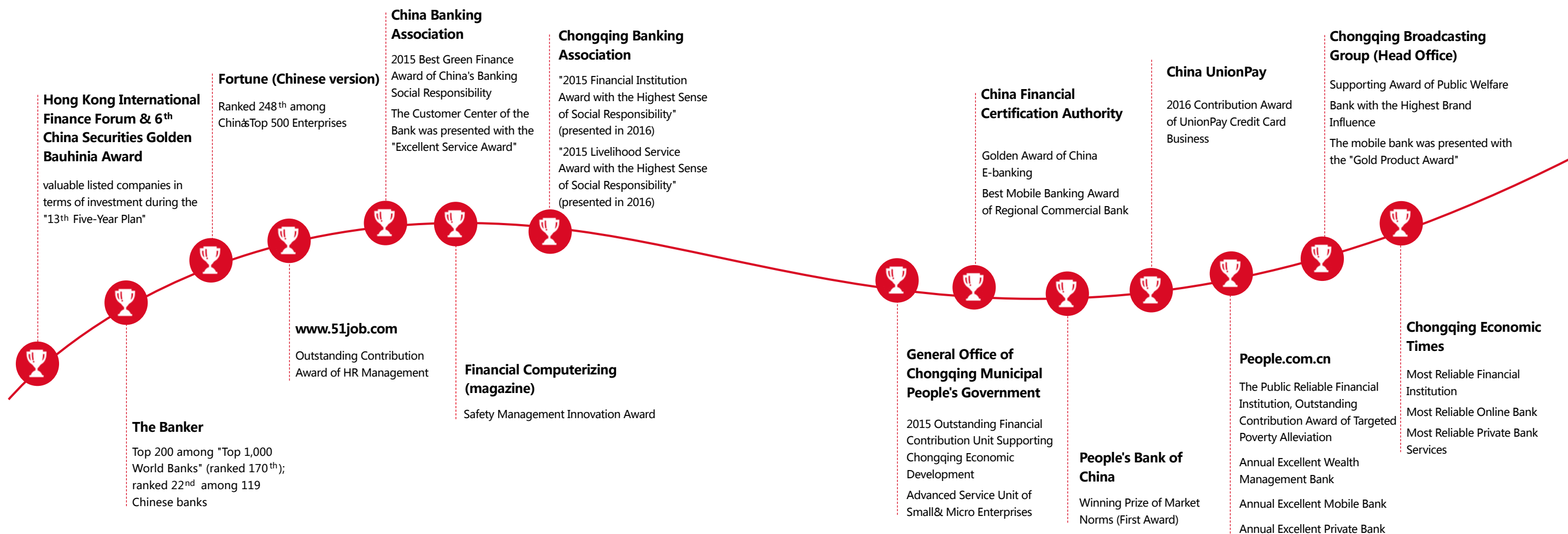
Pursuant to the Environmental, Social and Governance Reporting Guide (ESG) released by the Stock Exchange of Hong Kong and by referring to the Sustainability Reporting Guidelines (G4) by the Global Reporting Initiative, the Bank was benchmarked against the leading domestic and overseas enterprises and sorted out, classified, screened and ranked topics reflecting major impacts on institutional economy, environment and society and of material impact on interested parties' review and decision-making, so as to strive to comprehensively disclose the relevant information on operation management.



Communication with Interested Parties



Main Honours and Related Associations



Successfully obtained the qualification of leading underwriter (Class B)

In May 2016, the Bank obtained qualification of "leading underwriter of non-financial business debt financing instrument (Class B)", currently the only local bank in Chongqing that has such qualification.

Successfully obtained the qualification for credit asset securitization

In 2016, the Bank submitted the application materials of "Qualifications for Credit Asset Securitization" to Chongqing Banking Regulatory Commission. With in-depth communication and continuous follow-up, the Bank eventually obtained qualification for this business in November 2016.

Obtained the qualification for general derivative product trade

On December 28, 2016, Chongqing Banking Regulatory Commission officially granted the Bank to be qualified for the trade of general derivative products. Therefore, the Bank became the third of its kind among rural and commercial banks in China and the first local corporate bank in Chongqing city.

Member

China Banking Association

Director member

Chongqing Banking Association

Vice-chairman member

Chongqing Enterprises Confederation / Chongqing Entrepreneurs Association

Member

Chongqing Finance Association



Taking Economic Responsibilities to Help Enrich the People and Revitalize Chongqing

- ◆ Serving Sannong
- ◆ Support for Small & Micro Enterprises
- ◆ Assistance in Industry Transformation
- ◆ Guarantee of People's Livelihood
- ◆ Service Quality

Expectations of interested parties

- ◆ Play an active role in promoting agricultural and rural development
- ◆ Provide financial support for individuals and small & micro enterprises
- ◆ Provide financial services for the transformation and upgrading of industrial entities
- ◆ Continuously diversify financial products and outlets layout
- ◆ Simplify business procedures and provide high-quality services

Our efforts

- ◆ Continuously strengthened financial support and services for Sannong business
- ◆ Offered preferential loans to small & micro enterprises and established the sub-branch to exclusively serve the purpose
- ◆ Focused on emerging industries like technology, healthcare, environmental protection, etc.
- ◆ For the convenience of customers, continuously improved the service efficiency of outlets and expanded channels including mobile banking, mobile banking vehicles, etc.
- ◆ Further optimized business procedures, improved service quality, and tightened the security of customer information

Our achievements

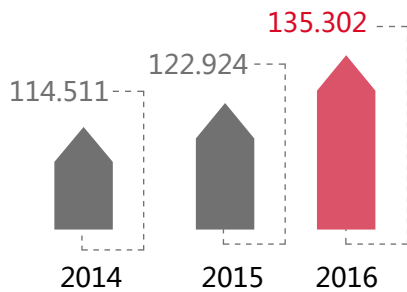
- ◆ RMB 135.302 billion of agriculture-related credit loan
- ◆ Set up the sub-branch exclusively for small & micro enterprises with RMB 93.434 billion of credit loan; the number of corresponding customers reached 103,200 and both loan balance and number of customers ranked first in Chongqing.
- ◆ Helped 280 technology enterprises get access to financing with RMB 18.668 billion of loan balance.
- ◆ Customer satisfaction: 99.62%
- ◆ There were nearly 4,800 ATMs, CRSs and automatic inquiry machines; the number of mobile banking users exceeded 5.3 million. Set up 631 rural service outlets and 3 mobile service vehicles.

Serving Sannong

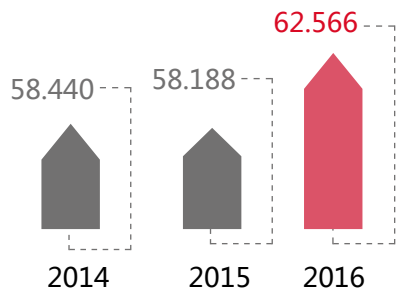
The Bank played an active role in the development of Sannong, implemented convenient and inclusive measures for corresponding customers, and provided solid rural financial services. In 2016, the Bank further improve the service channels for Sannong, made use of business outlets, self-service machines and tools, electronic channel, established the multi-layered, multi-channel service system based on "town outlets, village services, family mobile banking", boosted the total coverage of fundamental finance, sped up the transformation of rural comprehensive outlets, improved the service quality and efficiency, and contributed to the increase in farmers' income, agricultural efficiency and rural prosperity.

■ Unit (RMB, billion)

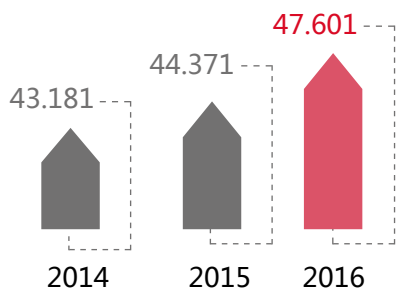
Balance of agriculture-related loans



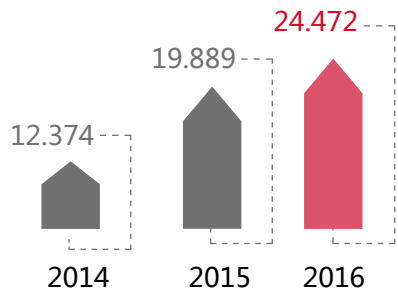
Balance of farmers' loans



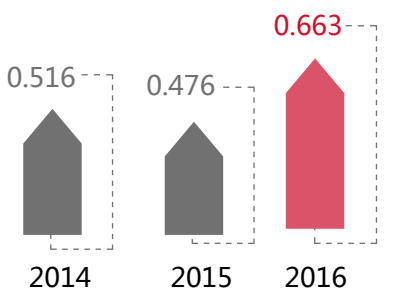
Loan balance of rural enterprises and various organizations



Agriculture-related loan balance of urban enterprises and various organizations



Balance of non-farmer personal loan (agriculture, forestry, animal husbandry & fishery)



Comprehensive Improvement in Financial Services for Sannong

System optimization

- Set up the Sannong Financial Service Committee under the Board of Directors and management, set up the Sannong Business Management Department in the functional departments, set up the Agricultural Industrialization Center and Farmer Financial Service Center in the Head Office and Retail Banking Department and thus improved the meticulous management of Sannong business.
- Divided business into urban business and Sannong business and made classification more meticulous
- Geared 31 sub-branches towards the specific needs of Sannong business for the development of such business
- The Farmer Loan Center and Agricultural Industrialization Loan Center for direct marketing of farmer and agricultural-related enterprises loans and improve the efficiency of Sannong business.

Upgrading of assessment incentive

- Strengthened the assessment of Sannong
- More rewards for providing service to industrialization of leading enterprise
- Set RMB10 million bonus to encourage sub-branches in poverty-stricken districts to fight against poverty and support agriculture.

Promotion of the Development of Agriculture, Rural Areas and Farmers

Serving agricultural industrialization

- Opened the green loan channel, optimized the service process, improved the efficiency of loan approval and release;
- Took measures for risk compensation, established the bank-government risks allocation mechanism, enhanced cooperation with the guarantee company and mitigated risks by means of "Bank + guarantee + leading enterprise + farmer".

Serving rural urbanization

- Supported farmers in purchasing houses in small towns and promoted the development of rural health care and education;
- Supported the construction of rural infrastructure, including road reconstruction, hydraulic and electric engineering, shantytown transformation and rural and urban water supplies.

Serving farmer professionalization

- Offered farmers three-right mortgage loans (namely operation right of rural land contracting, farm housing property right and forest right) to address the problem of rural mortgage financing;
- Launched the special bank card (Jiangyu Hometown Card) for migrant workers, donated RMB30 million to establish the "Home Charity Fund of Chongqing Rural Commercial Bank", offered "Five Exemptions and One Subsidy" to card users, (namely free of annual fee in the first year, free of small-sum account management fee, free of ATM handling fee of cross-city withdrawal, free of SMS bill service fee, free of card opening cost and subsidy of handling fee of cross-city remittance);
- Launched exclusive financial products (Jinshangqing Special Loan, for instance) to support the entrepreneurship of rural youth.

Case Wushan Sub-branch supports the municipal leading enterprise in capital increase and expansion

Chongqing Wuren Agricultural Development Co., Ltd. is a private enterprise integrating the development, planting, production, processing, sales, accommodation, leisure and sightseeing regarding agricultural industrialization projects. To provide better support to its development, Wushan Sub-branch has paid many visits to this company to identify its financing needs since 2013. In March 2014, the Sub-branch extended RMB11 million credit to the company. In the recent three years, the small enterprise "Development Loan" to the company of over RMB 42 million, thus expanding its operations. The current balance of loan amounts to RMB 12.6 million. By the end of 2018, Wuren will process over 900 tons of agricultural and sideline products and over 100 tons of herbal cuisine. 68 and 32 sales outlets will be scattered in large and medium-sized cities outside Chongqing and all districts and counties city-wide respectively, representing an annual average growth of 14.6 outlets; the sales orders will reach RMB 98 million, contributing to RMB 210 million in terms of social and economic value.



Wuren Agricultural Tea Base



Wuren Agricultural Comprehensive Processing Plant

Case Pepper purchase loan of Shizhu Sub-branch

To better satisfy the real demand of the service sector, the Bank encouraged branches and sub-branches to gear themselves to the local needs of special credit product by means of innovation. Shizhu Sub-branch launched the program of pepper purchase loan in 2016, targeting the local pepper industry. The program was oriented towards farmers' professional cooperatives. The maximum amount of one circular floating loan stood at RMB 3 million (maximum credit: RMB 500,000) with a maximum of 3-year term. Taking out RMB 12 million of credit loan, Chongqing Tanmeizi Jinzhang Tujia Coriander Processing Co., Ltd. was put on the list of leading enterprises supported by Shizhu Sub-branch. Through pepper production, Tanmeizi led over 15,000 low-income families and farmers to plant over 20,000 mu of pepper and produce 30 million jin. Thus, the average income of low-income families and farmers witnessed an increase of over RMB 3,000 per household.



Pepper Purchase Loan



Pepper Purchase Loan

Case Wulong Sub-branch makes its own contribution to the development of the most beautiful land of tea

Chongqing Guanheng Agricultural Development Co., Ltd. is located in Baoyan Village, Wulong County, one of the Top 10 Most Beautiful Chinese Villages, specializing in tea production and sales, and the development of ecological tourism, etc. During the construction of corporate base, purchase of production materials and expansion of production, Wulong Sub-branch provided tremendous support, extending a cumulative total of RMB 17 million credit funds. The company took out RMB 3 million of floating loan within 5 days in 2016 under counter-guarantee of its circulated 1,100 mu of land and loan guarantee by the guarantee company. With the support from Wulong Sub-branch, the company achieved sales of over RMB 16 million last year, contributing to the employment and tea planting of local farmers. In addition, the company created over 180 jobs for surrounding farmers and set over 180 households in the village on course to common prosperity through the industry, including 14 registered poor households. A handsome income was thus created for farmers.



Building the Most Beautiful Land of Tea

Case Nanchuan Sub-branch helps the rural youth start business by "Jinshanqing Special Loan"

To promote the start-up and employment of rural youth in Nanchuan District, Nanchuan Sub-branch and Nanchuan District Committee of the Communist Youth League jointly established the service station of start-up finance targeting the rural youth and launched the exclusive financial products to provide support in this respect. The program was mainly oriented towards college graduates returning home to run businesses, registered poor households and small & micro enterprises. The ideal to be aimed at is to provide funds for youth start-up projects, in support of the cultivation of free-range chicken, fruit planting, drug retail and the planting of Chinese herbal medicines, etc. Moreover, Nanchuan Sub-branch joined the Youth League Committee of the District, Poverty Alleviation Office and guarantee company in optimizing and upgrading the product to "Jinshanqing Special Loan". The program was awarded as the 2015-2016 "Excellent Program of Bank-League Cooperation" by the Youth League Committee of the Central Financial Work Commission.



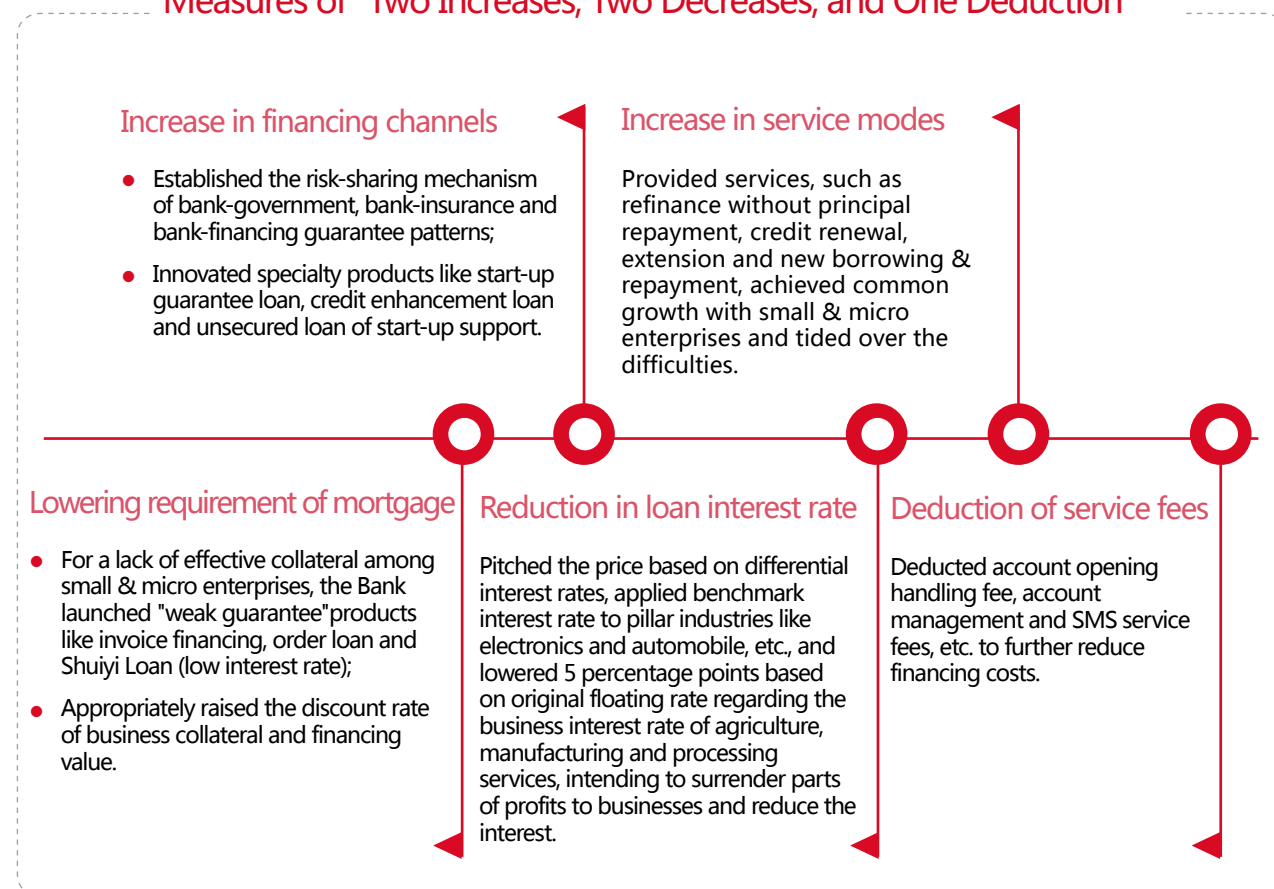
Support for Small & Micro Enterprises

The Bank continuously improved its financial support for small & micro enterprises, explored new idea and approach to render services and continuously optimized the service system mechanism, operation mode, business process and product system. In addition, the Bank held firm to the closeness to customers, practicability and innovation, offered better assistance to small & micro enterprises on the road to their healthy development.

Assisting in Solving Financing Problems

The Bank put more effort into the innovation of credit products, especially those under weak guarantee. In 2016, the Bank launched financial products such as tax refund loan of small enterprises, healthcare loan of small & micro enterprises and start-up guarantee loan, intending to provide enterprises with the plan for financial services and meet the individual and differential demands for financing. In collaboration with the "Emergency Platform-lending of the City's Medium, Small & Micro Enterprises", the Bank deployed platform-lending resources, realized joint examination and lending, relieved their pressure on repayment and refinance, allowed small & micro enterprises to gain financial support more quickly and conveniently and made a breakthrough in difficult refinance and financing of enterprises. As of the end of 2016, in compliance with banking regulations, the Bank's loan balance of small & micro enterprises amounted to RMB 93.434 billion, alongside 103,200 small & micro enterprises customers. Both loan balance and the number of customers ranked first in Chongqing.

Measures of "Two Increases, Two Decreases, and One Deduction"



Loan of tax refund

Came up with a loan mode based on the tax refund of welfare enterprises, the first of its kind in the financial sector and opened up a new financing channel for small & micro enterprises qualified for tax refund.

Healthcare loan

Mainly supported hospitals, clinics and pharmacies qualified as fixed medical insurance organizations, promoted the development of medical care and health industry, made hard-to-reach treatment accessible and cut back on medical cost.

Shuiyi loan (low interest rate)

Took overall account of annual tax amount, asset liabilities and credit records of small & micro enterprises, as well as the working experience of business owner and individual credit, etc. and provided individual solutions to enterprises with inadequate mortgage capacity.

Guarantee-assistant fund loan in aid of science and technology enterprises

Solved the problem of inadequate collateral and difficult guarantee faced by science and technology enterprises and supported their development.

Credit enhancement loan

Based on the information on business operation history provided by the government, got to know the credit history, eased the unsymmetric bank-business information and increased the financing chances of small & micro enterprises.

Entrepreneurship guarantee loan

In collaboration with Chongqing Human Resources and Social Security Bureau, Chongqing Finance Bureau and Small & Micro Enterprise Financing Guarantee Co., Ltd, the Bank became the first bank establishing business relations with Chongqing Small & Micro Guarantee Co., Ltd, set the "Government-bank-guarantee" cooperation mechanism and targeted help at those engaged in "Mass Entrepreneurship and Innovation".

Case

Start-up guarantee loan helps Jinze Agriculture realize scale planting

With over 400 mu of leased land, Chongqing Jinze Agriculture Co., Ltd. specializes in large-scale planting of kiwi fruit and plum. However, the harvest time of kiwi fruit planted at the early stage had not come yet, thus putting a strain on the finances. The Bank paid a visit and advertised the policies on start-up guarantee loan. The program is characterized by simple procedures, lower interest rate than commercial loans and interest subsidy. In conclusion, the interest born by the enterprise is lower than the benchmark interest rate. The company took out a RMB 880,000 loan from the Bank, thereby solving the problem of financing. The company got in a fresh stock of seedling for spring planting and thus ensured the survival rate. Meanwhile, the newly-leased land of the customer fortunately was not laid waste, thus preventing the waste of resources. And the enterprise was able to put into action as soon as possible and made profits more quickly.

Case

Nanchuan Sub-branch issues the first "Two-right" mortgage loan in Nanchuan District

Nanchuan is on the list of pilot districts and counties regarding mortgage loans of rural land contractual management right in China. As a local financial institution, Nanchuan Sub-branch worked out the Pilot Plan for "Two-right" Mortgage Loan according to regional policies and plans; By "Guarantee company + management of land contractual management right", Chongqing Qiduo Rose Planting Co., Ltd. took out a RMB 1.5 million loan from the Bank. The loan, the first "Two-right" mortgage loan in Nanchuan District, is used for the planting of special rose, R&D of rose series and the construction of a featured rose tourism destination.



Chongqing Qiduo Rose Planting Co., Ltd. circulated 300 mu of land for rose planting



Exclusive Sub-branches for Small & Micro Enterprises

To provide better and faster small & micro loan, the Bank has made great efforts to set up exclusive sub-branches of small & micro enterprises since 2013. As at the end of 2016, the number of such sub-branches had reached 14. The loan balance of such exclusive sub-branches across the Bank amounted to RMB 7.33 billion, up RMB 1.177 billion on a year-on-year basis. The number of customers was 3,622, representing an increase of 775 on a year-on-year basis. According to features of regional customers of a particular sub-branch, the Bank developed regional credit products, rendering exclusive, convenient services to small & micro enterprises.


Sub-branches Exclusively for Small & Micro Enterprises	Year of Establishment	Number of Loan Customers	Loan Amount (RMB billion)	Loan Balance of Small & Micro Enterprises (as of end of 2016) (RMB million)
Wanzhou Gaosuntang	2013	301	2.054	576
Ranjiaba of Liangjiang New Area	2015	162	0.757	474
Yubei Liangru	2015	134	0.362	299
Nan'an Danzishi	2015	221	0.728	405
Tongliang Pulyu	2015	127	0.789	445
Qijiang Tonghui	2015	171	1.051	602
Hechuan Chengxi	2014	2561	1.827	654
Yuzhong Shaanxi Road	2014	267	1.543	541
Banan Kaien	2014	389	1.636	578
Beibei Caijia	2013	509	1.517	743
Changshou Taohua New Town	2014	1007	2.053	809
Jiangjin Shuangfu	2013	842	2.230	719
Dazu Longshui	2016	185	0.158	227
Nanchuan Central Garden	2016	174	0.259	260

Assistance in Industry Transformation

For the development of strategic emerging industries and the innovation of pillar industries, the Bank optimized its credit positioning and structure and adopted the intellectual property mortgage, leasing financing and industry chain financing, etc. to meet the financing needs of high-end manufacturing, environment-friendly energy and biomedicine. In collaboration with Chongqing Industry Investment Fund and Chongqing Municipal Economic and Information Technology Commission, the Bank established the linkage platform of business investment loan to serve the needs of local businesses.

Support for Technology Enterprises

The Bank provided support to the innovation and development of technology enterprises, continuously optimized financial products, service quality and business channel, launched the unsecured loans pitched at technology enterprises and made a breakthrough in their "light assets" financing. Therefore, tremendous support was rendered to those focusing on independent innovation and sticking to "Going Global" strategy, thus benefiting three parties, namely the enterprises, government and bank.

	2016	Growth over the beginning of the year
 Support for financing of technology enterprises	280 customers	12.35%
Loan balance of technology enterprises	RMB 18.668 billion	8.4%

Innovation of financial products

In collaboration with the Management Committee of Liangjiang New Area, using the "guarantee-assistant fund loans for technology enterprises" to solved the problem faced by technology enterprises with few business collaterals and difficult guarantee, supported a total of 101 technology enterprises, extended RMB 770 million credit, accounting for 2/3 of all loans provided to technology enterprises in Liangjiang New Area.

Improvement in service quality

Applied the lowest benchmark interest rate to technology enterprises, deducted appraisal, account management and SMS service fees, and thus reducing their financing costs.

Smooth exclusive channel

Set up the exclusive sub-branch for technology enterprises, opened the green loan channel and shortened the handling period to 5 workdays.

Case

Support for the development of high-tech industry

Chongqing Polycomp International Corporation is not only a high-tech enterprise specializing in R&D and production of high-performance glass fiber, but also has developed into a global giant of glass fiber manufacturing based on technology innovation. The annual capacity of glass fiber exceeds 600,000 tons, ranking second in China and fourth in the world respectively. The product is awarded "Chongqing High Technology" product, etc., and applied widely to wind power generation, automobile, mechatronics and aerospace.

The Bank established cooperative relations with the company in 2012 and extended the credit to RMB 200 million. As of December 2016, the company had took out a RMB 100 million of working capital loan from the Bank, along with RMB 67.8 million of onshore guarantee for offshore loan and RMB 32.2 million of bank acceptance bills. A wide range of products are available, meeting various needs of business financing.



Serving Industrial Upgrading

The Bank provides financial services to industrial development, supports industrial entities in creating more superior resources and serves the needs of upgrading and transformation of the real economy. In 2016, the Bank continued to promote emerging operations such as cross-border direct loans, funds, direct financing instruments of financial management and leading underwriting (class B). In addition, the Bank worked with Chongqing Industry Investment Fund to hold the matchmaking meeting of financing, establish the platform of investment-connected loans, further sort out business, strengthen overseas business, provide more support to emerging industries and promote the all-round optimization and development of real economy.

Loans of 10 major emerging strategic industries exceeding RMB 6 billion

Case

Liangjiang Branch supports innovative enterprises in environmental protection

State Power Investment Corporation Yuanda Environmental Protection Co., Ltd, a state-level innovative enterprise, was awarded "China's Top 10 Most Influential Brands of Environmental Protection Technology and Innovation" and owns many leading domestic and overseas bases and technologies. Through multiple communication, Liangjiang Branch made a field survey of the enterprise and supported Yuanda in expanding catalyst business which was in urgent demand. Afterwards, both operation revenue and profits of Yuanda catalyst doubled in the following year. Under the circumstances, the Bank established good business relations with the Group. With the cooperation going further, the Bank established cooperations with powerful affiliated companies like Yuanda Water Utilities and Yuanda Smoke-gas Treatment, extended credit to the headquarters in support of its rapid development.



Case

Support for the manufacturing sector

As the key manufacturing enterprises supported by the Bank, Chongqing Yujiang Die-Casting Co., Ltd. has long served Global Fortune 500 companies. The Bank issued the financing guarantee (USD 29.4 million) for the company to apply to Warsaw Branch of ICBC for borrowings. After the Bank issued the financial guarantee to the Warsaw Branch of ICBC, the Warsaw Branch of ICBC lost no time in providing the loan funds and directly remitted the amount domestically. As a result, the customer's capital turnover was facilitated and its financing cost was reduced, which has been thought high of by the customer.

Case

Support for the "Going Global" strategy

Loncin Holding Co., Ltd, one of China's Top 500 Enterprises, has extended its business to industry, finance, environmental protection, automobile trading, strategic and financial investments, etc. In response to the national strategy of "Going Global", the Bank offered RMB 700 million loan of cross-border mergers and acquisitions to the company. As a result, the company accelerated its pace in the layout of green environment-friendly renewable resources and established itself as a leading enterprise specializing in renewable resources in China. With the support from the Bank, the company has developed into an enterprise ranking top in the world in terms of renewable resources.

Case

Support for the transformation and upgrading of energy enterprises

Chongqing Energy Investment Group Co., Ltd. is the most important platform to ensure energy supply and the largest energy group extending its business to energy investments, development, construction, operation and services. Under the background of the overcapacity of coal industry, sharply fall in coal price and increasingly stringent national policies on energy environmental protection, the Group is seeking every opportunity for industrial transformation, upgrading and intensive development. With the moderate support for the Group's coal section, the Bank does its utmost to support its development of clean energy, construction and commerce & trade and logistics to serve the purpose of its transformation and upgrading.



Guarantee of People's Livelihood

The Bank conscientiously implements relevant national industry policies. In 2016, the Bank continued to provide tremendous support to education, culture and health, provided individual student loans, solved the financial difficulties on tuition fees for students from economic difficulty families and met the living needs of urban and rural residents.

Social security

The Bank acts as an agent of social endowment insurance of urban and rural residents in Chongqing and is committed to the establishment of urban and rural social security system in all parts of the city.

Affordable housing project

- Launched the housing loan of "Beautiful Village" and gave a boost to the construction of local town and rural housing
- Assisted in the construction of urban and rural housing; as of 2016, the loan balance of personal housing and the loan balance of housing fund amounted to RMB 39.917 billion and RMB 21 million respectively.

Support for education

- Mainly supported high-quality schools like Sichuan International Studies University by extending more credit, cutting back on financing costs and extending the repayment term
- In 2016, the balance of education loans and student loans stood at RMB 3.391 billion and RMB 4.4 million respectively. A total of 341 students took out corresponding loans.

Support for healthcare

- The Bank did its utmost to develop customers of education and healthcare. Through the "Healthcare Insurance Loan", the Bank supported Chongqing Three Gorges Central Hospital, Wanjiayan Pharmacy and Wushan Yunhong Hospital, etc.
- As of the end of December 2016, the balance of healthcare loans stood at RMB 3.07 billion, representing an increase of RMB 229 million over the beginning of the year, up 7.46%. The number of hospital-related customers was 77.

Support for cultural industry

- The Bank supported the cultural construction and offered a 8-year loan of fixed assets (RMB 800 million) for Chongqing Marine Park-Marine Culture Square, promoting the development of local cultural industry.
- As of the end of 2016, the balance of the Bank's cultural industrial loan amounted to RMB 3.989 billion, with credit extended to 44 cultural enterprises. The number of credit-related cultural projects was 9.

Case

Support for the educational development of Sichuan International Studies University

The Bank established stable relations with Sichuan International Studies University and took the initiative in providing financial aid for the latter at its crucial stage of development to enable the University to offer better education to students and make tangible contributions to educational modernization and talent guarantee for national development.



Sichuan International Studies University

Case

Launching healthcare insurance loan products, boosting the development of the healthcare industry

In response to the national call for the development of medical care and health industry, the Bank made great efforts in this respect. In 2016, the Bank launched the healthcare insurance loan; and in collaboration with human resources and social security bureaus of all districts and counties, medical insurance management agencies affiliated to the human resources and social security bureau determined the borrower regarding settlement account payback of medical insurance; support were mainly provided to hospitals, clinics and pharmacies qualifying as fixed medical insurance organizations. As of the end of 2016, 48 small & micro enterprises took out loans, with the loan balance running at RMB 121.65 million.

The Bank offered a RMB 8 million of healthcare insurance loans to Chongqing Wanjiayan Pharmacy Chain Co., Ltd., which are used to purchase drugs, diversify drugs, integrate outlets, increase the number of advantageous outlets and provide the employment opportunity to idle migrant workers.

The Bank offered a RMB 5 million of healthcare insurance loans to Wushan Yunhong Hospital Co., Ltd., which are used to raise its competitiveness, support the Hospital in publicity on the World AIDS Day, attention to charity and love and caring, provide financial and medical aid for local people, run a series of medical services for "Five Guarantees" patients like green channel and provide the employment opportunity for local medical staff and solve the problem of people's hard-to-reach treatment and high medical costs.

Case

Support for the medical development of Chongqing Three Gorges Central Hospital

Chongqing Three Gorges Central Hospital is the only Grade III Class A hospital in the Three Gorges Reservoir Region. The Bank provided tremendous support to the Hospital's development, enabled the Hospital to become a Grade III Class A hospital focusing on eight branches and three key medical treatment centers and provide better medical conditions and services for a population of nearly 4.9 million in the districts and counties surrounding Wanzhou, Kaixian and Yunyang on its list of priorities.



Chongqing Three Gorges Central Hospital

Case

Student loans of Nan'an Sub-branch

Nan'an Sub-branch joined Sinosafe General Insurance Co., Ltd. and Shenzhen Qianhai Jingrui Financial Services Co., Ltd. in developing products of individual student loans, offering individual long-term loans to pay tuition fee, boarding fee and daily expenses of college students and master degree candidates from economic difficulty families and safeguard the right of college students to have access to equal education. As of the end of December 2016, the Bank had offered 234 loans worth RMB 500,000, thus bailing students from low-income families out of financial difficulty.



Nan'an Sub-branch•Signing Ceremony of Three-Party Agreement on College Student Loan

Case

Housing loan of "Beautiful Village"

Regarding the construction of "Beautiful Village" and relocation of alpine residents to ecological sites for poverty relief in Chongqing, the Bank launched the housing loan of "Beautiful Village" targeting rural residents aged between 22 and 65 to assist them in reconstructing, buying or decorating rural houses. The program enjoyed tremendous popularity among rural residents. As of the end of 2016, the Bank had offered RMB 1.58 billion of such housing loans and assisted 18,000 farmers in buying and building houses at the concentration point or alpine ecological relocation sites of "Beautiful Village". The program remarkably improved their living conditions and quality and boosted the construction of small town and rural housing in Chongqing. In June 2016, the housing loan of "Beautiful Village" was put on the list of "Top 50 Financial Products of Services for serving Sannong" by China Banking Association, the only financial product for Sannong in the banking sector of Chongqing in 2016.



Houses of "Beautiful Village"



Case

Consumption service platform of "Jiangyuhui"

O2O consumption service platform of "Jiangyuhui" established by the Bank is a consumption service platform integrating a collection of the basic necessities of life in a combination of online and offline way. In the mode of diversified consumption, the platform offers convenient consumption choices and improves the experience of consumption. To improve user experience, simplify business process and optimize interaction design, etc., the Bank revised "Jiangyuhui" platform, conducted the all-round upgrading of the customer system and payment system of "Jiangyuhui" and continuously optimized and improved its business function and payment experience in 2016. Meanwhile, "Jiangyu Benefit" serves as a quick and convenient consumption service platform for customers, enterprises and the Bank, facilitates individual consumption of basic necessities and makes its own contribution to the improvement in people's livelihood.

Service Quality

To build itself into a commercial bank boasting good value creativity, the Bank followed the relevant laws and regulations, such as the national Law of Commercial Banks, innovated diversified business channels, expanded customized services, continuously strengthened the security of customer information, improved customer experience and thus captured the requirements of convenience, safety and high quality in an all-round way.

Convenient Channels

To gear itself to the rapid development of financial services, the Bank created diversified service channels for customers. Not only a large number of branches, sub-branches and self-service banks were set up, but also great efforts were made to develop the electronic information port. The Bank made full use of product features and service advantages of convenience, low cost, high safety, and wide coverage of mobile devices like cell phones and computers, continuously perfected the transaction inquiry function of mobile client-side and made customers have access to simple, safe and green low-carbon trading. The electronic substitution rate of the Bank hit 87.67% in 2016, representing an increase of 3.45% on a year-on-year basis.

Business outlets

- 1,777 business outlets
- 1,774 in Chongqing
- Extended to three other cities and provinces

Mobile banking

- As of the end of 2016, the number of mobile banking customers was 5.3282 million, representing an increase of 1.5732 million customers, or 41.90% over the end of the previous year
- 81.3731 million financial transactions occurred in the year. The annual trade amount hit RMB 937.950 billion and both the number of transactions and trade amount ranked first in Chongqing
- As the best practice pattern, the mobile banking of the Bank was included in the Best Practice Report on the Sustainable Development Models of Rural Finance Poverty Alleviation prepared by the International Fund for Agriculture Development and the Asia-Pacific Rural and Agriculture Loan Association
- Awarded the "Excellent Case of China's Financial Informatization and Innovation 2016" by the New Finance World Magazine; presented with the "Best Mobile Banking Award of Regional Commercial Bank 2016" of Gold List of E-banking in China by the China Financial Certification Authority

Online banking

- Corporate online banking provides services of inquiry, transfer and account checking
- Individual online banking provides services of inquiry, transfer, installment of credit card and purchase of various wealth management products, as well as comprehensive payment of living expenses

Self-service banking

- 160 24-hour self-service banking centers
- 3,837 ATMs
- 959 self-service inquiry terminals
- Proportion of machine to outlet: 2.7: 1

WeChat banking

- Number of followers: 321,300, number of received messages: 13.1702 million
- Provided green credit services like loan application through WeChat and phone, received 48,600 WeChat loan applications through WeChat Banking and offered a cumulative total of RMB 2.843 billion loans
- In March 2016, WeChat banking of the Bank was presented with the "Gold Chestnut Award of China Finance Marketing"(best platform of financial social marketing 2016) at the Financial Social Marketing Competition organized by CFCA

Other models of innovative services

- Mobile service vehicles are available in poverty-stricken areas
- Established convenient banks, high-speed rail banks and night banks, etc. to offer more convenient services for customers

Case

All-round channel innovative services

To meet the needs of various customers, the Bank improved the services in an all-round way. In addition, according to geographical conditions, customer's working nature, handling time and lifestyle, the Bank conducted optimization and innovation of channels and services and thus rendered customers more convenient, safer services.

High-speed rail bank

Popularized the knowledge about financial safety among passengers by high-speed rail broadcasting, video and employee services on site, explained anti-money laundering and anti-fraud methods and provided passengers with services of debit card opening, SMS messaging, mobile banking and individual Internet banking based on the mobile integrated terminal.

Convenient bank

Established 631 convenient service stations in remote towns, rendered efficient and convenient small-sum cash services to local farmers; over 4.5 million transactions have been conducted this year, with the amount of RMB 3.3 billion.

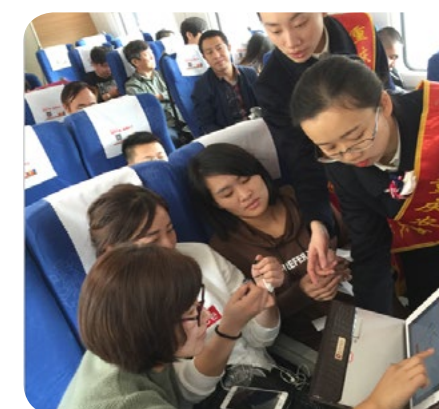
Mobile bank

By providing mobile financial vehicles characterized by extensive services, flexible business hours and complete business functions, rendered on-site financial services to remote town and community masses, enterprises and public institutions. Provided three mobile service vehicles, effectively geared solved the problem of the lack of rural financial service such as difficult depositing and withdrawal by farmers in remote mountainous areas and loans hardly accessible to farmers and small & micro enterprises, etc.

Night bank

To provide convenient services for office workers and community residents, partial outlets of the Bank did not close until 9:00 p.m. so customers could normally go through financial procedures for large-sum depositing and withdrawal, loss reporting on various cards & passbooks and consulting about wealth management after regular work hours, broke rules of time limit and provided convenient services for office workers.

High-speed rail banking



Mobile service vehicle



Excellent Environment

From the perspective of customers, the Bank timely responded to their needs, optimized the communication channel and service process and came up with a better service idea. All these are supposed to render excellent services and create favorable outlet environments, thus meeting the financial needs of customers at all levels.

Optimization of outlet environments

- Redecorated the interior of business outlets and created a better environment for customers
- Barrier-free outlets

Care for consumers

Sent flowers and best wishes to women entering the business hall and shops surrounding business outlets on the Women's Day.

High-quality services

- Improved the centralized business system, three to five times faster than the counter handling and thus saved the waiting time of customers
- Started smart cloud billing, capable of real-time user management, consumption analysis, accounting inquiry, instalment application, interbank repayment, temporary limit adjustment, marketing publicity and online shopping, etc., provide convenient, timely information services
- Small-sum deals without password or signature
- Realized the large-sum deposit function of corporate online banking, and customers could directly subscribe for the large-sum certificate of deposit through corporate online banking or mobile banking and thus raised their fund utilization rate

Enhanced connectivity

- Access to mobile payments like Apple Pay, Huawei Pay and Mi Pay
- Started the vehicle insurance agency business through electronic channel
- Launched the mobile version of school payment platform
- Created complaint channels like the counter, phone, complaint center, complaint handling system, regulatory body, WeChat, Weibo, etc.
- Served the needs of customers and the satisfaction reached 99.62%
- The Internet interbank acceptance system was put into operation, supporting the withholding of mainstream bank cards and gateway payment of other banks' cards

Reliable Services

The Bank attached great importance to the security of customer information. To provide safe, reliable trading services, the Bank continuously improved the security management system, optimized technology and organized training and activities. The ideal to be aimed at was to raise the safety awareness and improve the safety skills of employees and customers, ensure and enhance the safety of trading and information in various respects and maximize customers' interests.

Technology

- Established the encrypted SMS safety certification system through mobile banking sticker card. Replaced the hardware devices like KEY and OTP token by the super thin chip on the cell phone SIM card and thus prevented SMS verification code from remote capturing and made capital transaction safer and quicker
- Promoted the application of electronic information, raised the level of system safety and mitigated the risk of personal information leakage caused by loss of bill

Awareness

- Organized training and quiz of safety knowledge and raised the safety awareness of the employees
- Adopted various approaches of publicity and heightened customers' safety precautions



Slogan publicity



Video publicity



Manual & poste



Campus publicity



WeChat publicity

Case

Publicity activities of information security

The Bank provided a series of activities to raise customers' security awareness and used outlets and electronic channels to publicize and popularize network security, including bank card security, precautions against online payment risk and against telecommunication fraud. As a result, while enjoying the convenience brought by the development and innovation of financial technology, customers could get to know the relevant methods of risk prevention, improve the risk identification and prevention skills of financial network and bank card safety, and protect personal rights and interests.



Information security publicity

Case

"March 15 Financial Consumer Rights Day"activities

The Bank does its utmost to protect the rights and interests of consumers. From March 1 to March 15, 2016, the Bank conducted activities to publicize the protection knowledge of financial consumer rights in 41 sub-branches city-wide with the advertising slogan of "Right, Responsibility and Risk", focusing on Guiding Opinions and the education of risk responsibility awareness.

Publicity manuals of "March 15 Financial Consumer Rights Day" were laid out in the halls of all the business outlets for consumers to read. The employees of the outlets handed out publicity materials, used electronic platforms such as official website, WeChat and SMS, launched the publicity at the counter and ran consulting services. In addition, the employees hung banners and used scrolling captions on LED screen to advertise knowledge about financial consumer rights.

Authorized by the People's Bank of China, Nanping Sub-branch is responsible for conducting a campaign to publicizing financial knowledge and financial legal knowledge in Nanping Xingguang Community. During the event, the complaint and consulting

station was set up expressly and more than one worker was responsible for running consulting services or handling complaints every day during the period.

During the event, a total of 1,635 business outlets took part in publicity with over 5,300 employees involved. 542 sessions of publicity were conducted with over 510,000 people participating; over 360,000 copies of materials were distributed, with six reports jointly reported with media. Fortunately, the campaign lived up to expectations. The publicity and education activities on the "March 15 Financial Consumer Rights Day" indicated the public image of the Bank that the Bank took social responsibilities and protected consumer rights and the continuous improvement of the services. In the meantime, the Bank led the public to raise the awareness of consumer right protection and safeguarding, created a public opinion environment that financial consumers' legal rights were protected and enhanced the stable development of the financial market.



"March 15 Financial Consumer Rights Day" publicity



Taking Environmental Responsibilities and Promoting Green Development

- ◆ Green Finance
- ◆ Green Operation
- ◆ Green Public Services

Expectations of interested parties

- ◆ Assisted in improving the ecological environment
- ◆ Supported the development of environmental protection industry
- ◆ Saved energy and resources
- ◆ Promoted green operation

Our efforts

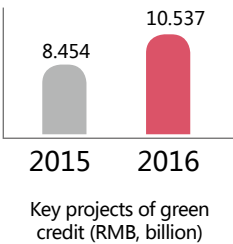
- ◆ Promoted green credit
- ◆ Strictly controlled "High Pollution, High Energy Consumption, and Overcapacity"
- ◆ Promoted green office work
- ◆ Provided public services of environmental protection

Our achievements

- ◆ Key project balance of green credit: RMB 10.537 billion
- ◆ Increase in green credit projects: RMB 2.083 billion

Green Finance

In 2016, the Bank closely followed the national strategy for green development, supported energy-saving and environmental protection projects and made great efforts to promote green credit. In addition, the Bank was committed to the development of green economy, imposed stringent restrictions on "High Pollution, High Energy Consumption, and Overcapacity", and promoted the sustainable development of the financial market. As of the end of 2016, the balance of key projects of green credit, including clean energy, 10 major energy-saving projects, comprehensive treatment of drainage basin and urban environment, industrial pollution control, recycling economy, etc., amounted to RMB 10.537 billion, and the increase in these projects was RMB 2.083 billion.




Support for environmental protection	Support for low carbon and emission reduction	Support for new energy	Support for the development of ecological agriculture
<ul style="list-style-type: none"> Extended RMB 69.12 million of credit loan to KANGDA EP for mergers and acquisitions Established cooperative relations with Chongqing Urban environmental Protection Industry Fund 	<ul style="list-style-type: none"> Extended RMB 3.5 billion credit to Chongqing Rail Transit (Group) Co., Ltd. to promote the development of urban rail transit Extended RMB 3 billion credit to Chengdu Railway Bureau and cut back on its financial cost; the loan interest rate fell by 5% below the benchmark. 	<ul style="list-style-type: none"> Extended credit to China Silian New Energy to support the industrial development Extended RMB 900 million credit to the renewable resources enterprise USUM Investment Group for cross-border merger and acquisition of listed companies in Hong Kong to raise its international competitiveness 	<ul style="list-style-type: none"> Extended credit to Guangming Village, Chengkou County in support of the planting of kiwi fruit and to Youyang in support of the planting of orange and helped to develop local ecological agriculture Supported and led Chongqing Guanheng Agricultural Development Co., Ltd. in tea planting and helped to develop green economy Extended credit to Chongqing Huachen Ecological Agriculture Development Co., Ltd. for planting vegetables and developing tourism industry

Case

Support for the construction of Qianzhangyan Cascade Hydropower Station in Wushan County

Qianzhangyan Cascade Hydropower Station, a key project in Wushan County, specializes in power generation, in addition to farm irrigation, human and livestock drinking water and flood prevention with comprehensive benefits. The project plays an important role in turning resources advantages into economic advantages, developing tourism and improving the ecological environment in the reservoir. Since 2009, Wushan Sub-branch, along with other sub-branches, has extended RMB 376 million credit to the project. As of the end of December 2016, Wushan Sub-branch had offered RMB 195.81 million loan to the project. The power station (Level1-Level 4) of the project was put into power generation in 2016. The power station (Level 5) is due to be put into operation by March 2017. By their reckoning, following the completion of the project, the annual average generating capacity and annual effective generating capacity will reach 12,170kWh and 113.84 million kWh respectively, thus easing the power shortage in the reservoir area.



Qianzhangyan Cascade Hydropower Station in Wushan County

Green Operation

Carbon emission of the Bank mainly comes from the utilization of energy, including natural gas in the dining-room and gasoline of official vehicles. Primarily, waste stems from household garbage in the dining-room and office garbage like waste paper and wrappage. The Bank adhered to the concept of low carbon and environmental protection, advocated green office, implemented natinal policies on the development of low-carbon economy and took measures for energy conservation and emission reduction, such as "Paperless counter". In daily operation, the Bank minimized unnecessary energy consumption and carbon emission. As of the end of 2016, the Bank had not be involved in any environmental lawsuit filed in violation of emission regulations.



Green Public Services

In addition to sitcking to green operation, energy conservation and emission reduction, the Bank continously attached importance to environmental problems, like climate change, air pollution, water loss & soil erosion and vegetation deterioration. Moreover, the Bank took an active part in environmental governance, advocated the green concept of environmental protection, encouraged the employees to take part in such activities as tree planting, protected the ecological environment and created a green home.

Case

Tree planting of Xiyong Sub-branch and Liangjiang Branch

To raise the awareness of environmental protection and maintenance of ecological harmony, on the occasion of the "Arbor Day", Xiyong Sub-branch and Liangjiang Branch organized the employees to engage in tree planting and green seeding to tint the mountain city with a shade of green in spring, protect the environment by taking actions, make our own contribution to enviornmental protecion, foster the harmony between resources development and environmental protection, and enhanced the development of ecological civilization.



Tree planting of Xiyong Sub-branch



Tree planting of Liangjiang Branch

Case

Nanchuan Sub-branch launched a campaign to "Build a National Sanitary City and National Civilized Urban Area"

To build a civilized health city and make contribution to urban environmental protection, Nanchuan Sub-branch conducted a campaign to "Build a National Sanitary City and National Civilized Urban Area" in Nanchuan District from May to December 2016. The Sub-branch organized employees to the street for general cleaning of streets and communities, in support of "Innovation and Entrepreneurship". A total of seven times of general cleaning were carried out, with over 200 person-times involved, thus cementing the communication with community masses and beautifying urban communities.



Campaign to "Build a National Sanitary City and National Civilized Urban Area"

Fulfilling Social Responsibilities to Realize Harmony and a Win-Win Situation

- ◆ Employee Happiness ◆ Win-win Situation
- ◆ Community Harmony

Expectations of interested parties

- ◆ Reasonable treatment and welfare
- ◆ Healthy and sound working conditions
- ◆ Excellent career development
- ◆ Fair cooperation opportunity
- ◆ Harmonious community relations
- ◆ Common development of community

Our efforts

- ◆ Established a sound remuneration system and protected employees' interests
- ◆ Established an online & offline multi-dimensional learning and training platform
- ◆ Promoted supplier management and sunshine purchase
- ◆ Provided public services in communities proactively
- ◆ Popularized financial knowledge for the masses
- ◆ Promoted the development of poverty-stricken areas

Our achievements

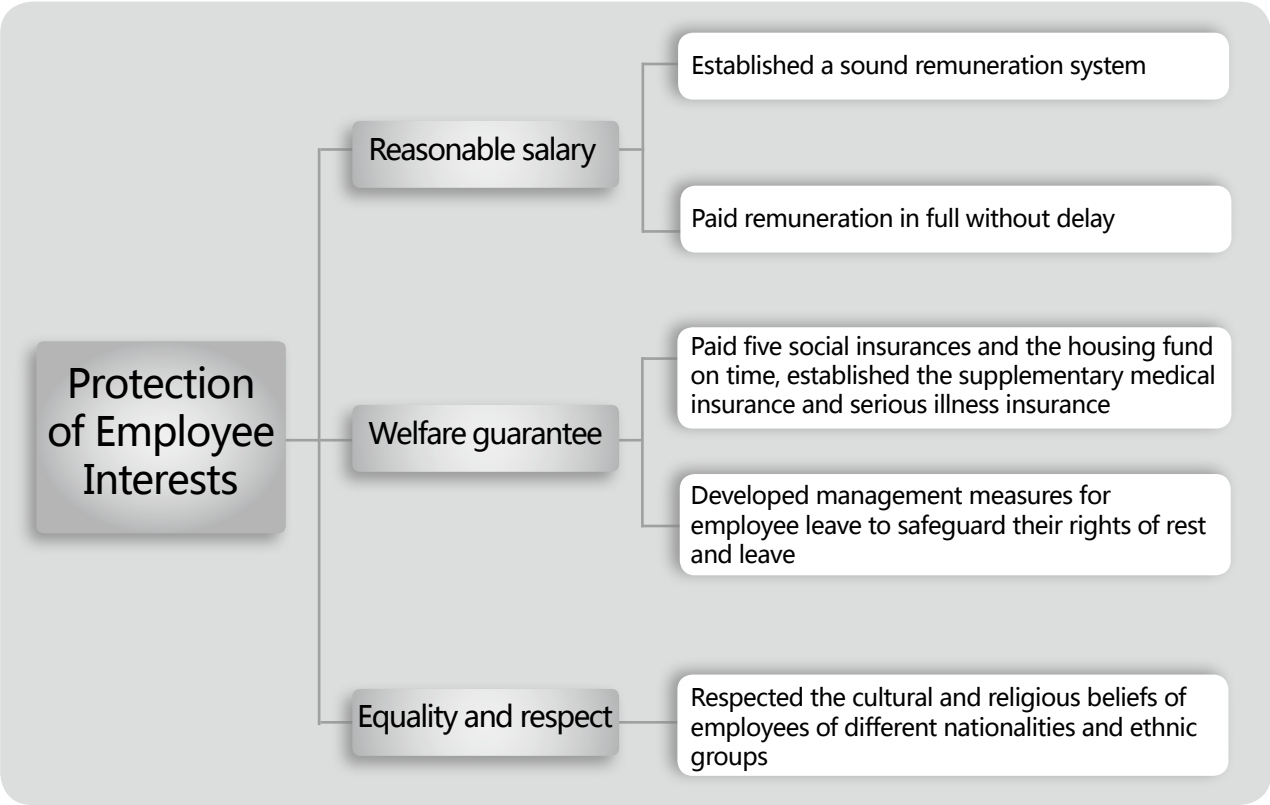
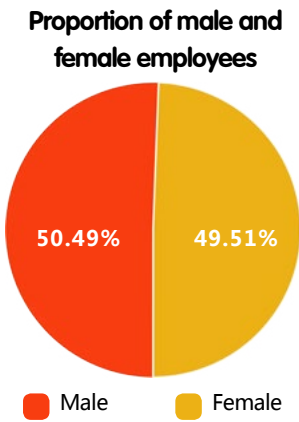
- ◆ As of the end of 2016, created over 16,000 jobs
- ◆ Coverage of examination of supplier centralized procurement: 100%
- ◆ Organized 1,695 sessions of training of various kinds in 2016
- ◆ "Popularity of Financial Knowledge to Households" was recognized by China Banking Regulatory Commission
- ◆ Supported and benefited a population of over 230,000 living in poverty

Employee Happiness

The Bank attaches importance to the cultivation of talents and does its utmost to evolve a sound training mechanism and create a smooth development channel to its employees. Meanwhile, the Bank cares for the physical and mental health of the employees, provides healthy, comfortable working conditions and various cultural activities and makes employees grow together with the company.

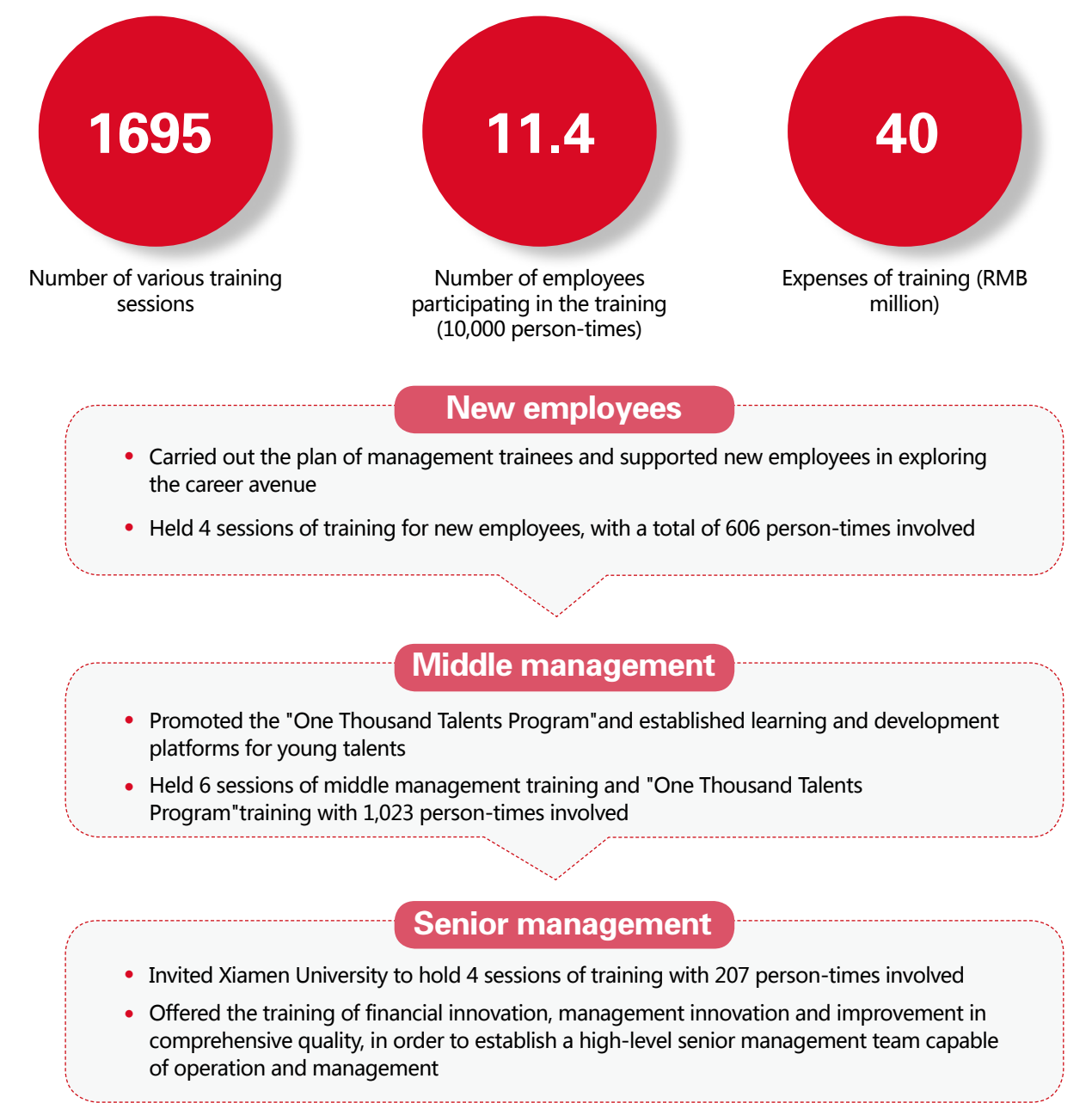
Diversified Team

The Bank follows the relevant national laws and regulations relating to employment and the labor standards, eliminates the use of child labor and forced labor, holds firm to the principle of equal employment, recruits talents and establishes a diversified team of employees. In 2016, the Bank created a total of 460 jobs by means of campus recruitment and social recruitment, including 238 jobs for fresh graduates. In response to the national call, the Bank held the recruitment session of poor students and provided 175 job opportunities for college students in poverty-stricken districts and counties. As of the end of December 2016, the number of employees across the Bank exceeded 16,000.



Employee Development

The Bank was committed to providing smooth channels for employee development, modified such systems as Interim Measures for the Management of Employee Career Development, established the three-dimensional training system of "online + offline" and "head office + stream + branch office", optimized the E-learning platform and promoted the development of M-learning mobile platform and conducted the follow-up cultivation through "One Thousand Talents Program". As a result, more opportunities were offered to young talents and their full potential were tapped, contributing to the establishment of the talent team.



Case **Xiushan Sub-branch carried out night school learning activities for employees**

To improve the knowledge and skills of the employees and better serve the customers, Xiushan Sub-branch carried out night school learning activities for employees. Xiushan Sub-branch collected and sorted out expertise catching the attention of the employees in the program. Through giving lessons by employees in turn, all-round intensive learning was conducted. The lectures covered a lot of fields, including regulations, implementing rules, operating instructions, business product knowledge, document writing, 35 items of internal control test of sub-branches, etc. As a result, the employees could better smooth out the difficulties they ran into and better conduct business operations.



Night school learning of Xiushan Sub-branch

Case **Held the forum of young employees to advance their growth**

To advance the rapid and healthy growth of young employees and further build up a talent team, the Bank provided a broad platform for the development of young employees. Tongnan Sub-branch and Wanzhou Branch held the forum of young employees to help them smooth out the difficulties they ran into in work and life. And by such methods as "business professionalism imparted from senior to junior staffs", work under pressure, communications between different options, etc., fulfilled their intelligence and potential to the utmost extent and assisted in their growth.



Tongnan Sub-branch held the forum of young employees

Caring for Employees

The Bank attaches importance to the life and health of the employees and does its utmost to create secure, healthy working conditions for every single employee. The Bank manages to increase the happiness of the employees, provides a wide variety of activities of culture and entertainment, enriches their leisure activities and relieves the work pressure on them.

Care for employee health

- Laid out green plants in the office and thus created pleasant office surroundings.
- Put up signs forbidding the use of pesticide, air freshener, etc. on the office floors where pregnant female employees work.
- Regular physical check-ups of employees with 100% coverage.

Cultural and entertainment activities

- Held the sports meeting, encouraged the employees to take part in sports and promoted their health.
- Held fellowship parties, and encouraged the employees to make friends to improve their relationships.
- Provided activities, like exercise, heart-to-heart talk, skill competition, etc., and enriched their cultural life.

Case **The 3rd Employee Sports Meeting of Chongqing Rural Commercial Bank**

To encourage the employees to take part in sports and promote their health, the Bank held the finals of the 3rd Employee Sports Meeting from June 17 to 19, 2016. The sports meeting included 9 sports and 16 events (men's basketball, men's football, shuttle relay, rope skipping, badminton, table tennis, tennis, gate ball and Chinese chess). This promoted the friendship and exchanges between them, enriched their sports and cultural life and created an easy, harmonious, civilized and united atmosphere for them.



The 3rd Employee Sports Meeting of Chongqing Rural Commercial Bank

Case **Youth fellowship activity of "Meeting You by Coincidence"**

To increase opportunities of making new friends for the employees and open up a corresponding platform, the Bank joined the friendly units in holding the youth fellowship activity "Meet You by Coincidence". Games like "Make First Appearance", "Coin Assortment" and "Joyful Collision" cemented the relationship between the employees, enhanced the mutual understanding, relieved the work pressure on them, made them less stressful and helped them make friends with each other.



Youth Fellowship Activity of "Meeting You by Coincidence"

Win-win Situation

Upon the principle of centralized purchasing, the Bank drafted the Measures for Supplier Management of Chongqing Rural Commercial Bank and Implementing Rules of Assessment Expert Management of Chongqing Rural Commercial Bank to ensure open, fair and impartial centralized purchasing. The Bank strictly selected suppliers with relevant qualifications, gave a high-priority rating to environment-friendly suppliers with high cost performance. In case of violation of the relevant laws and regulations, cooperation was terminated. As of the end of December 2016, a total of 36 meetings of bulk goods purchase committee were held and 297 purchase items were organized, with 100% examination coverage of centralized purchasing suppliers.



Strengthened the supplier management and measures for sunshine purchase

Supplier management	<ul style="list-style-type: none">• Raised the purchase efficiency and established the supplier base based on practical purchasing needs;• Adhered to the principle of unified leadership, collective decision-making, stringent access, dynamic management and mutual supervision and ensured the efficient and transparent supplier management;• Adopted open and transparent supplier access by means of internal recommendation and open solicitation, etc., and gradually expanded the scope of supplier base;• Conducted the quantitative assessment of suppliers and hierarchical management of each type of suppliers according to the result of comprehensive assessment;• Conducted dynamic management of supplier base, checked abnormal conditions of supplier without delay and made dynamic adjustment according to corresponding compliance, etc.
Strengthened sunshine purchase	<ul style="list-style-type: none">• Separation of business and property: held firm to the principle of business and property separation, tapped the professional potential for financial resources, mitigated the risk of financial management, improved the utilization quality and efficiency of financial resources;• Openness and transparency: adhered to the open tendering of key projects, announced the tender and related results through the specified media, realized open and transparent purchase material management and purchase process;• Scientificness and standardization: realized the organic unification of system establishment, system implementation and humanistic management; regarding purchase operation, ensured that laws are put in place and observed, and held firm to independent implementation system;• Collective decision-making: adopted collective research, collective participation and collective decision-making, established the collective decision mechanism and continuously strengthened, improved and developed the long-acting democratic agreement mechanism;• Standard format: realized the standard format of purchase process, including condition setting, process operation and selection standards of purchase mode, strengthened rigorous, scientific and fair contents and ensured the open, effective, transparent, sunny, and reasonable results.

Community Harmony

Upon the principle of "serving society, repaying society and serving public needs of community masses", the Bank supported the development of communities; showed enthusiasm about public benefits, helped those in need and promoted the economic development in poverty-stricken areas; popularized financial knowledge in communities, took part in the buildup of a harmonious society and joined together the community common development.

Targeted Poverty Alleviation

The Bank assumed the mission of and responsibility for financial poverty alleviation, took part in precision poverty alleviation of "Five Supports & Innovation, Entrepreneurship, Wealth" and worked out the Implementation Plan for Precision Poverty Alleviation of Chongqing Rural Commercial Bank. The Bank adopted the "1+3+5" poverty alleviation pattern, namely "1 functional department at the Head Office being responsible, 3 sub-branches taking part, 5 departments working together, and establishing 5 working groups to help 5 poverty-stricken districts and counties like Chengkou and Youyang". In addition, the Bank continuously innovated products, provided support to poverty-stricken areas regarding credit, industry, assistantship, employment and e-commerce and helped local people increase income by boosting the development of such areas on an industry-driven basis. As of the end of 2016, regarding the sub-branches of 18 poverty-stricken districts and counties, the balance of various loans and the balance of agricultural loans amounted to RMB 66.472 billion and RMB 58.182 billion respectively, representing an increase of RMB 7.498 billion and RMB 6.767 billion over the beginning of the year, involving over 230,000 people on the list of the target of poverty alleviation.



Establishment of poverty alleviation working system	<ul style="list-style-type: none"> The Bank established the leading group of targeted poverty alleviation at the Head Office and set up the "Financial Service Committee of Sannong and Poverty Alleviation", responsible for policy support, product support and process support for precision poverty alleviation; Sub-branches in 18 poverty-stricken districts and counties set up leading groups of targeted poverty alleviation, headed by sub-branch presidents; Jointly established the responsibility system of multidimensional financial poverty alleviation characterized by "Elaborate deployment by the Head Office, full cooperation by departments, earnest implementation by sub-branches, outlets extended to villages, households charged by the customer manager".
Promotion of industry chain of financial poverty alleviation	<ul style="list-style-type: none"> Adopted the "blood transfusion+hematopoiesis"approach, assisted key industries in poverty-stricken districts and counties, promoted the industry chain of financial poverty alleviation and supported about 387 leading enterprises specializing in agriculture; Supported the fruitful "company + farmer"pattern like Fengdu beef, Tongliang walnut, etc.; Boosted the rural ecological tourism, supported the construction of guest houses in Bayu, helped low-income families with cards to build new homes and gain access to the continuous operation platform and helped low-income families to increase income and get rid of poverty; Donated RMB 13.5 million and supported the removal of alpine ecological poverty alleviation area, specialty industry and infrastructure projects, etc. in poverty-stricken districts and counties.
Product innovation	<ul style="list-style-type: none"> Successively launched poverty alleviation products like "Photovoltaic Loan"and "Poverty Alleviation Loan", adopted the preferential interest rate, supported low-income families in entrepreneurship to increase their income and get rid of poverty, met the credit needs of targeted poverty alleviation and facilitated the financing of poverty alleviation in rural areas; Optimized credit policies on the "Beautiful Village Loan"and "Entrepreneurship Guarantee Loan", etc., offered loans of employment, reemployment and entrepreneurship, helped over 200,000 people become self-employed and start their own business, helped poverty-stricken areas and people smooth out difficulty and increase their income.
Channel expansion	<ul style="list-style-type: none"> Focused on the optimization of outlet functions, improvement in financial service environment in poverty-stricken areas and the expansion of banking self-service machines like ATM, CRS and POS in poverty-stricken districts and counties; Set up 631 rural "Financial Self-service Stations" in remote towns and realized the full coverage of rural finance services; Launched mobile banking service vehicles in remote mountainous areas and adopted the approach to mobile finance services benefiting the people; Continued to strengthen the construction of e-channel and promoted mobile banking connecting every single village.
"Poverty alleviation + intelligence support"	<ul style="list-style-type: none"> Used "Internet+"service platforms like "Jiangyuhui"and "Micro Community"to sell specialty agricultural products by "Online marketing"and drive the economic growth in poverty-stricken districts and counties. With the theme "Help one child and lead one family to get rich", supported the "Internet + Education"intelligence assistance to 10 schools in 5 poverty-stricken counties, namely Youyang, Chengkou, Shizhu, Wuxi and Pengshui.

Case

Successful establishment of two demonstration villages of financial poverty alleviation

In 2016, the Bank made remarkable achievements in targeted poverty alleviation. The Bank successfully established two demonstration villages of financial poverty alleviation and adopted the "professional cooperative + farmer"approach in Huhai Village, Shizhu County, thereby promoting poverty alleviation through industrialization. The Bank offered a RMB 700,000 loan to the professional cooperative in charge of the program, subject to the benchmark interest rate issued by the People's Bank of China. The loan supported over 570 mu of wild buckwheat planting and over 200 pigs' breeding in the village, with the income increasing by RMB 3,000 per capita. Meanwhile, the "farmer self-developing"industry approach was adopted in Juma Village, Chengkou County and low-income families with cards took out 28 loans, amounting to RMB 1.18 million. All these were intended to develop local specialty industries (such as tartary buckwheat, sunflower, goat, mountain chicken, etc.) and help farmers increase their income and get rid of poverty.

Case

Tongnan Sub-branch engages in targeted poverty alleviation and student assistance program

To help impoverished college students to realize the dream of schooling, Tongnan Sub-branch called for the young employees to make donations to college students in poverty-stricken areas. RMB 6,600 was raised from over 60 young employees to serve the purpose. At the Student Subsidy Distribution Ceremony of "Financial Force• Dream Realization"of Tongnan District (2016), the aforesaid sum was given to impoverished college students. The ideal to be aimed at was to provide them support and care, make tangible contributions to the cultivation of new-generation talents for the country and assume social responsibilities.



Student Subsidy Distribution Ceremony of "Financial Force• Dream Realization"of Tongnan District

Case

Youyang Sub-branch made a charitable donation with the theme "Help One Child and Lead One Family to Get Rich"

On April 27, 2016, Youyang Sub-branch made a donation of "Intelligence Assistantship" with the theme "Help One Child and Lead One Family to Get Rich". The ideal to be aimed at was to take part in targeted poverty alleviation, promote the healthy growth of primary school students in mountainous areas, care for stay-at-home children and put into effect to "Take root in local areas and serve the public". The donation went to 85 students in Xiaoxian Primary School, Muye Town and long-distance electronic teaching facilities like sports supplies, computers and TV sets were donated to the school. All these were intended to give a boost to the development of its modern network education and set up the "Internet + Education" pattern. Meanwhile, over 3,400 books were donated to Malu Primary School in Heishui Town, with a library set up. And each student received life and school supplies like scarves, cotton-padded shoes and schoolbags, and sports supplies like basketball, football, badminton and table tennis. The donation was worth over RMB 50,000 in all.



Charitable donation with the theme "Help One Child and Lead One Family to Get Rich"

Case

Support the development of lemon industry of Chongqing Huida Lemon Technology Group Co., Ltd.

Chongqing Huida Lemon Technology Group Co., Ltd, a demonstration enterprise of financial poverty alleviation, leads the way in the local lemon industry. The Bank continuously geared itself to the specific needs of poverty alleviation through industrial development and provided tremendous support to its credit loan, policy application, financial services and product presentation. In addition, the Bank took advantage of financial force in the targeted poverty alleviation, contributed to the planting of over 12,000 mu of lemon and bailed nearly 2,000 people out of poverty. As a result, the program achieved the local employment and addressed the problem of fresh lemon sales and remarkably contributed to the development of local economy.



Lemon harvest

Popularity of Financial Knowledge

In response to the service month of "Popularity of Financial Knowledge to Households"(2016) of Chongqing Banking Regulatory Commission, the Bank took social responsibilities, and conducted campaigns such as the "Popularity of Financial Knowledge to Households" and "Five Popularities". All these were oriented towards villages, towns, communities, workplaces, markets and gathering places of workers in an effort to let community masses have access to financial knowledge, warn them against telecommunication fraud and help them solve financial problems in daily life. As of the end of December, the Bank had held a total of 7,278 sessions of the publicity of financial knowledge, and distributed 530,000 copies of publicity materials. All these received positive external recognition by receiving honors from China Banking Regulatory Commission.

Case

Tongnan Sub-branch's "Popularity of Financial Knowledge to Households" program

To address the problem of telecommunication fraud, the Bank took financial responsibilities and led Tongnan Sub-branch to join Hechuan Banking Regulatory Commission in the program of "Popularity of Financial Knowledge to Households". In the process, the scene play titled Telephone Is to Blame showed the various methods of financial fraud and fraud scenes were put up. All these were intended to lead the public to quickly identify fraud, raise their awareness of precautions and ensure the public security of property.



Tongnan Sub-branch's "Popularity of Financial Knowledge to Households" Program

Case

Youyang Sub-branch's "Popularity of Financial Knowledge to Households" program went to gathering places of migrant workers

To help migrant workers solve financial problems in daily life, the employees of Youyang Sub-branch went to the gathering places (Foshan, Sihui and Zhaoqing in Guangdong Province) of those from Youyang for the publicity of "Financial Knowledge to Households" from September 23 to 30, 2016. During the time, four sessions were held, through which financial knowledge and preferential policies were explained to them (like the identification of counterfeit money, precaution against telecommunication fraud and illegal fund-raising, "Five Freedoms and One Subsidy", etc.) to provide convenient financial services for migrant workers.



Youyang Sub-branch's "Popularity of Financial Knowledge to Households" Program Goes to Gathering Places of Migrant Workers



Taking Part in Public Services

The Bank is committed to providing public services, making voluntary blood donations, paying visits to nursing homes and rendering volunteer services, thus contributing to the buildup of a harmonious society. In 2016, the Bank's outward donations reached RMB 3.7954 million and volunteer services were provided, like the "Month of Senior Care", station public services and financial publicity and education at a cost of RMB 12.8749 million, with 34,818 person-times involved.

Case

Bishan Sub-branch's activities of senior care

With the rapid social development, senior care after retirement and physical and mental conditions of the old have become the focus of social attention. To carry forward traditional Chinese virtues and take corporate social responsibilities, Bishan Sub-branch went to Bicheng Nursing Home to visit the elderly and sent them the best wishes for the Mid-Autumn Festival. The employees put on the cheerful and passionate Little Apple of Chongqing Rural Commercial Bank and elaborated on the identification method of counterfeit money and anti-fraud knowledge. In addition, the employees did some cleaning and beautified the surroundings. This activity received warm welcome and positive reviews from all the elderly of the Nursing Home.



Senior Care Activity of Bishan Sub-branch



Senior Care Activity of Bishan Sub-branch



Senior Care Activity of Bishan Sub-branch

Case

Dazhu CQRC Village and Township Bank conducted a charitable donation with the theme -"Care for the World, a Loving Heart"

On May 17, 2016, Dazhu CQRC Village and Township Bank joined together with six units, including Dazhu County Poverty Alleviation Bureau, Dazhu County Science & Education Bureau, California Hope Nursery, etc., in conducting a large campaign of donation to poor children "Care for the World, a Loving Heart", gained access to information about 47 families of impoverished students county-wide and organized the employees to make donations. RMB 3,000 was donated to the corresponding families at the charity evening party "Care for the World, a Loving Heart". The fund was used to buy school supplies and daily necessities, etc. for such students and help them to finish school, winning high praise from the government and citizens.



Charity Donation of Dazhu CQRC County Bank

Case

Sanjian Sub-branch took part in disaster relief

On July 19, 2016, the Southern Fengdu County was overwhelmed by severe rainfall, inflicting heavy losses on many areas. Shortly afterwards, Sanjian Sub-branch activated the emergency plan for flood prevention and ensured orderly rescue operations. The employees of all the departments quickly took actions, dispatched mobile banking service vehicles and offered the victims mineral water, headache drugs and disinfected liquid medicine, etc. On the third day after the disaster, the operation of Sanjian Sub-branch returned to normal, becoming the first financial institution back to operation of its kind in the area.



Sanjian Sub-branch took part in disaster relief



Sanjian Sub-branch took part in disaster relief

Case

Wanzhou Branch rendered the public service of "Happy Childhood, Move Forward Together"

On May 31, 2016, Wanzhou Branch rendered the public service of "Happy Childhood, Move Forward Together" at Rangdu School in Wanzhou District. The Branch offered school supplies and holiday gifts like notebooks and T-shirts to 260 stay-at-home children and donated RMB 10,000 caring education fund to the school. Meanwhile, on the eve of the Children's Day, the employees of the Branch paid visits to many rural schools, such as Luotian Central Primary School, Xintian Central Primary School and Changling Primary School, etc. School supplies were given to all the stay-at-home children in each school and grants to some of the students of excellent character and learning from low-income families.



Public Service"Happy Childhood, Move Forward Together"

Case

Nanchuan Sub-branch conducted the campaign "Nine Kinds of Dreams, the Most Beautiful Letter Home"

In 2016, the Bank joined with the Propaganda Department of the Chongqing Municipal Committee, Chongqing Civilization Office and Chongqing Education Commission in conducting the 2nd campaign "Nine Kinds of Dreams, the Most Beautiful Letter Home". At the opening ceremony of the "Most Beautiful Letter Home", Nanchuan Sub-branch donated sports equipment to poor students in No. 3 Middle School of Nanchuan District—like basketball, badminton, table tennis, football, etc., and called for all the students to do physical exercise and build up the body. In addition, the Sub-branch joined with Sanquan Town Mazui Dongzhou Chunlei Primary School, No. 3 Middle School and No.1 Middle School in Nanchuan District in conducting a campaign between stay-at-home children and their parents with the theme of "Video Connection, A Loving Heart". This served as a platform for stay-at-home children and their parents to bond their relations and pour out their heart. In the meantime, the Bank brought stationery to stay-at-home children, including over 200 pencil boxes, distributed RMB 16,000 worth of 120 of book purchase cards and called for social attention to their growth.



"Nine Kinds of Dreams, the Most Beautiful Letter Home" Campaign



"Nine kinds of Dreams, the Most Beautiful Letter Home" Campaign

Case

Dazu Sub-branch conducted a campaign of spring care 2016 "Winter Sunshine, Warm Our Hearts"

Dazu Sub-branch is committed to providing public services, combining business development and public services by means of donation, human aid, intellectual support and service feedback, and taking social responsibilities. On January 15, 2016, the Youth League Committee of the Sub-branch joined with Dazu Youth League Committee in conducting a campaign of Spring Care 2016 "Winter Sunshine, Warm Our Hearts" in Huilong Town Changtian Primary School. New Year gifts were given to 30 stay-at-home children in the school, like cotton-padded clothes, scarves and stationeries so as to help realize their New Year's wishes.



Dazu Sub-branch Conducted a Campaign of Spring Care 2016 "Winter Sunshine, Warm Our Hearts"

Case

"Serve the Public • A Happy Journey Home" campaign during the Spring Festival transport season

The Bank has joined with the Business Center of Chongqing Transportation Group, Chongqing Justice Bureau and Chongqing Traffic Law Enforcement Corps, etc. in conducting a campaign "Serve the Public • A Happy Journey Home" during the Spring Festival transport season at various long-distance bus stations of the downtown area every year since 2014, including assistance to the old and young, consulting services and publicity of financial knowledge. There were a total of over 1,000 person-times of volunteers involved. Distributed for free were over 2 million bottles of mineral water, over 100,000 motion sickness plasters, over 6 million portions of candy and over 1.8 million volumes of pocket books. There were a total of over 3 million person-times of tourists being served. In addition, over 30 sub-branches at the district and county level set up service stations at their respective places, conducting welcome activities for those coming home, and delivering the warmth to them in the cold winter.

Outlook

2017 is a crucial year for the implementation of the "Three Transformation" strategy and Five-Year development plan and the promotion of reform and transformation. The Company will continue its mission of "Excellent Services to Customers, Maximum Returns to Shareholders, Real Success for Our People, Great Contribution to Community". In addition, the Company will focus on reform and innovation, boost the transformation and development, strengthen internal management, build a firm bottom line of risks, lay more stress on the quality and benefit of the development and embark on the road to the "most competitive regional commercial bank".

Responsibility Management

Integrate the assumption of social responsibility into all the aspects and the whole process of the operation and management; highlight the orientation of cost management and control, improve the level of delicacy management and, in the meantime, take social responsibilities, continue to improve the responsibility management system and promote the practice of social responsibility; improve the shareholder communication mechanism, take stringent measures for corporate governance, prevent various risks by overall planning, continuously improve the level of internal control, effectively build up a good corporate image, enhance the capability of sustainable development and take social responsibilities in an effective, joint and orderly way.

Economy

Hold firm to the primary functions of serving the real economy and boosting the stable development of economy, adhere to the transformation to a "asset-light bank", promote the institutional reform, improve the level of financial technology, boost the capability of product innovation and ensure the stable development of business; make full use of the policies of China-Singapore Project and Free Trade Zone, focus on operational advantages, raise the competitiveness of new business, provide more support to "Sannong" and medium, small & micro enterprises, and continuously promote financial inclusion and improve the people's livelihood.

Environment

Put green development on the list of priorities of social responsibilities, play the role of financial incubation, promote the transformation of energy conservation & emission reduction, support the environmental protection industry and provide customers with a diverse and customized green business system covering green financing, green credit, green investment, green consumption, etc.; advocate green office, practice strict economy and put an end to waste across the Bank, render green public services, build itself as an environment-friendly, amicable, and energy-saving "Green Bank", protect the ecological environment and build a green home.

Society

Center around customers' needs, provide extensive, multifunctional and excellent services, build good relations with customers, focus on the development of corporate culture, safeguard the rights and interests of the employees, provide humanistic care, enrich training channels, strengthen talent reserve and achieve the common growth of corporate and employee value; hold firm to compliance in operation, render public services in communities, increase social welfare, promote social harmony, and present the responsible image of a corporate citizen.

Key Performance Table

	Performance Indicators	2014	2015	2016
Economy	Total assets (RMB, billion)	618.889	716.805	803.158
	Net profit (RMB, billion)	6.813	7.228	8.001
	Shareholders' equity (RMB, billion)	42.848	48.288	54.190
	Tax revenue (RMB, billion)	3.621	3.843	3.306
	Average return on assets (%)	1.22	1.08	1.05
	Total amount of loans and advances (RMB, billion)	242.198	268.586	300.421
	Non-performing loan ratio (%)	0.78	0.98	0.96
	Provision coverage (%)	459.79	420.03	428.37
	Capital adequacy ratio (%)	12.45	12.09	12.7
	Balance of agriculture-related loans (RMB, billion)	114.511	122.924	135.302
	Loan balance of small & micro enterprises (RMB, billion)	76.013	82.744	93.434
	Number of outlets	1772	1773	1777
	Number of self-service machines	3755	4456	4796
Environment	Balance of green credit projects (RMB, billion)	5.456	8.454	10.537
Society	Total number of employees	15740	16182	16245
	Proportion of female employees (%)	51.41	50.7	49.51
	Number of various training sessions	1470	1837	1695
	Number of employees participating in the training (thousand times)	115	465	114
	Number of sessions of financial knowledge publicity	5934	6970	7278
	Total amount of outward donation (RMB, million)	—	—	3.7954
	Investments in volunteering (RMB, million)	—	—	12.8749

Preparation and Presentation Basis of Key Data

Total assets (RMB, billion)	Refer to the total assets of Chongqing Rural Commercial Bank Co., Ltd. (group size) calculated in accordance with International Financial Reporting Standards.
Net profits (RMB, billion)	Refer to the net profits of Chongqing Rural Commercial Bank Co., Ltd. (group size) calculated in accordance with International Financial Reporting Standards.
Shareholders' equity (RMB, billion)	Refer to the total amount of shareholders' equity of Chongqing Rural Commercial Bank Co., Ltd. (group size) calculated in accordance with International Financial Reporting Standards.
Tax revenue (RMB, billion)	Refer to the sum of income tax expense, business tax and surcharges provided based on the Group size of Chongqing Rural Commercial Bank Co., Ltd.
Average return on assets (%)	Refer to the proportion of net profits to the average between total assets at the beginning period and total assets at the ending period of Chongqing Rural Commercial Bank Co., Ltd. (group size) calculated in accordance with International Financial Reporting Standards.
Total amount of loans and advances (RMB, billion)	Refer to the total amount of loans and advances offered based on the Group size of Chongqing Rural Commercial Bank Co., Ltd.
Non-performing loan ratio (%)	Refer to the proportion of identified impaired loans & advances to the total amount of offered loans & advances based on the Group size of Chongqing Rural Commercial Bank Co., Ltd.
Provision coverage (%)	Refer to the proportion of provision for impairment loss on offered loans & advances to the total amount of identified impaired loans & advances based on the Group size of Chongqing Rural Commercial Bank Co., Ltd.
Capital adequacy ratio (%)	Refer to the capital adequacy ratio of Chongqing Rural Commercial Bank Co., Ltd. (group size) calculated in accordance with the Measures for Capital Management of Commercial Banks (Trial) issued by China Banking Regulatory Commission.
Balance of agriculture-related loans (RMB, billion)	Refer to the balance of various agriculture-related loans denominated in RMB & foreign currencies (including the balance of farmer's loans, balance of rural business & various organization loans, balance of urban business & various organization loans and balance of non-farming personal loans of agriculture, forestry, animal husbandry & fishery) based on the Group size of Chongqing Rural Commercial Bank Co., Ltd, including all branches, sub-branches and village and township banks.
Loan balance of small & micro enterprises (RMB, billion)	Refer to the balance of loans offered to small & micro enterprises by Chongqing Rural Commercial Bank Co., Ltd. (including all branches, sub-branches, not village and township banks) calculated based on the size of China Banking Regulatory Commission, including the loan balance of small enterprises, loan balance of micro enterprises, operating loan balance of individual businesses and main operating loan balance of small & micro enterprises.
Number of outlets	Refer to the number of outlets (with their financial licenses in favor of Chongqing Rural Commercial Bank Co., Ltd.) which have been in official operation, including Qujing Branch and its sub-branches, not the business outlets of all village and township banks and community sub-branches held by the Group.
Number of self-service machines	Refer to the total number of available ATMs, self-service cash recycling systems (CRSs) and self-service information kiosks in all branch offices (excluding village and township banks) of Chongqing Rural Commercial Bank Co., Ltd.
Balance of green credit projects (RMB, billion)	Refer to the balance of green credit projects, including projects of green agricultural development, resource recycling, renewable energy & clean energy, green transport, etc. calculated by Chongqing Rural Commercial Bank Co., Ltd. (including all branches, sub-branches, not village and township banks).
Total number of employees	Refer to the total number of on-the-job employees signing a full-time labor contract with Chongqing Rural Commercial Bank Co., Ltd.
Proportion of female employees (%)	Refer to the proportion of on-the-job female employees signing a full-time labor contract with Chongqing Rural Commercial Bank Co., Ltd. to the total number of on-the-job employees.
Number of various training sessions	Refer to the total number of various training sessions organized by Chongqing Rural Commercial Bank Co., Ltd.
Number of employees participating in the training (thousand times)	Refer to the total number of person-times of various trainings across the bank of Chongqing Rural Commercial Bank Co., Ltd.
Number of sessions of financial knowledge publicity	Refer to the total number of sessions of financial knowledge publicity in a whole year across Chongqing Rural Commercial Bank Co., Ltd.
Total amount of outward donation (RMB, million)	Refer to the total amount of outward donations in a whole year across Chongqing Rural Commercial Bank Co., Ltd.
Investment in volunteering (RMB, million)	Refer to the total investments in volunteering across Chongqing Rural Commercial Bank Co., Ltd.



Independent Assurance Report

To the Board of Directors of Chongqing Rural Commercial Bank Co., Ltd. (the "Board of Directors"):

We have been engaged by the Boards of Directors of Chongqing Rural Commercial Bank Co., Ltd ("CQRC Bank") to perform a limited assurance engagement over key social responsibility indicators (the "Key Social Responsibility Indicators") included in the Corporate Social Responsibility Report for the financial period from 1 January 2016 and 31 December 2016 (the "Report"). We also evaluated CQRC Bank's compliance with the principles of materiality and inclusivity as set out in Global Reporting Initiative (the "GRI" G4 Sustainability Reporting Guidelines).

Responsibilities of the Board of Directors

The Board of Directors is responsible for the compilation and presentation (including reporting guidelines, limitations, reporting data and relevant identification procedures) of the Report in accordance with the "GRI" G4 Sustainability Reporting Guidelines.

The Board of Directors is also responsible for the determination of social responsibility indicators and reporting objectives, as well as identifying stakeholders and material issues relevant to them, establishing and maintaining systems of internal controls for the management of social responsibility performance, how the reported performance information is derived; and maintaining adequate records.

Our Responsibilities

In accordance with our agreed terms of engagement with CQRC Bank, it is our responsibility to express a conclusion on the Key Social Responsibility Indicators (see "Key Performance Indicator Table" of the Report) and CQRC Bank's compliance with the principles of materiality and inclusivity set out in the GRI G4 Sustainability Reporting Guidelines, based on our work performed; and to report our conclusion solely to the Board of Directors, and for no other purpose. We do not assume responsibility towards or accept liability to any third parties for the contents of this Independent Assurance Report.

Our Independence and Quality Control

We have complied with the independence and other ethical requirements of the Code of Ethics for Professional Accountants issued by the International Ethics Standards Board for Accountants. Our firm applies International Standard on Quality Control 1 and, accordingly, maintains a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Basis of Our Work

We conducted our work in accordance with International Standard on Assurance Engagements 3000: "Assurance Engagements Other Than Audits or Reviews of Historical Financial Information" issued by the International Federation of Accountants. We planned and performed our work so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to form our conclusions below.

Our procedures performed included interviewing with CQRC Bank's personnel responsible for collecting, compiling and reporting the information, analyzing the information obtained, and other procedures relevant to the collection of the appropriate audit evidence. Specifically we:

- Interviewed CQRC Bank's management and personnel responsible for collecting, preparing and disclosing information to understand the current procedures for identifying stakeholders, the material issues relevant to them, and the relevant controls over the compilation of the Report;
- Performed enquiries and inspected related supporting documents to understand the expectations and needs of the stakeholders and how CQRC Bank responded to these expectations and needs;
- Confirmed the Key Social Responsibility Indicators disclosed in the Report and the relevant assessment criteria with CQRC Bank's management;
- Reconcile key financial data in the Social Responsibility Report with the audited financial statements.

Limitations of Our Work

Our limited assurance work focused only on the Key Social Responsibility Indicators disclosed in the Report and CQRC Bank's compliance with the principles of materiality and inclusivity set out in the GRI G4 Sustainability Reporting Guidelines. We gathered evidence and confirmed its accuracy to support our limited assurance conclusion. In a limited assurance engagement, the evidence gathering procedures are less in scope than a reasonable assurance engagement. Accordingly, we do not express an opinion on the effectiveness of any of the CQRC Bank's application systems, business processes, and the related financial performance data.

We performed our limited assurance engagement over the internal controls and procedures at and information provided by the head office of CQRC Bank. Our work does not include the evaluation of the information and procedures at branches and subsidiaries of CQRC Bank nor involve interviewing with external stakeholders. Moreover, historical comparative data is not within the scope of our work.

Meanwhile, our work does not include an evaluation of other information disclosed in the Report other than the Key Social Responsibility Indicators (see "Key Performance Indicator Table" of the Report).

Our Conclusions

- Subject to the limitation of our work, and the work performed and described in the Independent Assurance Report, nothing has come to our attention that causes us to believe that there were any errors that would have a material impact on the Key Social Responsibility Indicators disclosed in the Report ; and
- Subject to the limitation of our work, and the work performed and described in the Independent Assurance Report, nothing has come to our attention that causes us to believe that the Report was not prepared in compliance with the principles of materiality and inclusivity as set out in GRI G4 Sustainability Reporting Guidelines,

Restriction on Use

This Independent Assurance Report is intended solely for the use by the Board of Directors and is not suitable for any other purpose.

Deloitte Touche Tohmatsu Certified Public Accountants LLP

Deloitte Touche Tohmatsu Certified Public Accountants LLP

17 March 2017

ESG Indicator Index

NO.	Contents	Disclosure Location
A1 Emissions	General disclosure Relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste, etc.: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer. Note: ① Air emissions include NOx, SOx and other pollutants regulated under national laws and regulations. ② Greenhouse gases include carbon dioxide, methane, nitrous oxide, hydrofluorocarbons, perfluorocarbons and sulphur hexafluoride. ③ Hazardous wastes are those defined by national regulations.	Green operation
	A1.1 The types of emissions and respective emissions data.	2017 disclosure item, not disclosed
	A1.2 Greenhouse gas emissions in total (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	2017 disclosure item, not disclosed
	A1.3 Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	2017 disclosure item, not disclosed
	A1.4 Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	2017 disclosure item, not disclosed
	A1.5 Description of measures to mitigate emissions and results achieved.	Green operation
	A1.6 Description of how hazardous and non-hazardous wastes are handled, reduction initiatives and results achieved.	Green operation
A2 Use of resources	General disclosure Policies on the efficient use of resources, including energy, water and other raw materials. Note: Resources may be used in production, in storage, transportation, in buildings, electronic equipment, etc.	Green operation
	A2.1 Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility).	2017 disclosure item, not disclosed
	A2.2 Water consumption in total and intensity (e.g. per unit of production volume, per facility).	2017 disclosure item, not disclosed
	A2.3 Description of energy use efficiency initiatives and results achieved.	Green operation
	A2.4 Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency initiatives and results achieved.	Green operation
	A2.5 Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.	Not applicable
A3 environment and natural resources	General disclosure Policies on minimising the issuer's significant impact on the environment and natural resources.	Green public services
	A3.1 Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	Green public services

NO.	Contents	Disclosure Location
B1 Employment	General disclosure Relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer.	Diversified team
	B1.1 Total workforce by gender, employment type, age group and geographical region.	Diversified team
	B1.2 Employee turnover rate by gender, age group and geographical region.	Suggested disclosure item, not disclosed
B2 Health and safety	General disclosure Relating to providing a safe working environment and protecting employees from occupational hazards: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer.	Caring for employees
	B2.1 Number and rate of work-related fatalities.	Suggested disclosure item, not disclosed
	B2.2 Lost days due to work injury.	Suggested disclosure item, not disclosed
	B2.3 Description of occupational health and safety measures adopted, how they are implemented and monitored.	Caring for employees
B3 Development and training	General disclosure Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities. Note: Training refers to vocational training. It may include internal and external courses paid by the employer.	Employee development
	B3.1 The percentage of employees trained by gender and employee category (e.g. senior management, middle management).	Employee development
	B3.2 The average training hours completed per employee by gender and employee category.	Employee development
B4 Labor standards	General disclosure Relating to preventing child and forced labor: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer.	Diversified team
	B4.1 Description of measures to review employment practices to avoid child and forced labour.	Diversified team
	B4.2 Description of steps taken to eliminate such practices when discovered.	Diversified team

NO.	Contents	Disclosure Location
B5 Management of supply chain	General disclosure Policies on managing environmental and social risks of the supply chain.	Win-win situation
	B5.1 Number of suppliers by geographical region.	Suggested disclosure item, not disclosed
	B5.2 Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored.	Win-win situation
B6 Product responsibility	General disclosure Relating to health and safety, advertising, labeling and privacy matters relating to products and services provided and methods of redress: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer.	Service quality
	B6.1 Percentage of total products sold or shipped subject to recalls for safety and health reasons.	Not applicable
	B6.2 Number of products and service related complaints received and how they are dealt with.	Excellent environment
	B6.3 Description of practices relating to observing and protecting intellectual property rights.	Not applicable
	B6.4 Description of quality assurance process and recall procedures.	Not applicable
	B6.5 Description of consumer data protection and privacy policies, how they are implemented and monitored.	Reliable services
B7 Anti- corruption	General disclosure Relating to bribery, extortion, fraud and money laundering: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer.	Compliance in operation
	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.	Anti-corruption
	B7.2 Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored.	Compliance in operation
B8 Community investments	General disclosure Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests.	Community harmony
	B8.1 Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sports).	Community harmony
	B8.2 Resources contributed (eg. money or time) to the focus area.	Community harmony

GRI Indicator Index

NO.	Contents	Disclosure Location
Strategy and analysis		
G4-1	Provide a statement from the most senior decision-maker of the organization (such as CEO, chair, or equivalent senior position) about the relevance of sustainability to the organization and the organization's strategy for addressing sustainability.	Message from the Chairman
G4-2	Description of significant impacts, risks and opportunities.	Message from the Chairman and the President
Organizational profile		
G4-3	Report the name of the organization .	Organizational profile and report description
G4-4	Report the primary brands, products and/or services.	Organizational profile, service quality, support for small & micro enterprises
G4-5	Report the location of the organization's headquarters.	Organizational profile and report description
G4-6	Report the number of countries where the organization operates, and names of countries where either the organization has significant operations or that are specifically relevant to the sustainability topics covered in the report.	Organizational profile
G4-7	Report the nature of ownership and legal form.	Organizational profile, report description
G4-8	Report the markets served .	Organizational profile, key performance table
G4-9	Report the scale of the organization .	Organizational profile
G4-13	Report any significant changes during the reporting period regarding the organization's size, structure, ownership, or its supply chain.	Organizational profile, corporate governance
Identified material aspects and boundaries		
G4-17	a. List all entities included in the organization's consolidated financial statements or equivalent documents . b. Report whether any entity included in the organization's consolidated financial statements or equivalent documents is not covered by the report .	Report description, organizational profile
Interested party engagement		
G4-24	Provide a list of interested party groups engaged by the organization .	Responsibility management
G4-26	Report the organization's approach to interested party engagement, including frequency of engagement by type and by interested party group, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process.	Responsibility management

NO.	Contents	Disclosure Location
G4-27	Report key topics and concerns that have been raised through interested party engagement, and how the organization has responded to those key topics and concerns, including through its reporting. Report the interested party groups that raised each of the key topics and concerns.	Responsibility management
Report profile		
G4-28	Reporting period for information provided .	Report description
G4-30	Reporting cycle.	Report description
G4-31	Provide the contact point for questions regarding the report or its contents.	Report description, feedback table of reader's opinions
G4-32	Report the 'in accordance' option the organization has chosen and the GRI Content Index for the chosen option; report the reference to the External Assurance Report, if the report has been externally assured.	Report description, GRI index
G4-33	Report the organization's policy and current practice with regard to seeking external assurance for the report .	Independent assurance report
Governance		
G4-34	Report the governance structure of the organization, including committees of the highest governance body.	Corporate governance
G4-35	Report the process for delegating authority for economic, environmental and social topics from the highest governance body to senior executives and other employees .	Corporate governance
G4-41	Report processes for the highest governance body to ensure conflicts of interest are avoided and managed. Report whether conflicts of interest are disclosed to interested parties.	Corporate governance
G4-45	Report the highest governance body's role in the identification and management of economic, environmental and social impacts, risks and opportunities; report whether interested party consultation is used to support the highest governance body's identification and management of economic, environmental and social impacts, risks and opportunities.	Corporate governance
Economic performance		
G4-EC1	Direct economic value generated and distributed by the organization .	Key performance table Taking economic responsibility to help enrich the people and revitalize Chongqing Taking environmental responsibility and promoting green development Fulfilling social responsibility to realize harmony and a win-win situation
G4-EC2	Financial implications and other risks and opportunities for the organization's activities due to climate change .	Taking environmental responsibility and promoting green development

NO.	Contents	Disclosure Location
G4-EC7	Development and impact of infrastructure investments and services supported .	Taking economic responsibility to help enrich the people and revitalize Chongqing Taking environmental responsibility and promoting green development Fulfilling social responsibility to realize harmony and a win-win situation
G4-EC8	Significant indirect economic impacts, including the extent of impacts .	Taking environmental responsibility and promoting green development Fulfilling social responsibility to realize harmony and a win-win situation
Environmental performance		
G4-EN7	Reductions in energy requirements of products and services .	Green operation, service quality
G4-EN27	Extent of impact mitigation of environmental impacts of products and services .	Green finance
G4-EN30	Significant environmental impacts of transporting products and other goods and materials for the organization's operations, and transporting members of the workforce.	Green operation
G4-EN31	Total environmental protection expenditures and investments by type .	Green finance
Social performance		
G4-LA1	Total number and rates of new employee hires and employee turnover by age group, gender and region.	Diversified team
G4-LA2	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by significant locations of operation .	Diversified team
G4-LA9	Average hours of training per year per employee by gender, and by employee category .	Employee development
G4-LA10	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings .	Employee development
G4-LA12	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity.	Diversified team
G4-LA16	Number of grievances about labor practices filed, addressed, and resolved through formal grievance mechanisms .	Diversified team
G4-HR2	Total hours of employee training on human rights policies or procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained.	Employee development
G4-SO1	Percentage of operations with implemented local community engagement, impact assessments, and development programs.	Community harmony

NO.	Contents	Disclosure Location
G4-SO4	Communication and training on anti-corruption policies and procedures	Compliance in operation
G4-SO6	Total value of political contributions by country and recipient/beneficiary	Community harmony
G4-PR5	Results of surveys measuring customer satisfaction	Service quality
Supplementary index of financial industry		
G4-FS1	Specific environmental and social policies applied to business activities	Taking economic responsibility to help enrich the people and revitalize Chongqing Taking environmental responsibility and promoting green development Fulfilling social responsibility to realize harmony and a win-win situation
G4-FS2	Procedures for assessment and monitoring of environmental and social risks during operations	Compliance in operation
G4-FS3	Monitoring clients' implementation of and compliance with environmental and social requirements	Compliance in operation
G4-FS4	Capacity and procedures for improvement of employees' implementation of environmental and social policies	Employee happiness
G4-FS5	Interactions with customers, investors and partners regarding environmental, social risks and opportunities	Responsibility management
G4-FS6	Business percentage by region, scale and industry	Service quality
G4-FS7	Value of products and services designed to deliver social benefits (broken down by purpose)	Fulfilling social responsibility to realize harmony and a win-win situation
G4-FS8	Value of product and service designed to meet environmental needs (broken down by purpose)	Taking environmental responsibility and promoting green development Service quality
G4-FS10	Number and percentage of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social factors	Green finance
G4-FS13	Entry points in sparsely-populated or economically underdeveloped areas listed according to type	Service quality
G4-FS14	Actions to improve financial services for disadvantaged people	Community harmony
G4-FS15	Policies for the fair design and sale of financial products and services	Service quality
G4-FS16	According to beneficiary, actions to improve the education of financial knowledge	Community harmony

Feedback Table from Readers

Thank you for reading the 2016 Corporate Social Responsibility Report of the Bank. To provide more valuable information for you and other interested parties and improve the capacity and level of the Bank's assumption of corporate social responsibilities, your insights into the report are always welcomed and you can contact us via the following:

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1. Which type of interested party do you belong to? _____

A. Government B. Regulatory body C. Shareholder D. Customer E. Employee
F. Supplier and partner G. Community H. The public and media

2. Do you think the report fully satisfies your expectations of the Bank? _____

A. Yes B. No, which expectations are not satisfied in the report in your opinion?

3. Do you think the Bank well responds to your expectations? _____

A. Yes B. No, which of your expectations do you think are not well responded to?

4. Do you think the contents and format design of the report make it easy to read? _____

A. Excellent B. Good C. Average D. Poor

5. What are your opinions of and suggestions for the Bank's assumption of social responsibility and the report itself?

Thank you again for your participation!



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