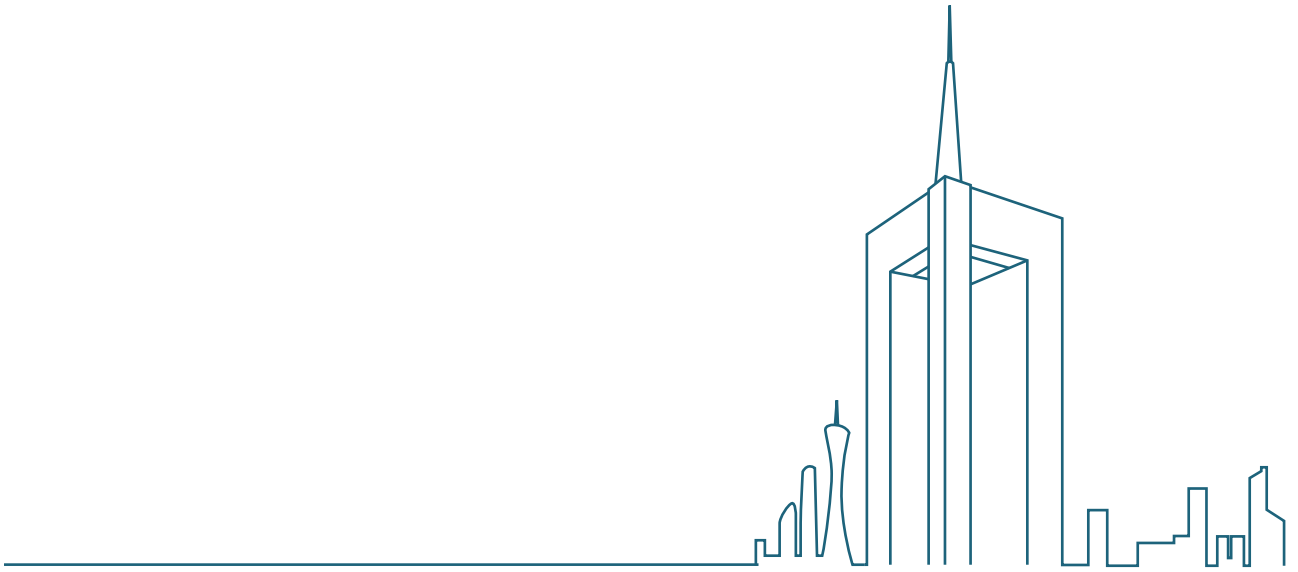


2018

Corporate Social Responsibility Report





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About This Report

Overview

Adhering to the principles of significance, quantification, balance and consistency, the bank has prepared the annual Corporate Social Responsibility report (CSR report) for the period from January 1, 2018 to December 31, 2018. It focuses on disclosing the bank's relevant information on economic, social and environmental sustainability. This report should be read in conjunction with the 2018 Annual Report of the bank .

Preparation Basis of the Report

This report was prepared according to the Global Report Initiative (GRI) Sustainability Reporting Guidelines, Appendix 27 Environmental, Social and Governance Reporting Guide (ESG Guide) of Main Board Listing Rules (Listing Rules) issued by HKEx, PRC National Standard Guidance on Social Responsibility (GB/T 36000), the CSR Reporting Guidelines for Chinese Companies (CASS-CSR 4.0) issued by the Chinese Academy of Social Sciences (CASS) and other relevant documents.

Scope and Coverage of the Report

The purpose of this report is to, in a balanced manner, state the corporate social responsibility performance of the bank in economy, product & service, community, employee care and environment. Unless otherwise specified, this report covers Guangzhou Rural Commercial Bank Co., Ltd. and its subsidiaries.

Salutation Description

To facilitate presentation and reading, "Guangzhou Rural Commercial Bank", "Company", "we", "our bank" and "the bank" in this report all refer to "Guangzhou Rural Commercial Bank Co., Ltd.". "Group" refers to Guangzhou Rural Commercial Bank Co., Ltd. and its subsidiaries.

Report Data Description

Some of the financial data in this report come from the 2018 financial statements. The bank's financial statements for the year ended December 31, 2018 have been audited by PricewaterhouseCoopers (PWC). If the data contained in the corporate social responsibility report are inconsistent with the annual report, the annual report shall prevail. Other data mainly come from the bank's internal system and the statistical data of its branches, mainly in 2018, with some data beyond the above range. The monetary amounts involved in this report are denominated in RMB, unless otherwise specified.



Guarantee Method of the Report

This report is verified by PricewaterhouseCoopers Zhong Tian LLP in accordance with the International Standard on Assurance Engagements 3000 (Revised) "Assurance Engagements Other Than Audits or Revises of Historical Financial Information" and an independent verification report is issued.

Form of Report Release

This report is published in both print and electronic formats. The electronic version is available on the websites of the Stock Exchange of Hong Kong (www.hkexnews.hk) and the bank (www.grcbank.com).

This report is published in both Chinese and English. In case of any misunderstanding between the two versions, the Chinese version shall prevail.

Contact Us

Address: 1 Huaxia Road, Zhujiang New Town, Tianhe District, Guangzhou City, Guangdong Province, China Zip Code: 510623

Tel: 020-28019324 E-mail: ir@grcbank.com

About Guangzhou Rural Commercial Bank

Company Profile

Guangzhou Rural Commercial Bank (GRCB), formerly known as Guangzhou Rural Credit Cooperative established in 1952, was restructured into a rural commercial bank in December 2009 and listed in Hong Kong in June 2017 with a registered capital of RMB 9.808 billion yuan. The bank has 631 business outlets, 619 of which are located in Guangzhou, ranking first in Guangzhou. It has 6 branches in Guangdong Province, including Branches of Nansha Free Trade Zone, Foshan, Qingyuan, Heyuan, Zhaoqing and Zhuhai Hengqin. It has also initiated the establishment of 25 Zhujiang County Banks in 9 provinces (cities) including Beijing, Liaoning, Shandong, Henan, Sichuan, Jiangsu, Hunan and Jiangxi. At the same time, as one of the first rural commercial banks in China to realize nationwide cross-regional and cross-industry operation, the bank has wholly owned the Zhujiang Financial Leasing Company, the first financial leasing company approved by the CBIRC in Guangdong Province, and controlled Zhuzhou Zhujiang Rural Commercial Bank.

The comprehensive strength of GRCB ranks first in the country's rural commercial banks, leading in business scale, profitability and asset quality. At the end of 2018, the total assets of the Group were RMB 763.29 billion, the balance of various deposits and loans were RMB 542.34 billion and RMB 377.99 billion respectively, resulting in a net profit of RMB 6.83 billion and a non-performing rate of 1.27%. Having been selected as one of the world's 1,000 largest banks published by the British Banker for nine consecutive years, ranking 192nd in 2018, the bank is the first Guangdong regional bank to join the top 200 global banks. The bank was ranked among the Forbes top 2,000 global enterprises, rated among the top 500 Chinese enterprises in 2015, 2016 and 2018, and ranked at 87th in net profit, 20th in income profit margin and 23rd in per capita profit margin. In addition, honored as "National Rural Commercial Bank Benchmarking Bank" for many years, the bank is the only rural commercial bank in the country that has been rated as investment grade by Moodys and S&P, two world authoritative rating agencies. The bank has set up the country's first professional village soccer exchange platform, the Qiancun Football Tournament, and created the Sun Charity Fund, the largest public charity fund registered in Guangzhou, to innovate and carry out the three major public welfare brand projects of "Sun—Silent Love", "Sun—Together under Banyan Tree", "Sun—Special Visit to Old Revolutionary Bases" to help the poor and the needy, so as to actively repay the society.

Message from the Chairman



党委书记、董事长

王生家



The year 2018 marks the 40th anniversary of the reform and opening up. The 40 years have witnessed the tremendous changes in China's face and the spectacular development of GRCB. This year, inspired by the first anniversary of listing in Hong Kong, we moved forward rapidly along the road of high-quality development. Faced with the severe and complicated internal and external situations, we stuck to our initial attitude and actively fulfilled our social responsibilities such as serving entities, relieving industries, supporting farmers and small and micro enterprises as well as conducting green development. We are committed to creating sustainable long-term value. The greater the ability is, the greater the responsibility will be. This year, we are still struggling on the road.



Adhering to prudent governance and fostering a compliance ecology of due diligence and responsibility: We have firmly established the bottom line and principle of operating, governance and compliance, adhered to the principle of promoting reform, strengthening governance and steady development through party leadership and party building, created a working atmosphere of party conduct and clean government construction and anti-corruption and clean government promotion through linkage between the upper and lower levels, internal and external integration, constructed a full-coverage operation mechanism with internal control and compliance management, consolidated weak parts, forged strong key links, cultivated a culture of self-discipline and duty performance in which everyone has responsibilities and everyone is responsible, and improved the compliance ecology of performing duties with due diligence day by day.

Adhering to the principle of customer first, forging a pro-business and pro-people business model. We take pro-business, pro-city and pro-township as the basic principles, take customers as the center, treat innovation as the driving force, and optimize the formation of a professional, focused and dedicated brand-new marketing organization system; serve the entity economy, relieve private enterprises, and implement classified policies to meet the financial needs of large, medium, small and micro enterprises in all processes and factors; integrate into regional strategy, pay attention to urban and rural development, helping Guangdong-Hong Kong-Macau Greater Bay Area to combine production and finance with diversified financial formats and comprehensive service channels, promote the intelligent, electronic and networked development of local financial infrastructure, and focus on depicting a new picture of a better relationship between the bank, the government, the enterprise and the people in the new era.

Paying attention to the sinking of service and solidifying the characteristic and accurate inclusive path. We stay true to our original mission, stick to our main business, focus on serving "Sannong" and assist small and micro businesses, and innovate and develop an characteristic, effective and accurate business operation mode; take agricultural needs, rural purposes and farmer demands as the fundamental starting point, rely on the combination of circles and chains and the fusion of scenes to deepen the great development of rural revitalization; launch "targeted" precision services and intensify professional franchise, aiming at the market pain points of small and micro finance such as unbalanced supply and demand and inadequate services; tailor closed-loop services and help small and micro enterprises grow steadily, adhering to the principle of "One Policy for One market, One Policy for One Enterprise".

Strengthening people-oriented, gathering the humanistic strength of harmony and love. We attach importance to the value of talents, pay attention to social development, and build a harmonious and beautiful relationship between enterprises, employees and society in an all-round way; adhere to the general principle of human development based on people and the combination of management and training, and establish an orderly competition, fair and just, and reasonable talent reserve and salary and welfare system; adhere to the principle of great kindness without words and great love without substance, we will actively carry out our public welfare responsibilities, pay attention to vulnerable groups, focus on helping the poor and needy, cherish the old revolutionary base areas, and actively carry forward the warm financial strength.

Fulfilling the responsibility of environmental protection, forging the green momentum of environmental protection. We pay close attention to environmental issues and fulfill our environmental protection obligations with our inherited values and sustainable development management concept; environmental risk assessment will be incorporated into the financing environment assessment system, green guidance will be incorporated into business links such as project evaluation, credit approval, bond underwriting, carbon financial transactions, etc.; the concept of intensive development and office saving will be established, and technical standards such as energy conservation and consumption reduction will be fully applied to the transformation of traditional business methods and office environment, with the intention of building a resource-intensive and environment-friendly green bank.

The so-called difficult things are easy for those who dare to do them, and difficult for those who dare not to: After 40 years of reform and opening up, we have gone through hardships and worked tirelessly; in the past ten years, the restructuring has been carried out and the transformation and development have been carried out, persistently; in 2019, under the historical witness of the seventieth birthday of the motherland and the tenth anniversary of the restructuring of the whole bank, we will continue to adhere to the market logic, adhere to the strategic positioning, firmly adhere to the path of diversified operation and comprehensive development, carry forward the past, keep in mind the mission, and fulfill our social responsibilities with more outstanding performance and bold commitment, helping our customers, partners, the people's livelihood and local development, so as to achieve dreams and light up hopes. In 2019, to meet the new journey, we will start again from the heart.

2018

Corporate Social Responsibility Report

01

Carrying out Ideas and Strengthening Management



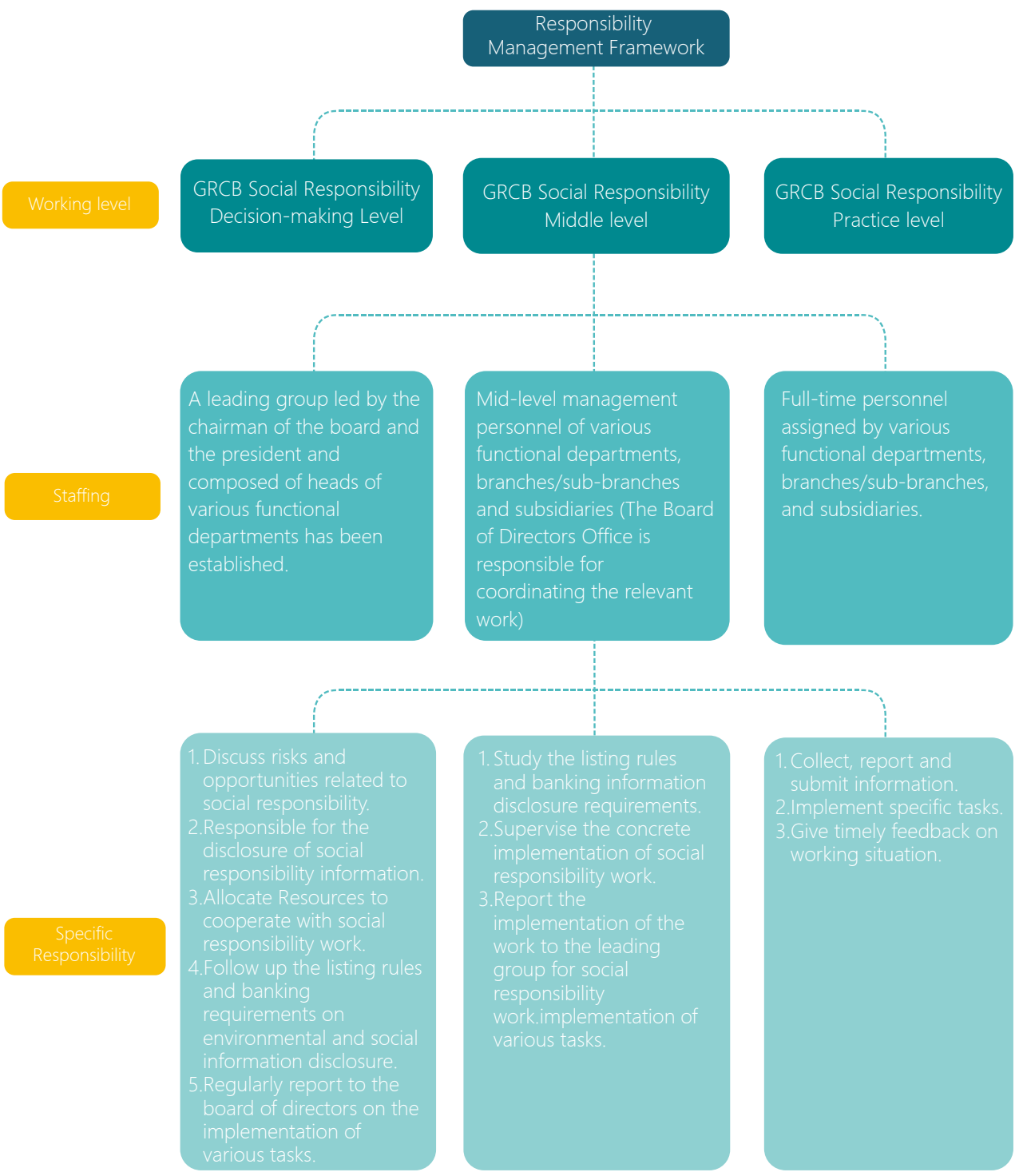
1.1 Concept of Social Responsibility

The bank always adheres to the concept of developing in tandem with the society, sticks to "By your side, every single step of the way!" and actively participates in social construction and gives back to society while realizing its own growth.



1.2 Responsibility Management Framework

In order to effectively manage their own risks and opportunities on environmental and social related issues, the overall social responsibility management framework has been studied and determined, according to the overall background and disclosure requirements of ESG Guidelines, as well as the expectations and future trends of the overall capital market on the environmental and social management of listed companies, and in combination with the requirements of relevant departments such as the CBIRC and the CBA on bank's social responsibility performance and information disclosure. Each department will carry out its duties and cooperate in the division of labor, and apply the concept of social responsibility to the daily operation of the whole bank.



1.3 Stakeholder Communication

The bank attaches great importance to communication with stakeholders, establishes diversified service and communication channels, listens to the voices of stakeholders, meets the needs of stakeholders, and strives to build the bank into a financial institution with social recognition, customer trust, shareholder satisfaction and employee dependence.

Stakeholders	Appeal	Topics of Concern	Communication and Response Channels
Employees	Salary and development	Salaries and benefits, development channels, training system, workplace safety and health	Union, management hotline, management mailbox, email, day-to-day opinion collection, satisfaction survey
Local Government	Abide by the law and support local development.	Paying taxes according to law, supporting local economic development, and supporting urban renewal	Policy communication, information reporting, reviewing public information
Regulatory Agencies	Meet various regulatory requirements	Risk management, compliance and steady operation	Relevant compliance departments are responsible for contacting
Customers	High quality products and services	Service quality, product safety, information safety, privacy protection, responsible marketing and complaint handling	Outlet communication, online customer service, service hotline, customer manager, complaint handling
Local Communities	Activity for the convenience of the citizens	Establishment of outlets, interaction with local residents, support for community reconstruction and development, charity engagement, and local environmental impact.	Communication at outlet, financial knowledge popularization, volunteer activities, support for local urban renewal projects
Partners	cooperation and win-win situations	Honesty and reliability, professional ethics, information security, cooperation and win-win situations	Regular visits, terms of cooperation, interaction through joint programs

During this year, the bank screened and identified relatively important issues, including Anti-corruption, Product Responsibility, Community Investment, Employment, Development and Training, based on communication with stakeholders in daily operations and in combination with the company's development. Related topics include Emissions, Use of Resources, Environment and Natural Resources, Health and Safety, Labor Standards and Supply Chain Management. In this report, we will discuss the bank's efforts and work progress on these issues.

1.4 Major Honors & Awards

"Annual Responsible Brand Award",
The Eighth China Public Welfare festival



Most Influential Charity Enterprise,
Guangzhou Charity List



Four Star Charity Donation Unit, Guangzhou Charity List



The "Silent Love" project was rated as
the excellent public welfare project in the
fourth quarter of 2018 and the excellent
public welfare project of the year 2018
by Sina.com.



Forbes 2018 World Best Employer,
209th in the World, 27th in Chinese Enterprises.



2018 Guangdong Honest Enterprise



CCM Award China—Best Customer Center Award



2017-2018 CCCS Best contract public welfare
center Award



2018 Best Cohesion Award



Outstanding Contribution Award of Civilized and Standardized
Service Standards Evaluation of Guangdong Banking Industry

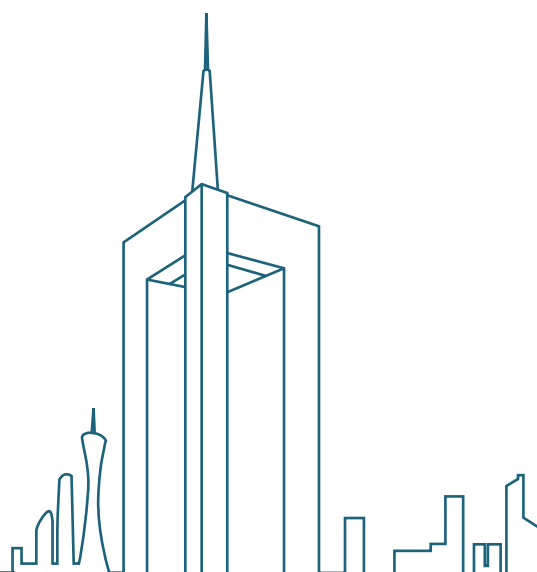


2018

Corporate Social Responsibility Report

02

Advocating Integrity,
Good Governance and
Steady Management

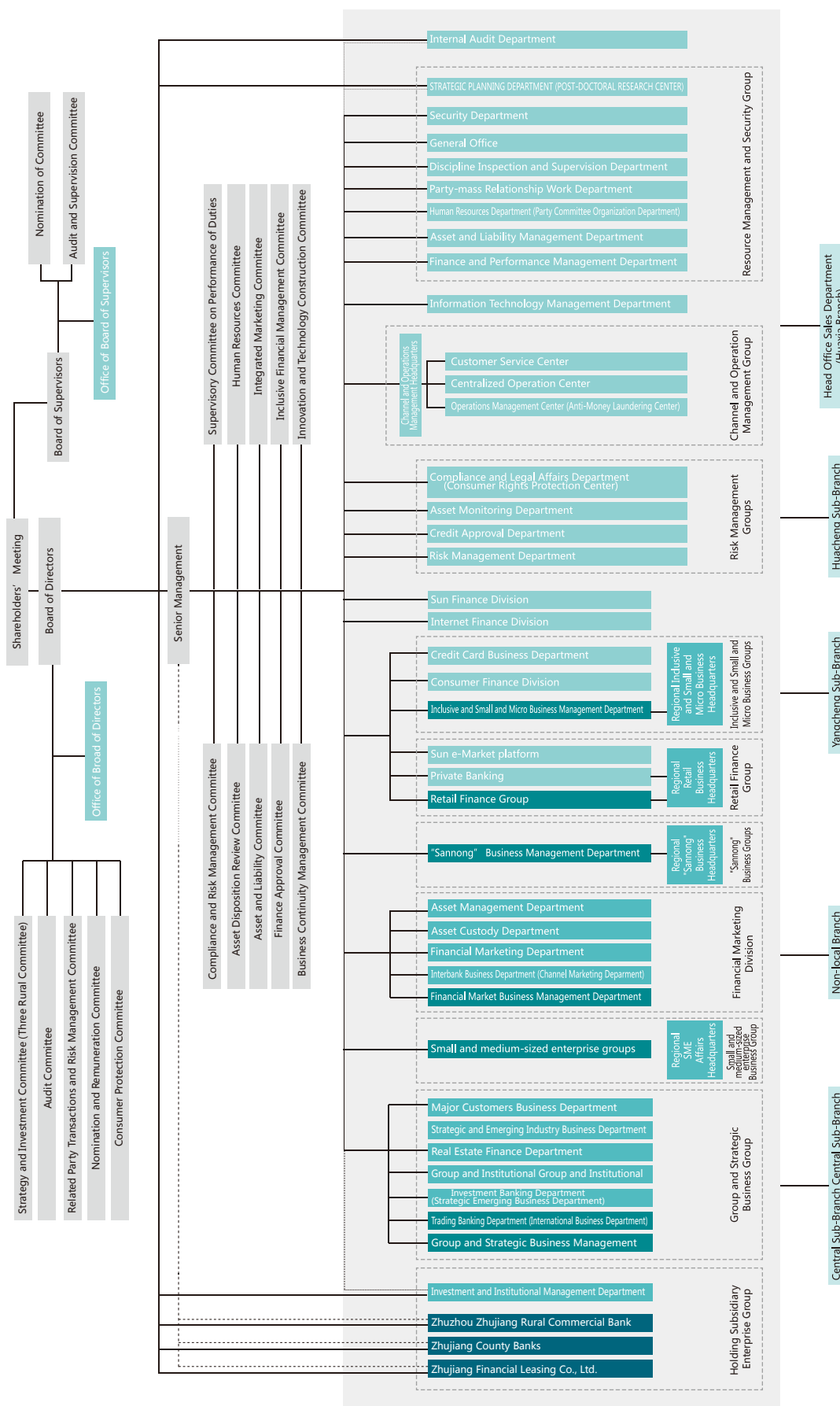


■ 2.1 Standardize Governance and Operation

The bank has established a governance structure consisting of a general meeting of shareholders, the board of directors, the board of supervisors and senior management. Each governance entity performs its duties independently, coordinates its operations, checks and balances, and plays a positive role to continuously promote the steady and healthy development of our bank.

The bank has continuously improved the standardization of corporate governance to ensure the corporate governance level of listed companies so as to protect the rights and interests of stakeholders and enhance corporate value. The bank also strictly abides by relevant laws and regulations and the Hong Kong Listing Rules and other provisions on insider information management, and continuously improves the effectiveness and quality of the preparation of periodic reports and interim reports. In 2018, the bank issued a total of 56 announcements including the 2017 annual report, the 2018 interim report and circulars letter of shareholders' meeting. The bank attaches great importance to the management of shareholder rights and investor relations, maintains close and efficient communication with domestic and overseas investors and small and medium shareholders through various forms such as telephone, mail, reception of visitors and investor relations column on the bank's website, and actively strengthens the management of investor relations.

Organizational structure of the company



2.2 Strengthen Style Construction

The bank is committed to creating an integrity culture, attaches great importance to the construction of integrity and honest government and the work of fighting corruption and promoting clean government, and has carried out in-depth special rectification actions on corruption and style issues in the fields of grassroots anti-corruption, petty official corruption, poverty alleviation, and strengthening employees awareness of integrity and self-discipline. At the same time, the bank actively cooperates the eight regulations of the Municipal Commission for Discipline Inspection, improve corruption, strengthen supervision, prevent the loss of state-owned assets and other special inspections and continuously improve its internal operation and management.

Case

Conference on Party Building and Construction of a Clean and Honest Party

In 2018, the bank organized a conference on party building and construction of clean and honest government. Five leaders of grass-roots Party organizations made three on-site reports and received comments. On the basis of summarizing the bank's Party building work in 2017 and the construction of clean and honest government, the bank will deploy the work in 2018.



The bank also focuses on prevention, vigorously publicizes anti-corruption knowledge, enriches educational content, improves educational methods and effectively promotes the construction of a clean culture. Specific measures include: carry out discipline education and Study Month, and effectively enhance the party spirit cultivation and integrity awareness of party members, cadres and employees; hold a special training course on discipline education for leading cadres; carry out collective honest talk with newly promoted leading cadres to strengthen their awareness of honesty and self-discipline; issue books and periodicals on anti-corruption warnings and records; organize visits to the "radical reform" warning exhibition, etc.

Case

Special Training Session on Discipline Education for Leading Cadres

On September 4, 2018, the bank held a special training session on discipline education for leading cadres and invited members of discipline education instructors of the Municipal Commission for Discipline Inspection to give a special report on "fully understanding the situation requires taking a stable and honest career path". More than 900 people from the bank participated in the training, which is of great practical significance for strengthening the management of honest career for leading cadres and promoting the construction of a clean and honest party style and anti-corruption work of the bank.



The bank actively implemented the relevant requirements of the Municipal Commission for Discipline Inspection for carrying out micro-education for Party members, and urged the 2,646 Party members and cadres serving in the bank to learn the Party Constitution, Party rules and discipline and other knowledge anytime and anywhere; carry out clean culture into the enterprise activities and participate in the SASAC essay, two of which won the outstanding essay award, and the unit also won the outstanding organization award.

2.3 Operating in Compliance with Laws and Regulations

In 2018, the bank earnestly implemented the concept of comprehensive risk management, continuously improved the risk management system, actively strengthened risk prevention and control monitoring, prevented compliance risks in operation and management, continuously optimized compliance management; further strengthened compliance risk management by sorting out authorization rules, conducting compliance self-examination and supervision and urging rectification of problems, further improved risk control capability, and effectively operated in accordance with laws and regulations.

Implementation of Anti-Money Laundering Management

The bank attaches great importance to anti-money laundering, The bank has been continuously establishing and improving its anti-money laundering mechanism, earnestly fulfilled its anti-money laundering obligations.

2018 Anti-Money Laundering Training Performance

Conducted anti-money
laundering training:

106

Person-times Anti-Money
Laundering training:

5,672

Specifically including:

01

the bank establishes an internal control system that comprehensively covers the anti-money laundering work such as customer identification, customer risk classification and classification management, large-sum transaction and suspicious transaction reports (including list monitoring), preservation of customer identity data and transaction records, self-assessment of money laundering risk, anti-money laundering investigation, and update and improve it in a timely manner.

02

The bank assists relevant authorities in combating money laundering and predicates crimes.

03

the bank actively fulfills the obligation of anti-money laundering propaganda, and improves people's anti-money laundering awareness through going to the village community, the community and schools to carry out anti-money laundering propaganda.

04

The bank organizes bank-wide anti-money laundering knowledge training to improve the comprehensive capacity of anti-money laundering staff;

In 2018, the bank successfully blocked 3 accounts opened using false certificates and 3 accounts opened using other people's identity cards through initial identification of customers; through the re-identification of existing customers, 11 fraud cases were successfully intercepted and RMB 423,000 of economic losses were recovered for customers. At the same time, two suspicious special reports reported by the bank to the People's Bank were confirmed to hold important clue values and then handed over to the public security organs for investigation.

In 2018, the bank did not find any disclosure case of anti-money laundering information, and there were no cases of money laundering caused by failure to perform anti-money laundering duties strictly in accordance with regulations, or cases of internal personnel suspected of money laundering, etc.

Case

Our bank participated in the 2018 on-site publicity campaign organized by the People's Bank of China to jointly build a line of defense for anti-money laundering.

The bank actively participated in the "Building Anti-Money Laundering Defense Line Together in 2018" organized by Guangzhou Branch of the People's Bank of China and the on-site publicity activities "Resolutely Eradicate the Evil Faction and Strive to Combat Money Laundering Crime" organized by Heyuan Central Sub-branch of the People's Bank of China;

also cooperated with Zengcheng and Zhuhai Local Banks to organize anti-money laundering publicity, and implemented the working mechanism of "Anti-Money Laundering, Anti-Terrorist Financing and Anti-Tax Evasion" and relevant working requirements for the special fight against crimes and evils.



Branches and sub-branches have continuously strengthened communication and cooperation with schools, and promoted anti-money laundering publicity activities to primary schools, secondary schools and universities with the concept of "student-family-society" to raise public awareness of anti-money laundering.



Strengthening Supplier Management

The bank adheres to the principles of openness, fairness and impartiality in procurement, gradually strengthens and promotes centralized procurement management throughout the bank, and continuously improves the procurement management system. In order to further strengthen the independence, competitiveness, innovation and effective restraint of the centralized procurement management system, the relevant personnel of the supervision department shall supervise the key links of the main centralized procurement projects on site.

The bank strictly implements the relevant systems of supplier qualification examination, follow-up supervision and evaluation and punishment for bad behavior. Through the dynamic assessment of supplier's daily management and annual evaluation of contracted suppliers, the bank will remove the unqualified suppliers from our vendor system for suppliers failing the evaluation; suppliers with misconduct will be included in the black list. At the same time, the bank also carry out related inspections on the procurement of the whole bank and the performance of suppliers through a combination of off-site inspections and on-site inspections. The bank has specially set up a tender supervision mailbox, arranging specially-assigned staff to follow up the letters received from the supervision mailbox, so as to accept the supervision of the supplier.

The bank fully considered environmental and social risks in the centralized procurement process. The bidding documents explicitly request that suppliers should act with lawfulness and integrity and make commitment that they have no major illegal records in their business activities in the past three years; at the same time, the bank will make specific requirements on suppliers according to project situations, including requirements concerning environmental protection, requirements of signing labor contract between subcontracting staff and external agencies, and requirements of no infringement of any third party's intellectual property rights, among others.

Establish Brand Protection Awareness

The bank strictly abides by the Advertising Law of the People's Republic of China and other national and local laws and regulations. In 2018, the bank standardize and publicize brand work, earnestly implement laws and regulations related to advertising and publicity, and improve risk prevention. The bank has formulated Guangzhou Rural Commercial Bank Brand Management Measures (Interim) to further standardize related work including brand planning, marketing promotion, advertising, intellectual property protection, VI management and other aspects, and to implement scientific and standardized brand management.

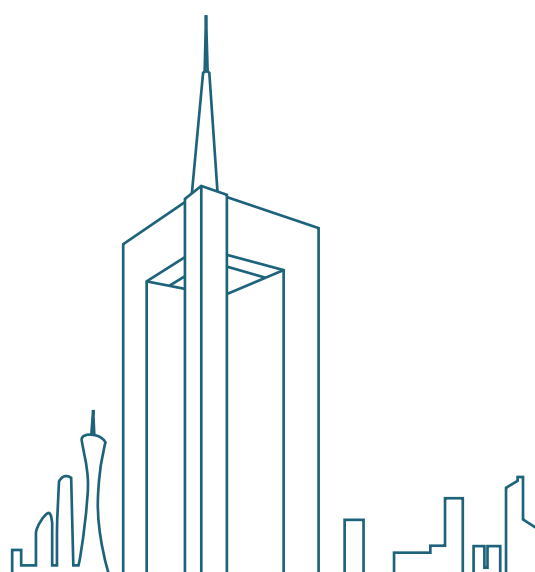
While carrying out brand promotion and advertising, the bank pays attention to the development and maintenance of intellectual property rights. By the end of 2018, the bank and its controlling subsidiaries have 212 domestic registered trademarks, 46 domain names and 1 copyright in works to strengthen the bank's protection and utilization of intellectual property rights. In 2018, the bank did not violate laws and regulations related to advertising and trademarks and had a significant impact on the bank.

2018

Corporate Social Responsibility Report

03

Special Finance Helps Development



In 2018, the bank thoroughly studied and implemented the spirit of the 19th Party Congress, the Central Economic Work Conference, the Central Rural Work Conference and the National Financial Work Conference, earnestly implemented various decision-making arrangements, adhered to a differentiated and characteristic development strategy. With the aim of innovative development, being rooted in Guangzhou, serving the community and assisting "Sannong", the bank committed itself to supporting farmers and small and micro enterprises, grasped the needs of customers, and made great efforts to improve the level of financial services and promote the development of the local economy.

3.1 Supporting the Entity Economy

Increase Efforts to Serve the Entity Economy

On the basis of compliant operation, the bank actively provides comprehensive financial services for the construction of key national infrastructure, including key national infrastructure projects in the key expansion areas of credit policies and providing policy support. In 2018, the bank actively supported key national infrastructure construction projects such as Zhuhai Xianghai Bridge, Guangzhou North Station and Nansha Port.

In 2018, the bank's credit policy strictly implemented the national macro-control, industrial policy, environmental protection policy and regulatory provisions, firmly returned to its original source and focused on its main business, adjusted the development speed of financial markets and interbank business, increased its support for the entity economy, incorporated the service of the entity economy into the 2018 comprehensive performance appraisal system, further promoted the withdrawal of funds from the virtual to the real, returned to its original source and supported the entity operation.

Case Meeting the Financing Needs of Entity Enterprises

As one of our key customers, Guangzhou GAC BYD New Energy Bus is mainly engaged in the manufacture, wholesale and retail of auto parts and accessories, installation engineering services of power transmission facilities (charging piles, etc.), vehicle manufacturing, vehicle repair and maintenance, etc. Treating the the company as a key customer, The bank has given the company itdiversified credit policies to meet its financing needs.



Case Promoting the Development of Pharmaceutical Enterprises

Guangdong Daxiang Pharmaceutical Co.,Ltd. is a local high-quality pharmaceutical enterprise in Guangzhou. At the early stage of its growth, it was difficult to obtain financing support from the bank due to insufficient collateral. After full investigation, the bank developed characteristic loan products that conform to the characteristics of the company, helping the enterprise to rapidly grow into a first-class pharmaceutical enterprise in Guangdong Province and currently providing medical services to 1,200 public hospitals in Guangdong Province.



Enrich the Cross-Border Financial Product System

In 2018, the bank took root in the core area of "Guangdong-Hong Kong-Macau Greater Bay Area", continuously improved the level of cross-border financial services and provided cross-border financial extension services for local entity production enterprises. At the same time, the bank continued to strongly support Guangdong import and export enterprises in carrying out international trade settlement and related financing and supported the development of local small and medium-sized enterprises by taking advantage of the bank's cross-border settlement and interbank clearing network. In 2018, the bank launched a comprehensive financial product system integrating domestic and overseas areas, local and foreign currencies, online and offline operation, mainly including:



**Cross-Border
Financing**



**One-Stop Service for
Export Financing &
Foreign Exchange
Settlement**



**Assets Cross-border
Transfer of Domestic
L/C**



**Cooperative Forward
Foreign Exchange**

Case Winning Third Prize in International Business Service Innovation Competition of Guangdong Banking Industry

In October 2018, in the finals of the international business service innovation competition of Guangdong banking industry jointly sponsored by the Guangzhou branch of the people's bank of China and the Guangdong branch of the state administration of foreign exchange, the bank's entry project—"Cross-Border Financing Helps the World"—won the third prize with the excellent result of ranking fifth in the total score, greatly enhancing the bank's international business brand awareness.



3.2 Service for “Sannong” (Agriculture, Rural Areas and Farmers)

The bank has always adhered to the business objective of serving “Sannong”, and has provided diversified financial support for the healthy development of local “Sannong” and the implementation of the rural revitalization strategy by creating new financial service models for “Sannong”, such as the project of “Realize Qiancun Dreams—Assist Village Community”.

All-round Improvement of Service System

In 2018, the bank actively promoted the revitalization of villages, issued the “Three-Year Action Plan (2018-2020) of spacing Guangzhou Rural Commercial Bank to Promote Rural Revitalization and Strategy”, identified the new trends of “Sannong” under the economic transformation format, focused on the financial service focus of “Sannong”, actively built diversified financial service channels for “Sannong”, and guided and promoted the shift to “Sannong” in terms of business policies and resources.

(1) Formation of a professional, exclusive, focused “Sannong” business marketing framework

Clarify the strategic position of the “Sannong” business, set up the organization and operation structure of the specialized “Sannong” business group, improve the business focus and better provide high-quality financial services for the “Sannong” business by setting up specialized agencies, assigning special personnel and providing special supporting management policies and measures.

First, we will set up specialized agencies to serve “Sannong” from top to bottom, establish new urban renewal centers and regional business headquarters for “Sannong” to coordinate and promote the development of village community business across the bank.

Second, through the establishment of a sound personnel management mechanism, special personnel will be assigned to take charge of the “Sannong” business, and nearly 300 full-time marketing personnel will be assigned to the “Sannong” business, so as to better provide high-quality financial services for agriculture, rural areas and farmers.

Third, provide supporting management policies and measures that have the bank's characteristics and are specific to the “Sannong” businesses; enhance the professionalism of its business and management, starting from management systems and policies such as risk control, credit granting, human resources management and assessment.

(2) Optimizing the performance appraisal system for “Sannong”

According to the business marketing framework, the bank has set up a dynamic performance evaluation system for village communities through allocating special financial resources, building a hierarchical management system, setting up special performance contracts and introducing a cross-line linkage mechanism, so as to promote the “Sannong” businesses.

(3) Multi-angle promotion of service level of village community

Focusing on the revitalization of villages and the needs of village community customers, the bank has formulated service improvement plans from the aspects of system construction, product innovation and optimization, customer relationship management, outlet service and credit financing to continuously promote the service level of village community businesses.

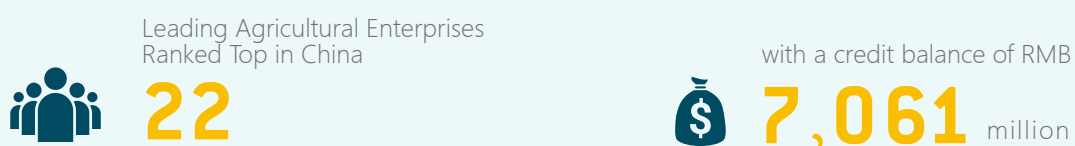
By the end of 2018



Support the Development of Leading Agricultural Enterprises

The bank has given strong financial support to the development of leading agricultural enterprises, and promoted their development by setting up professional teams, pooling high-quality financial talents and giving credit support to leading agricultural enterprises, listed companies and characteristic industries.

By the end of 2018,



Including



In addition

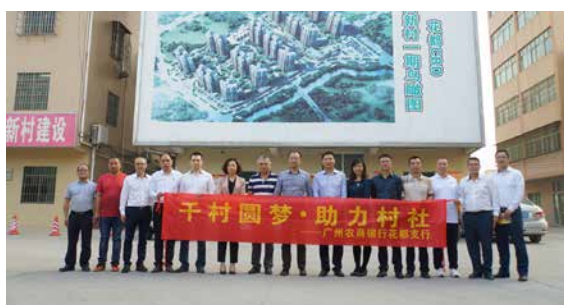


Opening up a New Path for Rural Financial Services

"Realize Qiancun Dreams—Assist Village Community" is a long-term special rural financial action to implement the relevant spirits of provinces and cities regarding the development of "Inclusive Finance, Livelihood Finance and Community Finance". It mainly includes six "one" project: one good village community, one good village official, one good football match, one good publication, one good public service, and one good Internet. "Realize Qiancun Dreams—Assist Village Community" to upgrade the single and flat type of rural financial service in an all-round manner, set up a new comprehensive and three-dimensional financial service model for village community, plan the future of new rural development, promote inclusive finance and help village community revitalize.

Case Visiting "One Good Village Community"

In 2018, the bank's leaders at all levels visited a total of 1,311 village communities, with a coverage rate of 100%. They were able to effectively collect and solve the opinions and suggestions put forward by the village communities. Moreover, through understanding the villages, responding to the new normal and new formats of rural finance, they identified the bank's own operating characteristics, market positioning and development path, narrowed the distance between the villages, improved service efficiency and discussed the development path of the new rural areas.



Case Assigning "One Good Village Official"

In 2018, the bank launched the Implementation Plan for Training "Sannong" Financial Service Commissioners to improve the management and evaluation mechanism of rural financial service commissioners. We will comprehensively improve the rural financial service capabilities of the commissioners stationed in the villages, better provide high-quality financial services to village grassroots organizations and villagers, and further achieve win-win cooperation between banks and villages.



Case Organizing "One Good Football Game"

The 2nd Fuli Cup Qiancun Football Competition of GRCB was successfully concluded on November 25, 2018 under the official guidance of Guangzhou Mass Sports Guidance Center and the strategic support of Fuli Real Estate, covering 168 village clubs. Through fierce competition among nearly 170 participating village teams, Wenchong Village team won the championship. Through carefully planned tournament organization and various forms of publicity and promotion, the bank not only further consolidated the win-win relationship among the bank, the government and the villages, but also effectively promoted the development of inclusive financial work in provinces and cities, nationwide fitness programs, and rural football programs in southern Guangdong, providing a brand-new financial support model for the realization of the new rural construction and the implementation of the rural revitalization strategy.



Case Running "One Good Journal"

In 2018, the bank successfully issued 3 issues of Bugu Village Community Editions to the majority of villagers. The journal was distributed to 1311 village communities in total, with a publication coverage rate of 100%. The main contents include policy interpretation, academic comments, work trends, beautiful countryside and other content sections, with emphasis on the progress and achievements of the "Realize Qiancun Dreams" Project.



Case Offering "One Good Public Welfare"

By the end of 2018, the number of people assisted by the public welfare project of "Sun—Together under Banyan Tree" was 800, with a total amount of RMB 3.21 million yuan. 297 people were assisted for major disease aid, with a total amount of RMB 2.95 million; a total of 165 people were assisted for education aid, with an amount of RMB 165,000; a total of 338 people were assisted for elderly aid, with an amount

of RMB 101,000. A total of 68 projects were implemented in "Supporting Rural Construction" action, involving 58 administrative villages, effectively assisting the development of new villages and contributing to the construction of beautiful countryside.



Case Building "One Good Internet"

In 2018, the bank launched the new e-commerce platform 2.0 system of Sun e-Market. Based on the new e-commerce platform, the bank closely focused on the production and marketing needs of villages and towns, village communities, farmers and agricultural products to carry out resource integration and mode innovation, accelerate the penetration and integration of new and traditional businesses, create a new e-commerce mode of the integration of production, supply and marketing of agricultural products, innovate financial service mechanisms, and assist the development of rural industries.

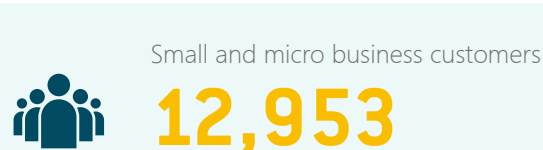
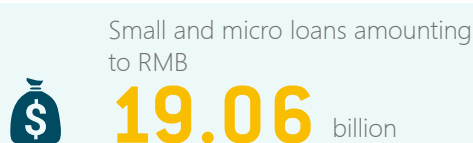


3.3 Assisting Small and Micro Enterprises

Building a Professional Organization System

In response to the call of the state to deepen financial services for small and micro enterprises, we will speed up the establishment of a specialized management system for small and micro businesses and inclusive financial services. The bank has set up an Inclusive and Small and Micro Business Management Department at the Head Office level; 12 Inclusive and Small and Micro Business Management Departments in the core regions of Guangzhou, and 31 general benefit mortgage marketing teams under them. The teams will go deep into professional markets, business circles, communities and villages to focus on providing comprehensive and convenient small and micro financial services for small and micro customers.

By the end of 2018, the bank's four indicators of small and micro enterprise loans—Two Increases and Two Controls—have all met the guidelines of the CBIRC, of which the balance of small and micro loans is RMB 19.06 billion, an increase of RMB 4.82 billion or 33.8% over the beginning of 2018, which is higher than the growth rate of various loans in the whole bank; The number of small and micro business customers was 12,953, increased by 3,532 compared with the beginning of 2018; The NPL ratio of small and micro loans was 2.34%, And the quality of assets and the comprehensive cost of loans both conform to the guidelines of the Bank of China Insurance Regulatory Commission.



Perfect Improve Featured Small and Micro Products

The bank has taken various measures in credit policy guidance, product innovation and wind control management to promote the rapid growth of credit business for small and micro customers, contribute to real economic background, expand credit support and coverage for small and micro enterprises, and reduce financing costs for small and micro enterprises.

(1) Focus on the promotion of "Sun-small and micro loans" to provide credit and financial services to individual businesses, small and micro business owners and other operators, to solve the financing needs of small and micro customers, and to improve the situation of "difficult and expensive financing" for small and micro businesses.



▲ "Sun-small and micro loans"

(2) Innovatively introduce "Sun Villagers' Enrichment Loan" Products in line with local conditions has met the needs of real economic development in rural areas such as the upgrading of local village properties, the renovation of the three old buildings, the construction of rural infrastructure and farmers entrepreneurship and enrichment.



▲ "Sun Villagers' Enrichment Loan" Products

(3) Give full play to the bank's online channel functions such as direct selling bank and WeChat official account, and gradually migrate all links of traditional offline products to online. It is realized that customers can apply, lend, repay and other operations through online channels of the bank after scanning the two-dimensional code, thus improving customer experience.

(4) Vigorously promote products of Sun Continuous Loan, so as to improve the coverage rate of our high-quality small and micro customers. On the basis of continuing to expand the application scope of Sun Continuous Loan, the bank will focus on resolving the contradiction between the long-term needs of customers' working capital and the annual distribution of loans.

Case

The 2018 Inclusive Financial Yearbook of GRCB was released with the help of Sina Guangdong's superior resources and the authoritative platform of PC and wap

In 2018, in the process of practicing inclusive finance, banks will become the main force with their advantages in capital and outlet layout. As a local financial institution, our bank has been carrying out the mission of "supporting farmers and small and micro businesses, and serving the entity economy", fully supporting the financial needs of all kinds of customers, including small, micro and medium-sized enterprises, village farmers and urban residents, and promoting the development of inclusive finance. The 2018 Inclusive Financial Yearbook of GRCB was released through the combination of Sina Guangdong's superior resources and the authoritative platform of PC and wap. Through the 10-day promotion of the text information flow on the front page of Guangdong station and Guangdong wap respectively, the total exposure of this resource is 4,292,450 and the total click is 138,261, so that more target audiences were able to know about Inclusive finance of the bank and brand influence was improved.

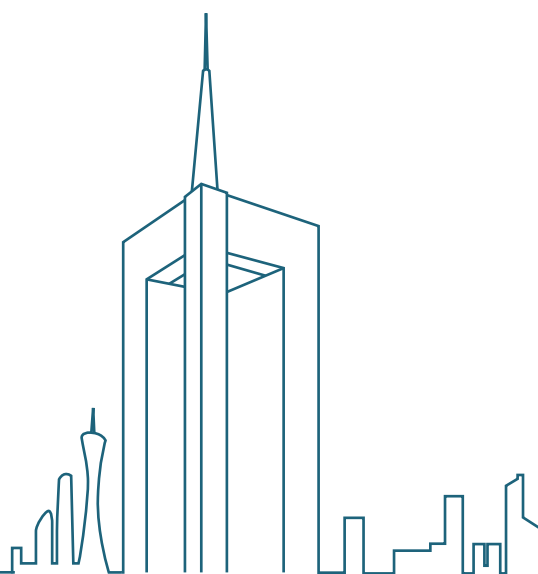


2018

Corporate Social Responsibility Report

04

Sincere Services,
Harmony and Win-Win



4.1 Improve Customer Service

The bank attaches great importance to customer service and continuously establishes and improves the customer service standard system. In 2018, the bank promoted the intelligent construction of customer service system, upgraded the intelligent response system, comprehensively improved the accurate service capability of intelligent response, built a dedicated section of "Caring Housekeeping", which strengthened customer stickiness.

Customer channel processed

3.27 million calls in total

Among them, the telephone bank had

1.30 million manual connections

Customer service manual connection rate was

84.6%

Customer service satisfaction rate is

99.12%

Year-on-year growth

0.13 percentage

Successful return visit to

5411 private VIP customers

Paid a return visit to

2574 credit customers

Promote VIP customer service and maintenance

Customer service personnel completed the second phase of covert visits to **79** outlets

To help outlets find problems in service experience, to carry out a survey on the service of banking business websites, to obtain service suggestions from 105 customers of the bank on the banks websites, and to further improve the service level of the banks websites.

In 2018, the bank through customer service hotline (95313), network acceptance, email, official Microblog, official WeChat, official website and supervision department



Received complaints

616 Piece



With a complaint acceptance rate of

100%

Enhance multi-channel online customer service capability, expand online customer service team and extend service hours.

In 2018,

the online service manual call connection rate reached

92.63%

Year-on-year growth

9.44 percentage

The bank launched the platform of Bank-Wide Business Knowledge Source of to the bank's outlets to promote knowledge sharing, facilitate outlets to quickly get study of business knowledge to solve external customer consultation and internal operation questions, unify service standards and improve service professionalism and efficiency.

Case

"Caring Housekeeping"

The bank's mobile bank and direct-selling bank set up a dedicated section of "Caring Housekeeping" to realize a multi-service mode in which AI intelligence is integrated with manual service, providing customers with exclusive and fast one-stop mobile customer service and one-key contact with customer managers, thus enhancing customer stickiness and enhancing customer experience.



4.2 Improve Quality of Outlets

Give Full Play to Party Members' Pioneer and Exemplary Role

The bank started the construction of the Party member post in June 2018. By strengthening the allocation of party members in grassroots outlets and setting up party member pioneer service windows, the party member pioneer exemplary role will be brought into full play, leading all employees to strive for excellence, enhancing the cohesion and combat effectiveness of business outlets, and realizing the simultaneous advancement of party building and business development.

Case Party Member Pioneer Service Window

Party member pioneer post shall formulate a unified VI logo, and set up a party member responsibility publicity area in the business hall to publicize the service standards and service commitments of party members in the outlets.



Panyu Sub-branches pilot the mode that staff in Party member pioneer post step out of the counter and carry out service concept publicity, customer diversion, business guidance and other work in the lobby, so as to enable customers to closely experience the quality service of Party members of the bank.



By the end of December 2018, the bank had set up party member pioneer service windows in 18 branches, including the Head Office Business Department, Qinghe East Road Branch and Fengle Branch, equipped with 41 party members.



Party Member Pioneer Service Windows

18



Party Members

41

Establishing Civilized Service Standard Banks

In 2018, the bank issued the Notice on the Construction of the Star System in 2018 and the Notice on the Review of Benchmark Sites in 2018, requiring that the bank conduct inspections of star and benchmark sites in order to build a pyramid system of Benchmark—Star—Thousand-Best service in the industry, step by step, and improve the service level of the sites from point to area.

In 2018, 119 benchmark outlets of the bank were reviewed and approved, and 26 star outlets within the bank were successfully established. Among them, Panyu Qinghe East Road Sub-branch and Huangpu Fengle Sub-branch won the title of Thousand-Best Units for Civilized and Standardized Banking Services in 2018.



Promoting Construction of Barrier-Free Access

In order to fulfill its social responsibility of caring for special people and further promote the development of the bank's barrier-free environment construction, the bank has vigorously promoted the construction of barrier-free accesses in business outlets.

Case Barrier-free Access

Construction of fixed barrier-free accesses at outlets permitted by geographical environment.



For outlets limited by geographical environment, the completion function can be realized by providing mobile barrier-free accesses.



By the end of December 2018, **211** outlets across the bank have been equipped with barrier-free accesses, accounting for **42%**, and full coverage is planned for 2019.

4.3 Innovative Financial Model

Keep up with Customer Needs and Innovate Product Categories

The bank is based on the local community, fully combines the characteristics of a good customer base of village communities, closely meets the needs of customers, and continuously improves and enriches the deposit product system.

(1) Constantly enriching bulk deposit products

The bank is based on the local community, fully combines the characteristics of a good customer base of village communities, closely meets the needs of customers, and continuously improves and enriches the deposit product system.

Case Personal Time Deposit Product-Happiness Deposit

The first phase of the product was launched on Christmas Eve in December 2018. During the 15-day sales period, 1.05 billion yuan of the product was successfully sold and 10,500 people purchased it.



(2) Lowering the purchase threshold for financial products

Following the official promulgation of the Measures for the Supervision and Administration of Financial Services of Commercial Banks in 2018, the bank has continuously promoted the innovation of financial products according to the requirements of regulatory authorities, lowered the investment threshold of financial products, and lowered the sales starting point of a single public offering of financial products from RMB 50,000 to RMB 10,000, making the bank's financial products more popular and able to cover more ordinary investors.

(3) Actively promoting underwriting in savings bonds

On December 28, 2017, the bank was approved to join the 2018-2020 savings bonds underwriting syndicate, achieving a breakthrough in the bank's history and obtaining the underwriting qualification of savings bonds for the first time, filling the gap in retail products and effectively meeting the national debt investment needs of the bank's customers, especially those from village communities.

Case Effectively Satisfying Our Customers Demand for National Debt Investment

In 2018, the bank underwrote a total of RMB 767 million in savings bonds, of which 187 agricultural outlets engaged in sales in savings bonds underwrote RMB 275 million in savings bonds.

Underwrote a total in savings bonds

 **767** Million



(4) Keeping up with the progress of various livelihood projects

In 2018, the bank closely focused on the objectives of Inclusive Finance and Serving the People's Livelihood, actively carried out work in accordance with the work arrangements of the social security department, and actively promoted the innovation of social security card business. In 2018, the bank opened social security service inquiry and printing services at 44 outlets in Nansha district to effectively promote inclusive and convenient services.

Case

Social Insurance Service Conference of GRCB Was Successfully Held in Nansha Branch of FTZ

On the morning of December 25, 2018, the social insurance service conference of GRCB was successfully held in Nansha Branch of FTZ. The 44 outlets of Nansha Branch of the Free Trade Zone have obtained the pilot qualification of social insurance bank service in Nansha District. They have opened 31 social insurance business authorities, including the printing of insurance certificates, the inquiry of payment history, the inquiry of personal treatment information, the alteration of non-sensitive information and the alteration of old-age care in urban and rural areas, which just further improved the social insurance handling service system in Nansha District. The system was linked with government and enterprises, four-tiered, three-dimensional and multi-dimensional, convenient and fast.



Relying on Advanced Technology to Accelerate Business Innovation

The bank is committed to building Internet plus Inclusive comprehensive financial platform with innovative products, advanced technology and superior experience to improve the publics' financial service experience. We have innovated and introduced value-added service functions suitable for convenient life scenes such as medical education, transportation, business circle market and credit inquiry, so as to achieve a situation for inclusiveness, bank-enterprise cooperation and society win-win.

Smart medical care—mobile internet payment for medical insurance

The bank's medical insurance Internet mobile payment service of "Sun Smart Payment" is based on UnionPay medical insurance payment and integrates WeChat and Alipay payment methods, enabling patients to handle online booking registration, medical treatment, payment and other services by binding social security cards, medical insurance cards and bank cards. In the offline part, our hospital distributes the bank's cash register POS terminals that support aggregate payment of financial and medical insurance accounts, and provides the hospital with unified fund settlement and consulting services of reconciliation statement both online and offline. At present, the business has landed in Panyu Hospital of Traditional Chinese Medicine. By the end of 2018, there had been 185,800 smart medical transactions with a transaction amount of 171 million yuan.

Smart travel-senseless parking

The bank actively responded to the call of the People's Bank of China for the construction of a Convenience and Demonstration Project of Mobile Payment, and jointly launched senseless payment and smart parking service with China UnionPay and other partners. Car owners can enter the parking lot that supports UnionPay's senseless payment after signing up for the senseless parking service through our direct selling bank and binding the bank card and license plate number. Signed users do not need to use cash, swipe a card or scan a code when entering or leaving the parking lot, and the senseless payment enables users to realize automatic payment and easily enjoy smart travel.



Smart Payment—Zhujiang Direct Selling * Wallet

The bank upgraded the direct selling bank e-account to Zhujiang direct selling * wallet, creating a comprehensive account with class II accounts, monetary fund and class I accounts, providing customers with functions such as payment and automatic balance management, and continuously improving customer experience.

Self-service inquiry agencies of Huadu and Nansha personal credit report are officially operating

The bank successfully introduced self-service inquiry machines for personal credit reports in Huadu and Nansha and became the first batch of self-service inquiry agencies for personal credit reports of the People's Bank of Guangdong Province, providing inquiry and printing services for personal credit reports to the surrounding people. By the end of 2018, the number of transactions in the bank's self-service inquiry machine for personal credit reports was about 7,400.



Successfully developing a Supervision Platform for Urban Renewal and Renovation Funds

The bank responded positively to the regulatory requirements of the Renewal Authority and the Finance Bureau and the voices of the villagers. In order to effectively prevent the capital risks of urban renewal projects and to protect the interests of the villagers to the greatest extent, the bank successfully developed a capital supervision platform for urban renewal and renovation in 2018. The system realizes the approval process of village community organizations, renewal bureaus and banks online, ensuring that each payment is approved layer by layer. It not only strengthens the supervision of funds, but also improves the efficiency of fund utilization, contributing to the improvement of villagers living environment and achieving win-win development with the villagers.



▲ Supervision of Urban Renewal Funds

4.4 Protection of Customer Rights and Interests

The bank earnestly performed its duties of protecting consumers' rights and interests, continuously improved the management methods for service quality and established a mechanism for analyzing customer complaints. The bank also strictly followed regulatory requirements, standardized relevant procedures and strengthened customer information security protection.

Improving the Construction of Customer Rights and Interests Protection System

In 2018, the bank revised the GRCB Rules For Audio and Video Recording of Personal Financial Management and Sales off Sales Products on a Commission Basis, GRCB Detailed Rules for The Management off Retail Sales on a Commission Basis, GRCB Special Emergency Plan for Emergencies in Direct Sales Banking and other systems, formulated the GRCB Measures for The Management of The Appropriateness of Sales of Wealth Products and other systems, strengthened the vertical transmission and effective implementation of policies and requirements for the protection of financial consumers rights and interests, and improved the bank's customer rights and interests protection system.

Protecting Customer Information Security

In order to protect customer information and account security, the bank has established a standardized information management and protection system, while improving internal control mechanisms and risk control measures. Specific methods include:



In addition, the bank completed the functional construction and connection of 12 network investigation and control systems such as the new type of illegal and criminal prevention system for telecommunication networks (network investigation and control system), the supreme people's court and the Ministry of national security on time, followed up the development and online progress of the network investigation and control system for the account funds of supervisory organs, continued to send personnel to Guangzhou anti-telecommunication network fraud center, and actively cooperated with the public security organs to do a good job of inquiry and freezing. In 2018, the bank successfully blocked 20 fraud cases involving telecommunications and other fraud cases, thus saving RMB **1.082** million for customers, protecting the safety of customers' funds and the operation of enterprises.

In 2018, our customer service representatives completed 2.81 million anti-fraud monitoring transactions; proactively detected 257 risk cases, 1.6 times growth from the previous month, recovered RMB 3.75 million of customer losses, up 2.34 times growth from the previous month.

The bank abided by the Anti-Money Laundering Law of the People's Republic of China and the Cyber Security Law of the People's Republic of China, and kept the customers identity and transaction information confidential. In 2018, GRCB did not find any cases of intentional disclose of customer identity information or violate any relevant national laws and regulations.

Strengthening Product and Service Management



The first is to strengthen the audit of consumer protection. Establish a pre-audit and management mechanism for new products and services, fully implement consumer protection requirements into products and services at the stage of product design and development, and effectively implement regulatory requirements.



The second is to organize the construction of star-rated outlets in the bank, and organize the "Sun—Heart" volunteer team to go to the outlets to carry out the service environment inspection of the outlets throughout the bank, find out the problems in time and make rectification, so as to improve the service environment of the outlets of the bank and protect the legitimate rights and interests of consumers.



The third is to install anti-theft facilities on all self-service equipment to prevent customers from stealing customers passwords by installing side recording equipment when handling self-service business; Self-service equipment in newly renovated business outlets is equipped with protective cabins, which only allow customers to operate in the cabins; The bank have gradually revamped the high-definition cameras of its business outlets and self-service banks to clearly record the process in case of business disputes, thus providing effective guarantee for handling disputes.

Case Strengthening Staff Service Skills Training to Improve Customer Service Quality

In 2018, we will actively promote the publicity and training of consumer rights protection and complaint handling, and improve the coverage rate of going to the grassroots and offline communication and training. The customer service center held 8 on-site training on complaint handling skills and 6 activities of customer service experience in conjunction with its branches throughout the year, with more than 1,000 participants. This effectively improved the complaint handling skills of outlet personnel and promoted the bank's service quality improvement and consumer rights protection work.



Carry Out Publicity of the Protection of Consumers' Rights and Interests

The bank organized and carried out ten special publicity and education popularization activities for financial consumers, such as "3·15 publicity on the protection of consumers rights and interests", "spreading financial knowledge to thousands of people", "sending financial knowledge to thousands of people", "spreading financial knowledge to schools", "spreading financial knowledge, keeping money bags", "safe financial publicity month", as well as "network security is made for the people, network security relies on the people".

Case Safety Publicity

Walk into communities, schools and village communities, speak with their own experience, publicize the safety of online payment to the vast number of users and explain how to prevent telecom network fraud.



Promotional slogans that are easy for the masses to recognize, such as "mobile phone offers are everywhere, don't forget safety comes first", "telecom fraud is easy to prevent, don't be greedy, don't give up, don't be fooled", "crack down on telecom fraud crimes, and build a safe and harmonious Guangdong" are rolled on the electronic door lintels of more than 540 outlets, self-service banks and financial service stations of banks in Guangzhou, covering urban areas, urban-rural fringe areas and countysides



By dividing the media audience and publishing safety articles on different media platforms that better match their audiences' consumption patterns, accurate publicity can be made to improve the publicity effect.

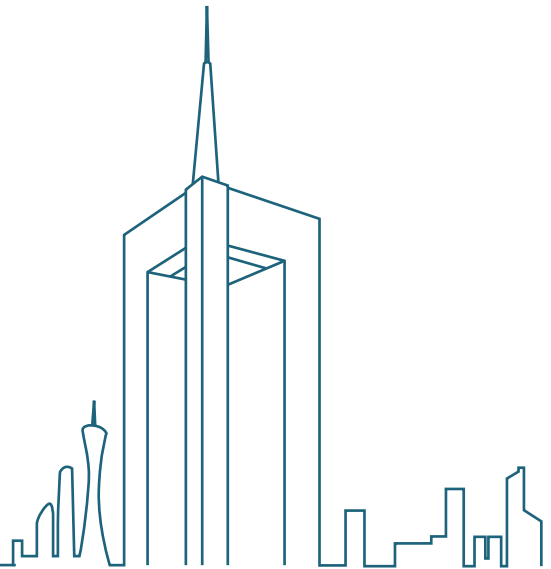


2018

Corporate Social Responsibility Report

05

Personnel Training, Staff Care



5.1 Protection of Staff Rights and Interests

Selecting and recruiting suitable talents is an important guarantee for the bank's future development. It is the bank's responsibility to employees to enable new employees to adapt to the company and grow rapidly. In order to standardize staff recruitment management, improve the talent selection mechanism, improve the quality of all staff, and support the sustained, stable and rapid development of the whole banks business, we revised the GRCB Management Measures on Employee Recruitment and GRCB Management Measures Recruitment of Management-Level Personnel, and formulated the GRCB Administrative Measures for Internal Mobility of Staff, in order to ensure the principles of open, equal, competitive and merit-based recruitment and selection. The Human Resources Department of the bank is responsible for the detailed recruitment management measures, annual recruitment plans and schemes, the recruitment implementation of the annual fresh graduates and the personnel evaluation system in all links.

All regular employees of the bank have signed labor contracts. In 2018, the signing rate of labor contracts for all employees of the bank will be 100%, and the signing rate of collective contracts will be 100%. The bank strictly abides by the Labor Contract Law of the People's Republic of China, regulates the conclusion, performance, alteration, dissolution and termination of labor contracts, performs the legal obligations of the Company and protects the legitimate rights and interests of employees. Our bank opposes any form of discrimination, child labor or forced labor.

In 2018, the bank found no major violation of the Labor Contract Law of the People's Republic of China and other relevant laws and regulations.

Proportion of employees with bachelor degree or above	66.21%
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Note:

* The proportion of employees with bachelors degree or above refers to the percentage of regular employees with bachelors degree or above in the total number of regular employees in Guangzhou Rural Commercial Bank (excluding rural banks holding subsidiaries) as of December 31, 2018.

The bank has established a sound attendance and leave system to provide employees with holidays, maternity leave and annual leave, and to encourage employees to work and live in a reasonable balance. The bank has set up a fair performance appraisal mechanism to provide employees with reasonable remuneration. We also provide employee benefits such as canteens and fruits to improve employee happiness. In addition, we actively create a diversified cultural atmosphere, oppose any form of discrimination, and strive to create a corporate culture with a sense of belonging.

5.2 Helping Staff Growth

The bank is committed to providing fair promotion opportunities for all employees. The bank has formulated the Reserve Personnel Selection Work Plan of Guangzhou Rural Commercial Bank and the Sun Elite Personnel Training Project Implementation Plan of Guangzhou Rural Commercial Bank. We have systematically selected, trained and reserved a number of outstanding reserve personnel, vertically according to the three training levels of grass-roots, middle-level and high-level, horizontally according to the three training sequences of specialty, marketing and management, with a talent selection and training plan divided into sections, sections and categories.

In 2018, the bank continued to focus on long-term talent strategic planning in accordance with the work requirements of "transcending the essence of business and leading the business transformation". With capacity building as the core and key personnel training as the focus, the bank vigorously carried out full-time training, improved the overall quality of the team, and cultivated and brought up a talent team of excellent management, marketing, professional technology and skill service. The number of employee training programs reached **412** in 2018, basically the same as 2017; Staff training expenses amounted to RMB **9.28** million.

Case

In 2018, the bank strengthened the training of internal lecturers and launched an internal instructor-led technology class. In order to enhance the teaching ability of internal lecturers, enrich teaching methods and improve teaching level, the College has targeted 40 excellent internal lecturers and promoted the precipitation of knowledge within the organization around the contents of guiding technology theory, the role cognition of the leader, training and guiding model, etc.



In order to better improve the business ability of the review and approval personnel, enhance the risk prevention and control level, and promote the steady development of the business, the bank held a two-day training course on credit review and approval practices.



Case

In order to promote the development and innovation of Inclusive and small and micro businesses and improve the level of risk identification and prevention and control, the Head Office organized training courses on Inclusive and small and micro businesses in terms of marketing promotion and risk control.



5.3 Caring for Staff Health

In 2018, the bank continued to improve the “inclusive and accurate” service system, focusing on building harmonious labor relations and creating a warmer and better working environment for employees.

First, the bank organize hiking, track and field games, table tennis competitions, yoga, table tennis interest classes, etc.: Trade unions at all levels under the jurisdiction of the organization have organized a total of 82 sports events throughout the year, organized to participate in 67 sports competitions organized by higher-level supervision units with participants of more than 7,000 employees, fully demonstrating the healthy and upward mental outlook of employees and fostering a cultural atmosphere of unity, harmony and cohesion.

Second, the bank carries out rich and colorful cultural activities, improves staffs humanistic quality, stimulates staffs enthusiasm for work, let staff feel the care and warmth of the enterprise, and continuously enhance staffs’ sense of belonging.

Third, the bank conducts “warmth sending” activities and provides assistance services in various aspects such as care fund, life assistance and serious illness assistance to employees in difficulty, so as to relieve their worries and rekindle their hopes for life.

Recreational and Sports Activities

Case “Starting from the Sun” Track and Field Meeting

GRCB Trade Union held the 2018 Track and Field Games of GRCB at Guangdong University of Finance and Economics on October 28. This sports meeting is a sports event to show the elegant demeanour and spiritual style of employees and a wonderful event to gather strength and forge ahead. On the day of the event, the 15 participating teams competed for the first, second and third places in 18 individual events and 4 team events respectively. Nearly 1,500 people took part in the activity.



Case “Happy GRCB” Table Tennis Competition

In order to carry forward the national ball culture, strengthen the sense of unity and cooperation, stimulate the potential of employees and enhance the cohesion of our employees, the trade union of our bank held the 2018 “Happy GRCB” Table Tennis Competition in Guangzhou International Table Tennis Center from September 1 to 2. During the whole competition, the contestants showed their elegant demeanour and gave everyone a splendid sports feast. This is a competition to show one's own elegant demeanour, and also a competition to show the positive and enterprising spirit of GRCB person. It is also a competition to promote mutual communication, enhance unity and promote positive energy. In the competition, all the contestants showed their level, inspired their spirits, inspired their morale, and showed the spirit of the GRCB person as “fighters” who dare to fight and dare to fight, which has added a beautiful landscape to the vigorous development of our bank.



Case “Do not forget your initiative mind and forge ahead” Walking Activities

In order to encourage employees of the bank to work hard and unite and gather strength, the Trade Union of the bank held a walking tour in Nansha Wetland, a picturesque paradise for migratory birds, on May 19. Do not forget your initiative mind, strove forward with great vigor, one step at a time, and walk along the beautiful. The holding of this activity not only fully demonstrated the healthy and positive spirit of our employees, strengthened the solidarity and cohesion of trade unions, and enhanced the cohesion of employees, but also enhanced the solidarity and friendship among colleagues, laying a solid foundation for the construction of a positive, healthy and harmonious corporate culture atmosphere of our bank.



Case “GZIFE Cup” Badminton Competition of Guangdong Finance Industry

On May 19, the trade union of the bank actively organized a team to participate in the wonderful gold “Excellent GZIFE Meeting with You” Badminton Competition of Guangdong Finance Industry. During the competition, our representative teams worked in unity and cooperation, and each participating team member also took out his or her own killer weapon, with every move showing the players extraordinary skills. After fierce competition, the bank's representative team finally emerged from the 62 participating teams in Guangdong's financial industry, winning the third place in the “GZIFE Cup” Badminton Competition of Guangdong Finance Industry, winning honor for the bank.



Literary and Artistic Activities

Case Chinese Recitation Festival—Whisper with Time, Improve Staffs Literary Accomplishment

On January 12, 2018, the bank jointly organized the Chinese Recitation Festival—Whisper with Time with the southern metropolis daily and Guangdong recitation association. Through the holding of cultural activities, we improve the literary quality of our employees and build a good communication bridge between our bank and all sectors of society. In the evening, the leaders, employees, members of the above three units, important guests from all over the country from all over the country, as well as audience friends from all walks of life enthusiastically signed up were present. The successful holding of the recitation festival showed the public the healthy and upward corporate image of the bank, demonstrated the positive and confident spirit of the bank's employees, and expanded the bank's corporate reputation and influence.



Case The Most Beautiful Expectation—3·8 Goddess Festival Public Welfare Painting Activities

In order to let the female employees in the bank have a special festival with new ideas, the bank organized a public welfare painting activity—The Most Beautiful Expectation—in the lobby of the head office on March 8. At the same time of painting, female employees are given exclusive holiday cakes, flowers and good wishes. The event successfully attracted more than 400 female employees in the industry to participate. The painting The Most Beautiful Expectation completed in the activity will go to the charity sale and the money earned will be donated to the Sun Charity Fund for people in need.



Case Qixi Festival Corporate Culture Activities

On August 17, 2018, my bank prepared a special love letter for all employees when the Chinese traditional festival Qixi was approaching. Through the sunshine, love poems will appear on the blank letter paper, implying the simplest sweetness, which is just the beauty of life.



Case The Third Chorus Festival of "Sun Love"

On the evening of November 30, 2018, in Zhudao hotel, the bank's third chorus festival of "Sun Love" opened an affectionate and touching movement about the hometown.

After the performance of the 15 participating teams was completed, after fair and impartial evaluation by the judges and joint voting by the audience on the spot, the first, second and third prizes and the most popular team prize in the competition were finally decided, and the award-winning programs were presented on the spot.

The success of this Chorus Festival demonstrates the positive and confident spirit and good artistic quality of our employees. In the future, the bank will continue to encourage employees to tap their own strengths and potentials, create a positive and harmonious corporate atmosphere throughout the bank, and jointly encourage the bank's business development and corporate culture construction.



Case Winter Solstice/Being the Sunny Doll in Your Winter—Corporate Cultural Activities

In order to enrich the corporate cultural life of our employees and enhance the cohesion of our enterprises, our bank held a corporate cultural activity of Winter Solstice/Being the Sunny Doll in Your Winter in the lobby of Xinhe Mansion on the morning of December 21. Employees can receive their own sunny dolls and a winter candy in the time and place of the activity. The holding of the activity makes employees feel a warm holiday greeting coming to their own homes.



Employee Assistance in 2018

Amount of disaster relief, Amount of medical assistance,
Amount of living assistance

 **2.81** Million

Number of needy workers
having received aids

 **103**

Employee Health and Safety

The bank attaches great importance to the health of its employees and provides them with medical examinations every year. In 2018, in order to meet the diversified and personalized medical examination needs of employees and optimize the medical examination mode, the bank selected high-quality public medical examination hospitals and medical examination institutions, selected comprehensive medical examination package items, and organized the whole bank to carry out health examination to protect the health of employees. At the same time, the bank has also established and improved a work-related injury management system for employees. For employees suffering from work-related injuries, the bank will promptly assist them in carrying out work-related injury certification.

The bank attaches great importance to fire prevention and security management to ensure a healthy working environment for employees. In 2018, the bank organized a fire prevention knowledge training and fire emergency evacuation exercise in Xinhe Mansion, the new premise of the Head Office, the data center room and Baiyun Keziling. Through the study of fire prevention knowledge, we enhance the staffs' awareness of fire prevention and the ability of self-rescue and escape; Through carrying out fire drills, the feasibility of the fire evacuation plan and the evacuation capability of office personnel were tested.

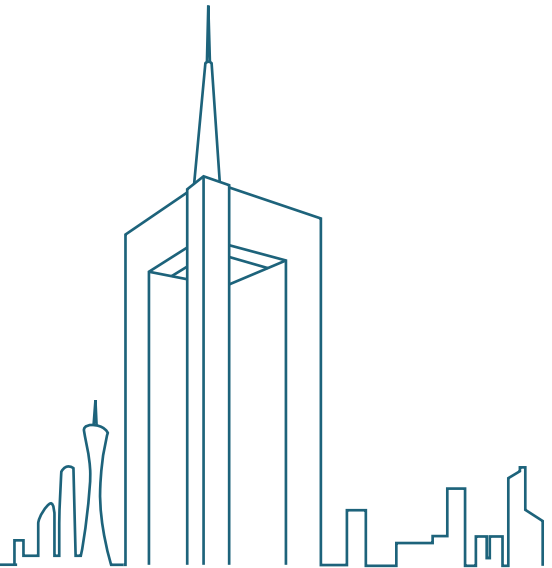


2018

Corporate Social Responsibility Report

06

Inclusive Finance, Charity and Love



6.1 Implementation of Precision Poverty Alleviation

Accurate poverty alleviation is not only the responsibility of our country's great mission of building a well-off society in an all-round way, but also our commitment to designated poverty alleviation areas and people. In 2018, the bank thoroughly studied the spirit of General Secretary Xi Jinping's important speech on poverty eradication, conscientiously implemented the decision-making and deployment of the strategy of winning the battle against poverty and revitalizing the countryside. By putting the improvement of the quality of poverty eradication in the first place, the bank further strengthened the precise focus, adhered to the concepts of helping the poor and helping the poor, solidly promoted the precise poverty alleviation work and effectively consolidated the poverty eradication achievements.

Implementation of the entity responsibility

In order to have a thorough understanding of the dynamics of poverty alleviation work and do a solid job in tackling poverty, the Party Committee of the bank strictly implements the main responsibility and has held many meetings to study and deploy the special topics such as the raising of aid funds, the landing of aid measures and the implementation of aid responsibilities. The main responsible comrades of the Party Committee led a team to

the village to carry out on-site research to understand the operation of the aid project for greenhouse planting industry and held a symposium on poverty alleviation to study and deploy the aid measures. The bank leaders in charge of poverty alleviation work shall go to the villages to guide poverty alleviation work at least once every quarter.



Diversified assistance measures

As a financial institution that has long been rooted in and serves the rural areas, the bank has actively responded to the call of the state, conscientiously fulfilled its social responsibilities and provided counterpart assistance to Shantang Village, Tangwan Village and Shengli Village in Shantang Town, Qingxin District, Qingyuan City. We have been adhering to the concept of helping the real poor and really helping the poor. We have carried out diversified assistance measures such as social security assistance, new rural construction, industrial assistance, twinning assistance and financial assistance to help the poor to further push the poor villages out of poverty in an all-round way, realize the revitalization of the villages, and lay a solid foundation for the success of building a well-off society in an all-round way.

Comprehensively implement security assistance, improve the effectiveness of security.

In 2018, the bank carried out housing renovation for 19 poor households and educational assistance for 94 poor households, helping 535 poor households to solve housing, medical care, education and minimum living security problems.

Fully promote employment assistance, improve the quality of employment.

We continue to implement the action of "double assistance" of assisting ambition and assisting intelligence. With the principle of helping the poor but not helping the lazy. We organize 65 poor households with labor force to participate in training in farming techniques and domestic service, and carry out special training in greenhouse cultivation.

Vigorously implement the revitalization of rural areas, help overcome poverty.

Actively promote the cultivation project of "pioneers of becoming rich", and select 10 leaders to lead poor households and other villagers through demonstration and radiation to engage in melon and fruit planting, pig breeding, aquaculture wholesale, goose feather, beekeeping, tourism and other projects. We continued to provide infrastructure assistance, investing a total of RMB 490,000 throughout the year to help poor villages implement projects such as road rigiditilation, installation of video surveillance, "three cleaning and three dismantlements", so as to effectively improve the appearance of poor villages.

continue to optimize industrial assistance to achieve long-term income increase.

On the basis of carrying out the aid project for greenhouse planting industry, the bank gradually explore the mode of helping the "Company+Base+Poor Households"; become a shareholder in photovoltaic industry projects led by the district government; Encourage poor households to participate in industry projects in Qingxin District such as edible fungus and Qingyuan chicken.

Actively carry out policies based on households to stimulate endogenous power.

Organize leaders and middle-level cadres to go one-on-one to poor households and sent gifts of consolation, and learn more about the progress of assistance and put forward specific assistance measures.

Focus on poverty alleviation and relief, help the difficult to solve the problems.

In conjunction with the National Poverty Alleviation Day on October 17, activities to promote education, aid students and financial knowledge to the countryside were carried out with the theme of "caring for the poor and helping the poor out of poverty".

Case Industrial Poverty Alleviation

On the basis of introducing Guangdong Qingyuan Yaowang Agricultural Science and Technology Development Co.,Ltd. to invest more than 18 million yuan to carry out a 100 mu greenhouse planting industry assistance project in the early stage, the company+base+poor households model has been gradually explored. For poor households that wish to do so, the bank will provide assistance funds of RMB 30,000 per household to participate in the greenhouse contract, and Yaowang will provide a whole package of assistance from seedling, technical support and finished product acceptance, increasing the income of each household by about RMB 30,000 to RMB 40,000 per year. At the same time, additional credit funds were provided to support Yaowang Company to rebuild the greenhouse planting assistance project in Tangwan Village and Shantang Village according to the Shengli Village model, and 302 mu of land had been integrated.



Case Twinning Assistance

The bank attaches great importance to the work of twinning assistance to poor households, and has specially formulated an annual twinning assistance work plan, that is, organize bank leaders and middle-level cadres to go one-on-one into poor households, send consolation gifts, understand the progress of assistance in detail and put forward specific assistance measures to encourage poor households to build confidence, strive for continuous self-improvement, give full play to endogenous motivation and strive for early poverty alleviation.



Case New rural construction

We continued to provide infrastructure assistance, investing a total of RMB 490,000 throughout the year to help poor villages implement projects such as road rigiditilation, installation of video surveillance and “three cleaning and three dismantlements” to effectively improve the appearance of poor villages.



Case Poverty Alleviation Activities

The bank's Airport Economic Zone Sub-branch launched an initiative to help poor households suffering from breast cancer in the village, calling on all colleagues under its jurisdiction to give their love and donate RMB 19,319 to help poor households tide over their difficulties.



The Qingyuan Branch of the bank launched activities to promote education and deliver financial knowledge to the countryside with the theme of “caring for the poor and helping the poor out of poverty”. The branch further popularized financial knowledge to helping villages, expanded villagers’ financial knowledge and helped the poor out of poverty.



6.2 Practicing Charity

In 2018, Sun Charity Foundation actively implemented public welfare undertakings such as helping the poor and promoting the education, supporting the rural vulnerable groups, and continued to carry out three major brands of charity projects, expanding the scope of assistance to 9 provinces and cities where 25 village banks are located. There are 7 designated long-term volunteer service centers, with a total of 1,200 volunteer activities throughout the year and a total of RMB 7.21 million in charitable donations.

Carry out three major brands of charity projects with high starting point and high standard

1. “Silent Love” Hearing Plan for Hearing-Impaired Children

The Foundation has always taken “professionalism and efficiency” as its project implementation standard and service to the recipients as its orientation. In order to let hearing-impaired children enter the audio world earlier, it has continuously optimized the project application process and insisted on field visits. At present, “Silent Love” has become the most efficient listening project in the aid of hearing-impaired children in the country. As the scope of assistance continues to expand, the brand awareness and reputation of the project continue to improve, and the number of hearing-impaired children assisted in 2018 increased 62% compared with the previous year.

(1) In May 2018, members of the leading party group of the Guangzhou Municipal Civil Affairs Bureau, the director of the Social Organization Administration Bureau, the head office of the GRCB and various charitable organizations, medical institutions and the news media jointly witnessed the aid results of the project over the past two years. At the same time, Taiwan host Alana was invited to act as the spokesperson for “Silent Love”.



(2) In June 2018, the project included 12 urban areas in Guangdong Province (Foshan, Heyuan, Qingyuan, Chaozhou, Jiangmen, Meizhou, Dongguan, Shaoguan, Zhongshan, Zhaoqing, Zhuhai and Shenzhen) and 25 village banks in 9 provinces. The number of medical and nursing cooperation institutions has increased to seven 3A hospitals and eight rehabilitation centers.

(3) In 2018, a total of 47 children with hearing impairment were assisted with RMB 2.64 million. During this period, 92 children who had been assisted by the project were visited by telephone and on-site family. At the same time, the volunteer service team provides one-on-one listening assistance for children and accompany them to grow up together.

2. Special village assistance project of “Sun—Together under Banyan Tree”

Since the establishment of the project in 2016, 13 volunteer service teams have made on-the-spot visits to help the elderly and children in village communities across Guangzhou with major diseases, respect for the elderly, and assistance for students. In 2018, 15 groups of needy people are helped, including 301 people for major diseases, 166 for education and 339 for respect for the elderly, with assistance fund adding up to RMB 3.26 million.



3. Project of “Sun—Special Travel Project in Old Revolutionary Bases”

In 2015, through on-the-spot visits to 25 villages and towns where banks are located, in-depth research on the lives of poor households were conducted. Sun Charity set up Special Travel Project in Old Revolutionary Bases to provide assistance in major diseases, education and benefiting farmers, so as to improve the living conditions of the local poor.



(1) Education assistance in the old revolutionary base areas

In 2018, 25 village bank volunteer service teams and 2,137 volunteers visited 9 provinces and cities, helping 108 needy students with a total donation of RMB483,000 yuan. Among them, Jiangxi Ji'an (200), Hunan Zhuzhou (99), Hunan Changning (3), Jiangsu Xuyi (40), Jiangsu Wuzhong (3), Guangdong Dongguan (33), Guangdong Xingning (2), Henan Huixian (5), Shandong Laiwu (1), Sichuan Pengshan (2) and Sichuan Xinjin (1).

(2) Long-term Education Support Plan in Old Revolutionary Bases

In 2018, in order to improve childrens artistic accomplishment in remote mountainous areas, through preliminary project research, the foundation launched a “Long-Term Education Support Plan”, formulated an implementation plan for education support that meets local needs, recruited local household registration volunteers in education support areas, and trained children in music, art, sports and other arts.



(3) Construction of love bookstore

In order to provide a broader learning platform for children in poor mountainous areas, Sun Charity Foundation, in conjunction with village bank volunteers, has set up a love bookstore in poor primary schools in rural areas to provide books, bookshelves, desks and other learning materials. The bank's recyclable electronic equipment resources were integrated for the construction of e-reading rooms in poor primary schools.



(4) Building a platform of “Sun—Co-help for agricultural creation”

In order to improve the accuracy and sustainability of aid, in 2018, the Sun Charity Foundation jointly launched the project of “Sun—Co-help for agricultural creation” with the rural banks of the Zhujiang system. Aiming at the targeted recruitment of poor farmers in the old revolutionary base areas of the country, taking “characteristic and pollution-free agricultural products” as a link of love, linking “poor farmers—the caring masses”, through the way of helping and starting businesses, the Sun Charity Foundation guides farmers to make profits in starting businesses, and penetrate the sustainable assistance into rural areas and fundamentally improve the living conditions of poor farmers.



Public welfare activities

In addition to the three major brands of charity projects that continue to be carried out, the bank also actively carries out other public welfare activities.

1. In combination with the bank's Qiancun Football Tournament, Huangpu Marathon and other large-scale activities, the charity sale will be conducted online and offline for handmade products, creative products, innovative daily necessities and office supplies of the helped children, so as to transfer love and draw more people to participate in public welfare. In 2018, the revenue from charity sale was RMB 19,806.



2. In 2018, each volunteer team carried out more than 100 special public welfare activities, including Mid-Autumn Festival Reunion, Winter Solstice Warmth Sending, Happy June 1, Tree Planting for Love, Volunteer Travel in Mountain Areas of Sihui Welfare Home and Public Welfare Activities of Guangzhou Winter Jasmine Flower Market in Guangzhou South Station. At the same time, in order to provide better volunteer service, Sun Charity Foundation and relevant agencies have adopted a one-to-one volunteer team cooperation mode to establish designated service teams to make public service warmer.



Multi-dimensional publicity of public welfare brands

1. Public welfare +art

"Sun—Trio" charity Drama Club has carried out a series of public welfare training activities and public performances in order to adhere to the purposes of "cultural heritage, drama promotion and public charity". In 2018, 260 public drama training events were held, 10 public performances were held, and 60 public drama personnel were trained.



2. Public welfare +games

In combination with the first anniversary of the bank's listing, the bank launched a 620 public welfare activity of "gather sunshine and ignite hope". Public welfare sunshine strongholds were set up at 620 outlets in the city. The public entered H5 games by scanning codes, participated in activities of "gather sunshine and ignite hope", and contributed their share to public welfare.

3. Public welfare +culture

The activity of "Being the best as water, assists the dragon boat" inherit the traditional culture. In order to carry forward the traditional culture of the Chinese nation, the Foundation, in conjunction with the company department and the volunteer teams of each central sub-branch carry out free medical services at the site of dragon boat race, providing cool tea drinks, hats, sleeves, magic towels and other items to help the village community to carry out important folk activities during the Dragon Boat Festival.

4. Public service propaganda film

In 2018, five videos of solar public welfare series was output on Tencent, Youku and other network platforms, including the public welfare theme videos of "silent power", the public welfare videos on Children's Day, the visiting videos of "silent love", the "silent" release videos and the videos of the Sun Trio Drama Club to deliver positive public welfare energy.

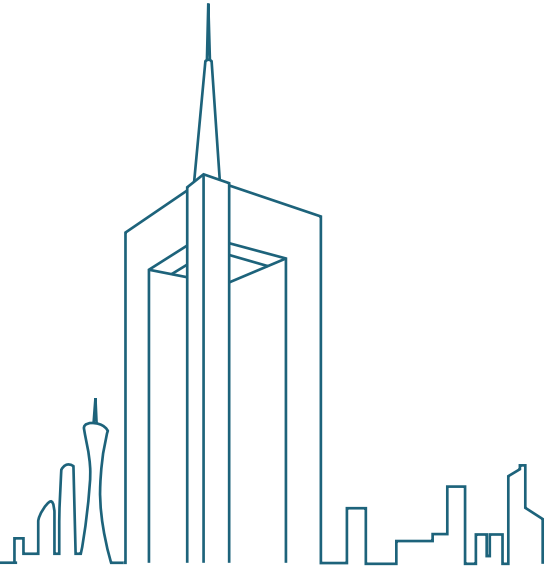


2018

Corporate Social Responsibility Report

07

Support Environmental Protection, Green Mountains and Green Waters



The bank is committed to the long-term sustainable development of the community in which it operates. Acting in an environmentally responsible manner, we will try our best to abide by the relevant national laws, regulations and policies and systems on environmental protection, and take effective measures to rationally utilize energy, save energy and reduce waste. We will persist in protection during development and developing during protection, and realize the unification of green water, green mountains and economy.

7.1 Prevention and Control of Environmental Risks

The impact of the bank's business on the environment mainly comes from the financial services provided to customers, resulting in significant and unacceptable impacts on the environment, such as over-exploitation of natural resources by resource-intensive enterprises. In order to identify, manage and control environmental risks more effectively, we are constantly improving the environmental risk management system and drawing lessons from international advanced management technologies to improve the professional level of environmental risk management and set clear management objectives to achieve sustainable development.

At present, we have added a link to identify customers environmental risks in the credit approval process of credit business, effectively reducing environmental risks, and explicitly increased support for green economy, low-carbon economy and circular economy in the bank's basic credit policies; increase credit for energy conservation and emission reduction, sewage treatment and waste energy recycling industries; at the same time, we are determined to eliminate loans in areas with backward production capacity. It is strictly prohibited to give any form of credit support to projects that are seriously illegal in environmental protection. It is necessary to effectively prevent all kinds of risks caused by high energy consumption and high pollution and to make full efforts to build a full-process green and low-carbon business model.

The Credit Approval Department of the bank is responsible for the implementation of specific businesses, conducts risk control through industry environmental risk differentiation and environmental credit identification, and carries out risk management on various credit environments:



Increase support for green economy, low-carbon economy and circular economy; set up targeted and relatively loose credit schemes, repayment plans and renewal services in combination with the characteristics of enterprises, in terms of industries encouraged and supported such as new energy, environmental protection and resource recycling, so as to better match the business turnover needs and cash flow operation of enterprises; also give some preferential interest and handling charges to some high-quality enterprises to reduce the financial cost of enterprises.



For withdrawal-restricted industries such as dyeing and finishing, coal chemical industry, cement and non-ferrous metal profile processing, the lender's environmental protection and environmental responsibility will be incorporated into the credit approval and evaluation system during the customer access phase, thus raising the access threshold accordingly and ensuring that the transformation and upgrading of enterprises will be supported on the premise of preventing credit risks.



It is strictly prohibited to provide new credit support to enterprises with environmental credit yellow, red or black lists, and to implement the policy of one household, one policy for existing customers to exit in an orderly manner and keep pressure down.

7.2 Developing Green Finance

The bank actively implemented the Guiding Opinions on Building a Green Financial System, promoted the concepts of green finance and green credit, integrated the relevant concepts into the bank's corporate vision, development strategy, credit culture, policy system, management process, products and services, and continuously promoted the establishment and improvement of green financial management system and long-term mechanism.

The bank attaches great importance to the development of green finance in its Medium-and Long-Term Development Strategic Plan of GRCB (2016-2020), and actively conducts special planning research on green finance and sustainable development strategy. During the planning period, we will accelerate the promotion of a green finance strategy, and regard green finance as an important starting point for the adjustment of the company's asset structure and the transformation of growth models. We will continue to strengthen the green financial products and service innovation by focusing on serving the development of green industries and green transformation of traditional industries.

At present, the bank has gradually formed a business system that includes innovative products such as bond underwriting, asset securitization, financial management and direct financing tools, carbon finance financing, and domestic direct loan. We have explored and summed up a large number of work experience for green follow-up, laying a solid foundation for the landing of follow-up financial services.

Meanwhile, we continue to promote the development of local entity economy and industry, continuously increasing support for low-carbon, energy-saving, and environmental protection industries and committing ourselves to deepen green finance.

Green Credit

We are conscientiously implementing the concept and strategic plan of the green credit strategy. The Strategy and Investment Committee (Three Rural Committee) is responsible for determining the green credit development strategy. The senior management is authorized to formulate green credit targets and submit green credit reports to supervise and evaluate the implementation status of green credit development strategy of the bank. At the management policy level, we have formulated a green credit-related industry credit policy in accordance with national industrial policies and industry access policies. We will accelerate the establishment of a green credit policy system in the "13th Five-Year" plan period. In 2018, we established a green credit (energy saving and environmental protection) credit policy, incorporated this policy standard into the overall process management, established a green credit classification standard and management system, vigorously innovated green financial products and services, and actively carried out green financial research.

Strengthen the development orientation of green credit

On the one hand, we actively use the opportunity of building a green financial reform and innovation pilot zone in Guangzhou, to promote green credit from a strategic perspective, to accelerate the establishment of a green financial service system, to increase support for the green economy, low-carbon economy and recycling economy, to prevent environmental social risks and improve their own environmental and social performance. On this basis, we optimize the credit structure, improve service levels, better serve the entity economy, and promote the green transformation of our investment and financing structure and business development.

On the other hand, for customers and businesses in the "Two Highs and One Excess" industry, we continued to implement the policy of orderly withdrawal and sustained pressure drop in 2018. However, we differently treated the reasonable fund demands in iron and steel, and coal production companies. The principle of support and control supports the transformation and upgrading of corporates, while strictly controlling the credit input for violating new production capacity and steadily withdrawing from fields with excess production capacity and from zombie loan projects.

Integrate resources, overcome difficulties in credit approval

Compared with other industries, the green credit industry has a relatively high level of scientific and technological knowledge and weak asset controllability, making credit evaluation more difficult. To this end, we have adopted various measures to better implement the green credit strategy:

- Strengthen organizational learning and research, and maintain internal and external linkage within the governance structure;
- Set up a “Pre-Examination Meeting” that includes business agencies, business line management departments, credit approval departments, risk management departments and compliance legal departments, in order to conduct research on the difficulties and problems encountered in the marketing process and provide professional support;
- If existing products and services are difficult to meet the needs of high-quality customers, we tailor-made innovative products to effectively improve customer service capabilities and market competitiveness.

By the end of December 2018, the bank's green credit loan balance was RMB 7.24 billion, up RMB 1.78 billion from the beginning of the year, showing an overall upward trend.

Industry Support

In order to give full play to the enabling role of green finance in the construction of green industry and ecological civilization, based on the operating characteristics and environmental benefits of different green industries, we have proposed and implemented more applicable support measures for various green industries.

In 2018, we added a green credit (energy conservation and environmental protection) credit subdivision industry policy, and made clear in the annual basic credit policy the support for energy conservation, environmental protection and new energy industries, with key expansion areas including:

First, projects listed as a national, provincial and municipal key project, renewable energy project, water pollution control project, sulfur dioxide control, circular economy pilot project, water resource conservation and utilization, comprehensive utilization of resources, waste resource utilization, cleaner production, energy conservation and emission reduction technology research and development, industrialization demonstration and promotion, energy conservation technology service system, environmental protection industry and other key projects.

Second, enterprises and projects that are supported by national and local fiscal and taxation policies and are commended, recommended and encouraged by the national competent departments.

Third, enterprises and projects in regions with significant energy conservation and emission reduction, with reference to the completion status of energy conservation and emission reduction targets announced by the relevant national, provincial and municipal authorities;

Fourth, prudently and steadily promote innovation in financial products and services that deal with environmental rights such as emission rights, water rights and energy use rights, under the premise of controllable risk.

7.3 Optimizing Green Services

The bank has been adhering to the concepts of "Openness, Innovation and Win-Win Cooperation", and continuously exploring new modes of Internet finance development that meet customer needs and market rules. Through the layout of core platforms and functions such as direct selling bank, mobile bank, online bank and new payment, we are committed to building a "internet plus inclusive" comprehensive financial platform, breaking the time and space restrictions and breaking through the traditional business processes, truly focusing on customers, expanding and strengthening the connection with customers, understanding customer needs more directly, speeding up service response speed, meeting customer needs in the most efficient way, and bringing considerate, characteristic and temperature services to customers.

Mobile banking

The mobile bank adopts the mobile communication network as the transmission medium and provides high-quality financial services to its customers through mobile phone terminals and smart mobile flat-panel terminals with APP client software as the carrier. As a high-frequency electronic channel for customers of the bank, mobile bank uses new technologies such as fingerprint login, fingerprint payment and face recognition certificate to continuously iterate new functions and optimize processes. The business covers not only traditional financial services, but also value-added services such as life consumption and transportation.

As of December 31, 2018, the bank had about 3.73 million mobile bank personal customers. In 2018, the bank's mobile bank had 12.30 million transactions with a transaction amount of RMB 298.35 billion.

Online banking

Online banking continues to improve the functions of financial products and value-added services, providing high-quality and convenient e-financial services to our customers. As of December 31, 2018, the bank had 1.97 million personal online banking customers, 24,400 corporate online banking customers, 5.82 million personal online banking financial transactions, 1.51 million corporate online banking transactions, 286.92 billion personal online banking transactions and 822.37 billion corporate online banking transactions.

WeChat Bank

WeChat official account is an open service portal integrating publicity, customer service and financial tools established on the bank's wechat public account, and it provides customers with high-quality services such as financial information, credit cards, life services, latest discounts, account inquiries, and booking for public customers. The 7×24-hour smart online customer service accepts consultation and complaints, and disseminates our products in a light way to enhance brand awareness and customer stickiness. As of December 31, 2018, the bank had 600,000 WeChat bank customers.

Direct selling bank

Aiming to build an open, shared and inclusive financial ecosystem, the bank's direct selling bank realize online banking business and services by relying on electronic accounts and independent portal applications, builds an Internet-featured product system of deposits, wealth management, loans and value-added services, and exports products and services to various convenient scenes such as campuses, business circles and communities, so as to provide a high-quality and convenient financial service platform for customers that are hard to benefit from and reach by traditional banking services and long-tail customers on the Internet.

As of December 31, 2018, the bank had about 750,000 direct banking customers. the bank's direct selling banking financial products have a turnover of about RMB 22.24 billion.

Sun Smart Payment

The bank launched the "Sun Smart Payment " payment brand to build a full-channel payment product system integrating online and offline payment and receipt services. For C-end customers, "Sun Smart Payment " has basically covered mainstream quick payment methods in the market, with comprehensive payment channels and flexible payment methods. For B-end customers, "Sun Smart Payment " has multi-category cash register products aiming at the characteristics of large, medium and small and micro-merchants. It has a package of receipt functions such as collection, reconciliation and fund settlement and own the advantages of unified payment entry, comprehensive payment channels and integration of reconciliation lists. As the unified brand of the bank's new payment business, "Sun Smart Payment" has promoted the implementation of the mobile payment convenience project. As an important component of inclusive finance, "Sun Smart Payment" has been vigorously promoted in urban and rural areas. Efforts have been made to create convenient living scenes that are closely related to people's lives, such as public transportation, medical education and business district markets, and also to build a demonstration business circle of convenience projects of huangpu ancient port mobile payment to continuously meet the diversified payment needs of urban and rural residents and small and micro individuals. In 2018, the bank made RMB 388.80 million new payment transactions with a transaction value of RMB 270.85 billion.

Sun e-Market (Electronic Mall)

The Bank is determined to integrate advantageous agricultural service resources, realize the de-intermediation of the agricultural industry chain, and create a beautiful new situation for the transformation and upgrading of modern agricultural enterprises and farmers; actively explore a new model of "Internet+agricultural leader+base+peasant household" industry to help the poor, and give full play to the innovative and leading role of the Sun e-Market in poverty alleviation; conduct pioneering exploration of lightweight, multi-level offline activity scenes, creation of cultural and artistic collections, agricultural products theme offline experience area, construction of outlets' diversified service scenes, so as to meet customers' all-round needs.

As of December 31, 2018, Sun e-Market had about 186,800 customers and 255 cooperative merchants; in 2018, the total number of orders was 194,800, up 36% year on year. The annual turnover totaled RMB 28.96 million, up 321% year-on-year.



Sun e-Market had about

186800



Cooperative merchants

255

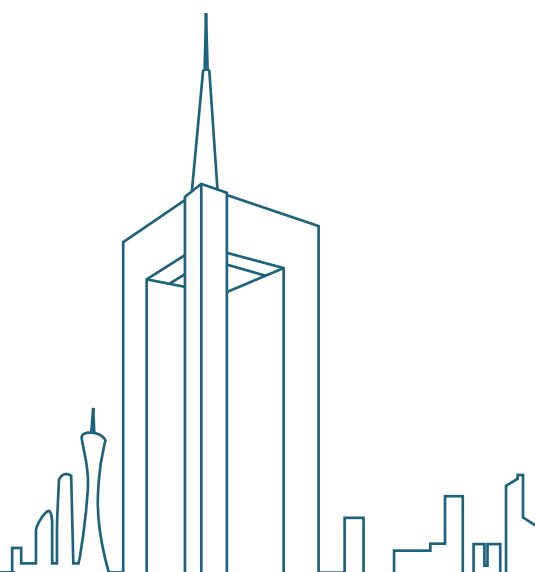
7.4 Advocating Green Operation

The bank has always adhered to the concept of "Green Office, Energy Conservation and Environmental Protection", advocated walking in and out, and reduced the utilization rate of elevators. In order to reduce the emission of pollutants, this year, the bank scrapped and replaced the old and over-standard emission vehicles of the unit, optimized the use of buses, strictly controlled the emission of official vehicles, reduced the frequency of use of buses, encouraged employees to purchase new energy vehicles, reduced the consumption of energy resources, and rationally used resources. Our bank requires employees to turn off the lights at hand and turn them off when people go. Cut off the power supply in time when the TV and computer are not in use, thus saving electricity and preventing the hidden danger of fire caused by short circuit of socket; In order to improve the efficiency of the use of water resources, the bank regularly inspects the obsolete equipment of water pipelines in the office and has a special person responsible for the daily maintenance of the equipment. By installing water-saving and overflow-preventing devices, the waste of water resources is reduced. The bank stick water conservation signs in toilets and other spaces to widely publicize water conservation. We also remind employees to turn the faucet on as small as possible and turn it off after use. Through the maintenance and management of water equipment, the phenomenon of running, dripping and leaking can be prevented. In 2018, the energy consumption, waste and green house gas emissions are reduced compared with those of 2017.

2018

Corporate Social Responsibility Report

Outlook for Social Responsibility Undertakings



In 2019, the bank will continue to adhere to market logic and strategic positioning, focus on continuously improving investor relations, continue to optimize overall social responsibility management, and incorporate economic responsibility, environmental responsibility and social responsibility into the bank's overall internal control management as a normal and professional work. In the economic field, the bank will adhere to the principle of serving the entity economy as it is, and will continue to work tirelessly for compliant operations. It will focus on serving agriculture, rural areas and farmers and assisting small and micro businesses to improve the level of financial services and promote local economic development. On the social front, the bank will continue to keep pace with the times, stick to "By your side, every single step of the way!", provide quality services to customers, create a broad platform for employees, actively participate in public welfare undertakings, build a harmonious and beautiful relationship between enterprises and employees, enterprises and society, and contribute to the harmonious development of society. In terms of environment, the bank will implement the guiding ideology of "green mountains and clean water are as good as mountains of gold and silver". Through financial means, the bank will guide the rational allocation of resources and vigorously support the development of industries such as green environmental protection, energy conservation and emission reduction, and clean energy. At the same time, the bank will actively advocate green office, save resources, and promote the harmonious and sustainable development of the environment and society.

Key Performance Table

Environmental

ESG Index ^{1,2}	Unit	Data for 2018
A1.2 Greenhouse Gas Emissions and Intensity		
Total Emissions ^{3,4}	Ton—Carbon Dioxide Equivalent	3544.02
Annual Emission Density ⁵	Tons—Carbon Dioxide Equivalent/m ²	0.04
Direct Emission (Range 1)		
Gasoline	Ton-carbon Dioxide Equivalent	78.41
Indirect Emission (Range 2)		
Purchased Electricity	Ton-carbon Dioxide Equivalent	3465.61
A1.3 & A1.4 Waste		
Waste Electronic Equipment ⁶	Piece	345
Waste Electronic Equipment per Capita	Piece/Person	0.42
A2 Use of Resource		
A2.1 Total Energy Consumption and Density		
Total Energy Consumption ^{7,8}	MWH	5816.34
Office Electricity Consumption	MWH	5497.47
Annual Intensity of Electricity Consumption ^{7,9}	MWH/m ²	59.54
Gasoline Consumption of Official Cars ¹⁰	L	36762.65
A2.2 Water Consumption and Intensity		
Office Water Consumption ⁷	m ³	63403
Annual Intensity of Water Consumption ^{7,11}	m ³ /m ²	0.77
A2.3 Resource Consumption		
Amount of Office Paper	Ton	11.39
Intensity of Office Paper Consumption ¹²	Kg/Person	13.83
Proportion of Cross-regional Video Conferences	Percentage	100
Meeting Room Video Equipment Coverage Rate	Percentage	45
Number of Cross-regional Video Conferences	Time	416
Total Number of Video Conferences	Time	416

Note:

1. 2018 Annual environmental data collection and disclosure covers the office area of Guangzhou Head Office (Xinhe Mansion and Tennis & Badminton Center) and the fuel usage of its official vehicles.
2. Based on the business content of GRCB, the gas emissions generated in the operation process mainly include greenhouse gases and official vehicle exhaust, among which, the total gas emission of official vehicle exhaust, including nitrogen oxides and sulfur oxides, and other pollutants regulated by national laws and regulations is not significant, so it is not separately calculated and disclosed.
3. The greenhouse gas inventory includes carbon dioxide, methane and nitrous oxide, arising mainly from purchased electricity and fuel. Greenhouse gas data is presented in terms of carbon dioxide equivalent, and is based on the "2015 China Regional Power Grid Baseline Emission Factor" published by the National Development and Reform Commission and the "2006 IPCC Guidelines for National Greenhouse Gas Inventories" published by the Intergovernmental Panel on Climate Change (IPCC).
4. Due to the renovation of Xinhe Mansion in 2017 and its completion in 2018, the outsourcing electricity consumption and water consumption is greatly reduced in 2018; At the same time, due to the continuous management of official vehicles, the amount of gasoline used by official vehicles has decreased, resulting in a significant decrease in greenhouse gas emissions.
5. The annual greenhouse gas emission intensity refers to the annual greenhouse gas emission per unit construction area of the Head Office calculated according to the total greenhouse gas emission of the Head Office (including Xinhe Mansion and Tennis & Badminton Center) and the total construction area of the Head Office in 2018. Among them, since the Tennis & Badminton Center is officially used from August, 2018, the greenhouse gas emission and electricity consumption data counted of the Tennis & Badminton Center in the report only include the data from August to December 2018, and the annual greenhouse gas emission intensity, annual electricity consumption intensity and annual water consumption intensity data in 2018 are calculated after estimating the total consumption of the year of the Tennis & Badminton Center based on its data from August to December.
6. Based on the business content of GRCB, the hazardous waste generated in the operation process are mainly waste fluorescent tubes and waste selenium drum ink cartridges, and the total production is not significant, so it is not disclosed separately; The non-hazardous waste generated is mainly waste electronic equipment that has not been disassembled, including desktop computer mainframe, notebook computer, printer, scanner, display and business terminal equipment, which are all disposed of by recyclers. As there are many kinds of waste electronic equipment, their weight cannot be counted, so their weight will not be disclosed for the time being.
7. Due to the large-scale renovation of Xinhe Mansion in 2017 and its completion in 2018, the outsourcing electricity consumption and water consumption is greatly reduced in 2018.
8. The total amount of energy consumption is calculated according to the amount of electricity and fuel consumption and the conversion factors in the National Standard of the People's Republic of China General Principles for Calculation of Comprehensive Energy Consumption (GB/T 2589-2008).
9. Annual intensity of electricity consumption refers to the 2018 average electricity consumption per unit of floor area of the head office of the bank, including Xinhe Mansion and Tennis & Badminton Center.
10. Due to the continuous management of official vehicle official vehicles, the consumption of petrol for official vehicle official vehicles has decreased compared with 2017.
11. Annual intensity of water consumption refers to the 2018 average water consumption per unit of floor area of the head office of the bank, including Xinhe Mansion and Tennis & Badminton Center.
12. Intensity of office paper consumption refers to the average office paper consumption per person from January 1st, 2018 to December 31st, 2018 in the head office, Xinhe Mansion and Tennis & Badminton Center.
13. Based on the business content of GRCB, the statistics and disclosure of package data are not applicable.

Social

ESG index		Unit	Data for 2018
B1. Employment ¹			
B1.1	Total Number of Employees by Category		
	Total Number of Employees	Person	7,221
Gender	Number of Male Employees	Person	4,000
	Number of Female Employees	Person	3,221
Employee Type	Senior Management	Person	10
	Middle Management	Person	246
	Management	Person	812
	General Staff	Person	6,153
By Educational Background	Junior College And Below	Person	2,440
	Undergraduate Course	Person	4,058
	Postgraduate or Above	Person	723
By Age	29 Years Old and Under	Person	998
	30-49 Years Old	Person	5,164
	50 Years Old or Above	Person	1059
By Region	China Mainland	Person	7,218
	Hong Kong, Macao and Taiwan	Person	3
	Overseas	Person	0
Other Types	Number of Employees on Maternity Leave and Waiting for Maternity Leave	Person	353
	Number of Employees Eligible for Retirement in the Next Five Years	Person	791

	ESG index	Unit	Data for 2018
B1.2	Employee Turnover Rate ²		
	Turnover Rate of Total Number of Employees	Percentage	5%
Gender	Male Employees	Percentage	3%
	Female Employees	Percentage	2%
Employee Type	Senior Management	Percentage	0%
	Middle Management	Percentage	0%
	Management	Percentage	1%
	General Staff	Percentage	4%
By Educational Background	Junior College and Below	Percentage	1%
	Undergraduate	Percentage	3%
	Postgraduate or Above	Percentage	1%
Age	29 Years Old and Under	Percentage	2%
	30-49 Years Old	Percentage	3%
	50 Years Old or Above	Percentage	0%
Area	China Mainland	Percentage	5%
	Hong Kong, Macao and Taiwan	Percentage	0%
	Overseas	Percentage	0%

ESG index		Unit	Data for 2018
B2. Health and Safety			
B2.1	Number of Deaths Due to Work Relationships		
	Number of Deaths Due to Work Relations	Person	0
	Number of Work Injuries	Times	3
B2.2	Number of Working Days Lost Due to Work-related Injuries		
	Total Number of Days Lost Due to Work-related Injuries	Day	166
B2.3	Health and Safety Measures		
	Social Insurance Coverage Rate	Percentage	100%
	Employee Medical Examination Coverage Rate	Percentage	100%

ESG index		Unit	Data for 2018
B3. Development and Training			
B3.2			
	Total Number of Trainees	Person-time	54,676
Gender	Number of Training Sessions for Male Employees	Person-time	28,321
	Number of Training Sessions for Female Employees	Person-time	26,355
Employee Type	Senior Management Staff Training	Person-time	79
	Middle Management Staff Training	Person-time	1,467
	Management Staff Training	Person-time	12,113
	General Staff Training	Person-time	41,017
Type Of Training	Senior Staff Training	Person-time	79
	Middle-level Staff Training	Person-time	1,467
	Grass-roots Staff Training	Person-time	53,130
	Total Training Time for All Employees	Hour	609,356
Gender	How Long Are Male Employees Trained	Hour	311,212
	How Long Are Female Employees Trained	Hour	298,144
Employee Type	How Long Are Senior Management Employees Trained	Hour	1,188
	The Length of Training for Middle Management Staff	Hour	20,099
	How Long Are Management Employees Trained	Hour	167,113
	How Long is the Average Employee Trained	Hour	418,956
	Per Capita Training Hours	Hour/Person	88
Gender	Average Training Hours for Male Employees	Hour/Person	86
	Average Training Hours for Female Employees	Hour/Person	89
Employee Type	Average Training Hours for Senior Management Staff	Hour/Person	119
	Average Training Hours for Middle Management Staff	Hour/Person	119
	Average Training Hours for Management Staff	Hour/Person	109
	Average Training Hours for General Staff	Hour/Person	81

ESG index		Unit	Data for 2018
B6. Product Liability			
B6.2	Receive Consultation Complaints About Products and Services		
Customer Service	Customer Service Hotline Total Volume	Ten thousand calls	327.17
	Manual Service Volume	Ten Thousand Calls	130.25
	Manual Service Rate	Percentage	84.6%
	Customer Service Satisfaction Rate	Percentage	99.12%
	Customer Satisfaction with Complaint Handling	Percentage	97.04%
Customer Complaints	No. of Complaints	Case	616
	Complaint Handling Rate	Percentage	100
B7. Anti-corruption			
B7.2	Preventive Measures And Relevant Implementation and Monitoring Methods		
Anti-money Laundering Training	Anti-money Laundering Training	Times	106
	Anti-money Laundering Training Coverage	Person-time	5672

ESG index		Unit	Data for 2018
B8. Community Investment			
B8.2	Starting Resources in Focus Areas		
	Employee Assistance Input	Ten Thousand Yuan	281.35
	Helping Suffering Workers	Ten Thousand Yuan	103
	Accumulated Charity Expenditure	Ten Thousand Yuan	723.93
	Cumulative Number of Voluntary Activities	Times	1200
	Total Investment in Poverty Alleviation	Ten Thousand Yuan	147.29
	Total Charity Expenditure of Sun Charity Fund	Ten Thousand Yuan	720.64
	Number Of Recipients of Sun Charity Project	Person-time	1162

1. The statistical scope of relevant data is from January 1, 2018 to December 31, 2018. Relevant data of the company's employees cover all employees who have signed formal labor contracts with the company.
2. The turnover rate is calculated as the proportion of the number of employees who leave the company by category.
3. Training related data include online and offline training time. The scope of training data for 2018 has been slightly adjusted to include the external training duration of senior management of the Head Office, including overseas training and external training platform courses.

Independent Limited Assurance Report

2019/SH-0350

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Independent practitioner's assurance report

To the Board of Directors of Guangzhou Rural Commercial Bank co. LTD

We have been engaged to perform a limited assurance engagement on the selected 2018 key data (the "key data") in the 2018 Social Responsibility Report of Guangzhou Rural Commercial Bank co. LTD ("the Bank").

Key data

We carried out limited assurance procedures on the following key data of the Bank's 2018 Social Responsibility Report:

- Annual intensity of electricity consumption (in kwh/m2)
- Annual intensity of water consumption (in m3/m2)
- Gasoline consumption of official cars (in L)
- Balance of green credit (in RMB 100 million)
- Proportion of employees with bachelor degree or above (%)
- Average training hours per employee (in hour)
- Satisfaction rate for customer service (%)
- Training of Anti-money Laundering (in person-time)
- Total donations made by the Neo Sun Foundation (in RMB 10 thousand)
- Total poverty alleviation input (in RMB 10 thousand)
- Number of outlets in Guangzhou
- Balance of agriculture-related loans (in RMB 100 million)
- Number of customers of small and micro enterprise loan
- Growth rate of loan balance for small and micro enterprises (%)
- Programs supporting Rural Construction
- Intensity of office paper consumption (in kg/person)

Our assurance was with respect to the selected key data of the 2018 Social Responsibility Report only and we have not performed any procedures with respect to any other elements included in the 2018 Social Responsibility Report or information in 2017 and earlier periods.

Criteria

The criteria of the preparation of the key data in the Bank's 2018 Social Responsibility Report are listed in the basis of reporting of the key data (the "basis of reporting") after this assurance report.

Responsibilities of the Board of Directors

The Board of Directors of the Bank is responsible for the preparation of the key data in the 2018 Social Responsibility Report. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation of the key data of the Social Responsibility Report that is free from material misstatement, whether due to fraud or error.

Our Independence and Quality Control

We have complied with the independence and other ethical requirement of the Code of Ethics for Professional Accountants issued by the International Ethics Standards Board for Accountants, which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

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.

Practitioner's Responsibilities

It is our responsibility to express a conclusion on the key data in the 2018 Social Responsibility Report based on limited assurance engagement. We conducted our work in accordance with the International Standard on Assurance Engagements 3000 (Revised) "Assurance Engagements Other Than Audits or Reviews of Historical Financial Information". This standard requires that we plan and perform our work to form the conclusion.

The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for a reasonable assurance engagement. Consequently the level of assurance in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Accordingly, we do not express a reasonable assurance opinion on any matter that would materially affect the key data in the 2018 Social Responsibility Report. Our work involves assessing the risks of material misstatement in key data in the 2018 Social.

Responsibility Report whether due to fraud or error, and responding to the assessed risks. The extent of procedures selected depends on our judgment and assessment of the engagement risk. Within the scope of our work, we have only performed the following procedures in the Head Office of the Bank. We did not perform assurance work in other branches. The procedures we performed comprised:

- 1)Interviews with management and personnel in the departments involved in providing information in relation to the selected key data for inclusion in the Social Responsibility Report;
- 2)Analytical procedure;
- 3)Sampling of selected key data in the Social Responsibility Report;
- 4)Recalculation;
- 5)Other procedures deemed necessary.

Inherent Limitation

We remind the users that, the absence of a significant body of established practice on which to draw to evaluate and measure non-financial information allows for different, but acceptable, measures and measurement techniques and can affect comparability between entities.

Conclusion

Based on the procedures performed and evidence obtained, nothing has come to our attention that causes us to believe that the selected key data in the 2018 Social Responsibility Report are not prepared, in all material respects, in accordance with the basis of reporting.

Restriction on Use

Our report has been prepared for and only for the board of directors of the Bank and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the content of this report.

PricewaterhouseCoopers Zhong Tian LLP
Shanghai, China

July 3th, 2019

Appendix: Basis of Reporting of Key Data

Annual intensity of electricity consumption(in kwh/m2): The 2018 average electricity consumption per unit of floor area of the head office of the Guangzhou Rural Commercial Bank ("the Bank"), including Xinhe Mansion and Tennis & Badminton Center.

Annual intensity of water consumption (in m3/m2): The 2018 average water consumption per unit of floor area of the head office of the Bank, including Xinhe Mansion and Tennis & Badminton Center.

Gasoline consumption of official cars (in L): The total gasoline consumption of official cars of the head office of the Bank from January 1st, 2018 to December 31st, 2018.

Balance of green credit (in RMB 100 million): By the end of December 31st, 2018, the loan balances of the Bank for the 12categories of projects stipulated by Notice of China Banking Regulatory Commission General Office on Submission of Green Credit Statistics, [2013] No.185issued by CBRC.

Proportion of employees with bachelor degree or above (%): By the end of December 31st, 2018, the percentage of the total number of regular employees with bachelor degree or above to total number of regular employees of the Bank (excluding rural banks and holding subsidiaries).

Average training hours per employee (in hour): The average effective training hours of employees with active training accounts of the Bank, from January 1st, 2018 to December 31st, 2018.

Satisfaction rate for customer Service (%): The ratio of calls with a "Satisfied" evaluation compared to the total number of calls that gave an evaluation rating, calculated by the Customer Service Center, with respect of calls placed to the 95313 customer service line for manual service, from January 1st, 2018 to December 31st, 2018.

Training of Anti-money Laundering (in person-time): The total number of person-times of anti-money laundering trainings that carried out by the head office to senior managements and affiliates, and by affiliates to facility personnel, from January 1st, 2018 to December 31st, 2018.

Total donations of Neo Sun Foundation (in RMB 10 thousand): The total charitable expenditure of charity activities carried out by Neo Sun Foundation charity project of the Bank, from January 1st, 2018 to December 31st, 2018.

Total poverty alleviation input (in RMB 10 thousand): The total amount of funds donated by the Bank to the counterpart support villages, from January 1st, 2018 to December 31st, 2018.

Number of outlets in Guangzhou: By the end of December 31st, 2018, the total number of outlets the Bank set up in Guangzhou.

Balance of agriculture-related loans (in RMB 100 million): By the end of December 31st, 2018, the balances of agriculture-related loans summarized in the statistical scope of agriculture-related loan projects which are stipulated by Forward theNotice of People' s Bank of China and the CBRC on the Establishment of Special Statistical Systems For Agriculture-related Loans,Guangzhou issued, [2007] No.56 forwarded by Guangzhou Branch of People' s Bank of China.

Number of customers of small and micro enterprise loan: By the end of December 31st, 2018, the number of small and micro enterprises loan customers with balances that the Bank reported to the CBRC with the statistic scope of "two increasing and two controlling" by the Notice of the General Office of the CBRC on Promoting the High Quality Development of Financial Services of Small and Micro Enterprises in Banking Industry in 2018, CBRC issued, [2018] No.29.

Growth rate of loan balances of small and micro enterprises (%): By the end of December 31st, 2018, the growth rate of loan balances of small and micro enterprises the Bank summarized and reported to the CBRC using "two increasing and two controlling" goal caliber by the Notice of the General Office of the CBRC on Promoting the High Quality Development of Financial Services of Small and Micro Enterprises in Banking Industry in 2018, CBRC issued, [2018] No.29.

Projects Supporting Rural Construction: The number of implemented projects in "Supporting Rural Construction" action held by Sannong Business Division of the Bank, from January 1st, 2018 to December 31st, 2018.

Intensity of office paper consumption (in kg/person): The average office paper consumption per person from January 1st, 2018 to December 31st, 2018 in the head office, including Xinhe Mansion and Tennis & Badminton Center.

Policy List

The bank applies and strictly abides by the following laws, regulations and regulatory policies, including but not limited to the following. At the same time, the bank has formulated relevant internal policies to ensure that all work is carried out in accordance with laws and regulations. In 2018, the bank did not violate laws and regulations.

ESG Indicator	Laws & Regulations/Policies	Internal Policy
A.Environmental	National Catalogue of Hazardous Wastes Law of the People's Republic of China on Prevention of Environmental Pollution Caused by Solid Waste Environmental Protection Law of the People's Republic of China Energy Conservation Law of the People's Republic of China Guidance on Building a Green Financial System	Measures on the Management of Carbon Emissions Right Mortgage Financing Business (Trial Version)
B1.Employment	Labor Law of the People's Republic of China Labor Contract Law of the People's Republic of China Interim Provisions on Labor Dispatch Employment Promotion Law of the People's Republic of China Law of the People's Republic of China on Social Insurance Law of the People's Republic of China on the Protection of Minors	GRCB Management Measures on Workplace Integrity Supervision GRCB Management Measures Recruitment of Management-Level Personnel GRCB Management Measures on Study and Development Assessment Sequence Management Measures for Guangzhou Rural Commercial Bank Posts GRCB Reserve Talent Selection Work Plan
B2.Health and Safety	Labor Law of the People's Republic of China Fire Control Law of the People's Republic of China Production Safety Law of the People's Republic of China Law of the People's Republic of China on the Prevention and Control of Occupational Diseases Regulations on Work-related Injuries Insurance	GRCB Management Measures on Employee Caring Fund Management Measures
B3.Development and Training	Labor Law of the People's Republic of China	GRCB Management Measures on Study and Development Assessment
B4.Labor Standards	Labor Law of the People's Republic of China Provisions on the Prohibition of Using Child Labor Law of the People's Republic of China on the Protection of Minors	

ESG Indicator	Laws & Regulations/Policies	Internal Policy
B5. Supply Chain Management	<p>The Bidding Law of the People's Republic of China</p> <p>GRCB Centralized Procurement Management Measures (Revised Version)</p> <p>GRCB Bidding Management Measures (Revised Version)</p> <p>GRCB Review Committee Member Library Management Measures (Trial Version)</p> <p>GRCB Supplier Management Measures (Trial Version)</p> <p>GRCB Centralized Procurement Supervision and Inspection Management Measures (Trial Version)</p> <p>GRCB Centralized Procurement Quantity Allocation Rules (Revised Version)</p> <p>GRCB Detailed Rules for Procurement Operation for Single Project Valued below RMB 1 Million</p>	
B6. Product Responsibility	<p>Trademark Law of the People's Republic of China</p> <p>The Advertisement Law of the People's Republic of China</p> <p>Law of the People's Republic of China on Product Quality</p> <p>Law of the People's Republic of China on Protection of Consumer Rights and Interests</p> <p>Law of the People's Republic of China on Commercial Banks</p> <p>Law of the People's Republic of China on the People's Bank of China</p> <p>Regulations on the Administration of Savings</p> <p>Regulations on the Administration of Renminbi</p> <p>Notification of the China Banking Regulatory Commission on Regulating Bank-Trust Cooperation Business</p> <p>Guiding Opinions of the China Banking Regulatory Commission on Risk Prevention and Control of Banking Industry</p> <p>Guiding Opinions of the China Banking Regulatory Commission on Enhancing the Quality and Efficiency of the Banking Sector to Serve the Real Economy</p> <p>Law of the People's Republic of China on the Protection of Intellectual Property rights</p> <p>Law of the People's Republic of China on Network Security</p> <p>Security Requirements for Bank Commercial Premises (GA38-2015)</p>	<p>GRCB Business Outlet Service Standards and its guideline</p> <p>GRCB Business Outlet Service Management Measures</p> <p>Business Outlet Service Standards and Service Skills</p> <p>Customer Service Center Complaint Management manual (2017 Revision)</p> <p>Customer Service Work Requests Management manual (2017 Revision)</p> <p>Rules of Procedure of the Board of Directors</p> <p>Consumer Rights Protection Committee Management Measures on Protection of Financial Consumers' Rights and Interests</p>
B7. Anti-corruption	<p>The Criminal Law of the People's Republic of China</p> <p>The Company Law of the People's Republic of China</p> <p>The Anti-Money Laundering Law of the People's Republic of China</p> <p>The Anti-monopoly Law of the People's Republic of China</p> <p>The Anti-Unfair Competition Law of the People's Republic of China</p> <p>The Provisional Regulations on the Prohibition of Acts of Commercial Bribery</p> <p>Banking Supervision and Administration Law of the People's Republic of China</p>	<p>Letter of Commitment on Practicing with Integrity</p> <p>GRCB Accountability Management Measures</p>

Global Reporting Initiative (GRI) Guidelines Content Index Core Options

GRI Standard	Details	Disclosure Section	Notes
General standard disclosures			
Organizational profile			
102-1	Name of the organization	Company Profile	
102-2	Activities, brands, products, and services	Company Profile	
102-3	Location of headquarters	Company Profile	Guangzhou
102-4	Location of operations	Company Profile	China
102-5	Ownership and legal form	Company Profile	Joint-stock commercial bank listed on SEHK
102-6	Markets served	Company Profile	
102-7	Scale of the organization	Company Profile	
102-8	Information on employees and other workers	5.1 Protect Rights and Interests of Employees	
102-9	Description about supply chain	2.3 Legal and Compliance Operation—Strengthening Supplier Management	
102-10	Significant changes in the size, structure, ownership or supply chain of the organization	N/A	No significant change
102-11	How the precautionary approach or principle is addressed by the organization		
102-12	Endorsed charters	1.2 Responsibility Management Framework 2.1 Standardize Governance Operation 2.2 Strengthen Style Construction 4.1 Improve Customer Service 5.1 Protection of Staff Rights and Interests	
102-13	External memberships	About This Report 2.1 Standardized Governance Operations—Corporate Organizational Structure	
Strategy and Analysis			
102-14	Statement from senior decision maker	Message from the Chairman	

Ethics and Integrity

102-16	Description of the organization's values, principles, standards and norms of behavior	1.1 Concept of Social Responsibility
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Governance

102-18	Governance structure	1.2 Responsibility Management Framework
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Communication with Stakeholders

102-40	Stakeholders contacted by the organization	1.3 Stakeholder Communication
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102-41	Collective bargaining agreements	N/A	All mainland employees have joined the labor union
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102-42	Basis for identification and selection of stakeholders	1.3 Stakeholder Communication	The basis for identification of stakeholders is their recognition of the specific major issues and businesses described in the Report
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102-43	The way and communication with stakeholders	1.3 Stakeholder Communication
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102-44	Key issues and concerns that have been raised by stakeholders, and how the organization has responded to those key issues and concerns	1.3 Stakeholder Communication
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Report Profile

102-45	Entities included in the financial statements; mention of entities that are not covered by this Report	About This Report
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102-46	Defining report content and topic boundaries	About This Report
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102-47	List of important aspects	1.3 Stakeholder Communication
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102-48	Explanation of the effect of any re-statements of information provided in earlier reports, and the reasons for such re-statement	N/A
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102-50	Significant changes in the scope and boundary	About This Report
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102-50	Reporting period	About This Report
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102-52	Reporting cycle	About This Report
102-53	Contact information	About This Report
102-54	Claims of reporting in accordance with the GRI Standards	About This Report
102-55	GRI content index	GRI Index
102-56	External assurance	N/A
Management Approach		
103-1	Explanation of the material topics and its boundaries	1.3 Stakeholder Communication
103-2	The management approach and its components	1.3 Stakeholder Communication
103-3	Evaluation of the management approach	1.3 Stakeholder Communication
Economic Topics		
Economic Performance		
Management Approach		3.1 Supporting the Entity Economy 3.2 Service for "Sannong"(Agriculture , Rural Areas and Farmers)Business 3.3 Assiting Small and Micro Enterprises
201-1	Direct economic value generated and distributed by the organization	3.1 Supporting the Entity Economy 3.2 Service for "Sannong"(Agriculture , Rural Areas and Farmers)Business 3.3 Assiting Small and Micro Enterprises
Indirect Eeconomic Impacts		
Management Approach of Careless Mistake		6.1 Implementation of Precision Poverty Alleviation 6.2 Inter-bank Charity
203-1	Carrying out infrastructure investments and supporting services and its impact	6.1 Implementation of Precision Poverty Alleviation 6.2 Inter-bank Charity
Procurement Practices		
Management Approach of Careless Mistake		2.3 Legal and Compliance Operation—Strengthening Supplier Management
204-1	Proportion of spending on local suppliers	2.3 Legal and Compliance Operation—Strengthening Supplier Management
Environmental Topics		
Energy		
Management Approach of Careless Mistake		7.4 Advocate Green Operation
302-1	Energy consumption within the organization	Key Perfoumance Table

302-3	Energy intensity	Key Performance Table	
Water			
Disclosure of management approach		7.4 Advocate Green Operation	
303-1	Water withdrawal by source	Key Performance Table	
Emissions			
Disclosure of management approach		7.4 Advocate Green Operation	
305-1	Direct greenhouse gas (GHG) emission (Scope 1)	Key Performance Table	
305-2	Energy indirect GHG emissions (Scope 2)	Key Performance Table	
Waste Water (Sewage) & Waster			
Disclosure of management approach		N/A	Discharge of waste water is not an important category for the company's operations, so N/A
306-2	Total weight of waste by type and disposal method	N/A	Discharge of waste water is not an important category for the company's operations, so N/A
Social Topics			
Employment			
Disclosure of management approach		5.1 Protection of Staff Rights and Interests	
401-1	New employee hires and employee turnover	5.1 Protection of Staff Rights and Interests	
Occupational Health and Safety			
Disclosure of management approach		5.3 Carring for Staff Health	
Training and Education			
Disclosure of management approach		5.2 Helping Staff Growth	
404-1	Average hours of training per year per employee	5.2 Helping Staff Growth	
Local Community			
Disclosure of management approach		6.1 Implementation of Precision Poverty Alleviation 6.2 Inter-bank Charity	

413-1	Operations with local community engagement, impact assessments, and development programs	6.1 Implementation of Precision Poverty Alleviation 6.2 Inter-bank Charity
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Customer Health and Safety

Disclosure of management approach	4.4 Protection of Customer Rights and Interests
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413-1	Incidents of non-compliance concerning the health and safety impacts of products and service	N/A	No related incidents occurred during the reporting period
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Customer Privacy

Disclosure of management approach	4.4 Protection of Customer Rights and Interests
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419-1	Total number of substantiated complaints regarding breaches of customer privacy or losses of customer data	N/A	No related incidents occurred during the reporting period
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Grievance Mechanism

Disclosure of management approach	4.1 Improve Customer Service
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Compliance with laws and regulations

Disclosure of management approach

307-1	Non-compliance with laws and regulations in the environmental area	N/A	No related incidents occurred during the reporting period
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419-1	Non-compliance with laws and regulations in the social area	N/A	No related incidents occurred during the reporting period
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ESG Content Index

Issues	Performance Indicators	Corresponding to the chapters of this report
A Environment		
Issue: A1 Emissions		
General disclosure	Regarding the emission of waste gas and greenhouse gas, the discharge of pollutants to water and soil, and the generation of hazardous and harmless wastes, etc.; (1) Policy; and (2) Compliance with relevant laws and regulations that have a significant impact on listed companies.	7.4 Advocate Green Operation
A1.1	Types of Emissions and Relevant Emission Data	Key Performance Table
A1.2	Greenhouse gas emissions and (in tons) and (if applicable) density (in units of production per facility)	Key Performance Table
A1.3	The total amount of hazardous waste generated (in tons) and (if applicable) density (e.g. per unit of production, per facility)	Key Performance Table
A1.4	Total amount of harmless waste generated (in tons) and (if applicable) density (e.g. per unit of production, per facility)	Key Performance Table
A1.5	Describe measures to reduce emissions and achievements	7.4 Advocate Green Operation
A1.6	Describe the methods of handling hazardous and harmless wastes, measures to reduce the amount of generated waste and the achievements	7.4 Advocate Green Operation
Issue: A2 Resource Use		
General disclosure	Policies for effective use of resources (including energy, water and other raw materials).	7.4 Advocate Green Operation
A2.1	Total consumption of direct and/or indirect energy (e.g. electricity, gas or oil) by type (in thousands of kilowatt hours) and density (e.g. per unit of production, per facility)	Key Performance Table
A2.2	Total water consumption and density (e.g. per unit of production, per facility)	Key Performance Table
A2.3	Describe the energy efficiency plans and the achievements	Key Performance Table
A2.4	Describe any problems in obtaining suitable water sources, as well as plans and achievements in improving water efficiency.	7.4 Advocate Green Operation
A2.5	The total amount of packaging materials used in finished products (in tons) and, if applicable, the amount per unit of production	Based on the Banks business content, the statistics and disclosure of package data are not applicable.
Issue: A3 Environment and Natural Resources		
General disclosure	Policies to reduce the impact of listed companies on the environment and natural resources.	7.1 Prevention and Control of Environmental Risks 7.2 Building Green Finance 7.3 Optimizing Green Services
A3.1	Describe the major impacts of business activities on the environment and natural resources and the actions taken to manage the impacts.	7.1 Prevention and Control of Environmental Risks 7.2 Building Green Finance 7.3 Optimizing Green Services

Issue	Indicators of achievement	Corresponding to the chapters of this report
B Society		
Issue: B1 employment		
General disclosure	Regarding remuneration and dismissal, recruitment and promotion, working hours, holidays, equal opportunities, diversity, anti-discrimination and other treatment and benefits: (1) Policy; and (2) Compliance with relevant laws and regulations that have a significant impact on listed companies.	5.1 Protection of Staff Rights and Interests
B1.1	Total number of employees by sex, type of employment, age group and region	Key Performance Table
B1.2	Employee Turnover Ratio by Sex, Age Group and Region	Key Performance Table
Issue: B2 Health and Safety		
General disclosure	Regarding the provision of a safe working environment and protection of employees from occupational hazards: (1) Policy; and (2) Compliance with relevant laws and regulations that have a significant impact on listed companies.	7.4 Advocate Green Operation
B2.1	Number and rate of deaths	Key Performance Table
B2.2	Number of working days lost due to work-related injuries	Key Performance Table
B2.3	Describe the occupational health and safety measures adopted and the related implementation and monitoring methods	5.3 Caring for Staff Health
Issue: B3 Development and Training		
General disclosure	Policies on improving employees knowledge and skills in performing their duties. Describe the training activities.	5.3 Caring for Staff Health
B3.1	Percentage of trained employees by gender and employee category (e.g. senior management, middle management)	Not yet disclosed
B3.2	The average number of hours each employee completed training, by type of employee and sex.	Key Performance Table
Issue: B4 Labor Standards		
General disclosure	Concerning the prevention of child labor or forced labor: (1) Policy; and (2) Compliance with relevant laws and regulations that have a significant impact on listed companies.	5.1 Protection of Staff Rights and Interests
B4.1	Describe measures to review recruitment practices to avoid child labor and forced labor	5.1 Protection of Staff Rights and Interests
B4.2	Describe the steps taken to eliminate violations found.	This item is not applicable as there is no relevant situation in our bank.
Issue: B5 Supply Chain Management		
General disclosure	Environmental and social risk management policies in supply chain.	2.3 Operating in compliance with laws and regulations
B5.1	Number of suppliers by region	Not yet disclosed

Issue	Indicators of achievement	Corresponding to the chapters of this report
B5.2	Describe the practices regarding the employment of suppliers, the number of suppliers to whom the practices are implemented, and the implementation and monitoring methods of the practices.	2.3 Operating in compliance with laws and regulations
Issue: B6 Product Liability		
General disclosure	Regarding the health and safety, advertising, labeling and privacy issues and remedies of the products and services provided: (1) Policy; and (2) Compliance with relevant laws and regulations that have a significant impact on listed companies.	2.3 Operating in compliance with laws and regulations 4.1 Improving customer service 4.2 Improving the Quality of Outlets 4.4 Protection of Customer Rights and Interests
B6.1	Percentage of products sold or shipped that need to be recycled for safety and health reasons	Based on the business content of the bank, this item is not applicable.
B6.2	Number of complaints received about products and services and how to deal with them	4.1 Improve customer service Key Performance Table
B6.3	Describe practices related to the maintenance and protection of intellectual property rights.	2.3 Operating in compliance with laws and regulations
B6.4	Describe the quality verification process and product recovery procedures	Based on the business content of the bank, this item is not applicable.
B6.5	Describe consumer data protection and privacy policies, and related enforcement and monitoring methods.	4.4 Protection of Customer Rights and Interests
Issue: B7 Anti-corruption		
General disclosure	Regarding the prevention of bribery, extortion, fraud and money laundering: (1) Policy; and (2) Compliance with relevant laws and regulations that have a significant impact on listed companies.	2.2 Strengthen Style Construction 2.3 Operating in compliance with laws and regulations
B7.1	During the reporting period, the number of corruption cases brought against listed companies or their employees and concluded and their results	Not yet disclosed
B7.2	Describe preventive measures and reporting procedures, as well as relevant enforcement and monitoring methods.	2.2 Strengthen Style Construction 2.3 Operating in compliance with laws and regulations Key Performance Table
Issue: B8 Community Investment		
General disclosure:	The policy of using community participation to understand the needs of the community in which the operation takes place and to ensure that the interests of the community are taken into account in its business activities.	6.1 Implementation of Precision Poverty Alleviation 6.2 Practicing Charity
B8.1	Focus on contribution areas such as education, environmental issues, labor demand, health, culture and sports.	6.1 Implementation of Precision Poverty Alleviation 6.2 Practicing Charity
B8.2	Resources (e.g. money or time) used in the focus area	Key Performance Table

Reader Feedback Form

Thank you for reading the 2018 Corporate Social Responsibility Report of the bank. In order to provide you and other stakeholders with more valuable information, we sincerely expect you to put forward valuable suggestions and opinions on this report and feedback to us through the following ways:

Telephone:

Address:

1. Which of the following stakeholders do you belong to? _____

- ☐ Government ☐ Regulatory Authority ☐ Shareholders ☐ Customers ☐ Employees
☐ Suppliers and Partners ☐ Communities ☐ Public and Media ☐ Others

2. What is your overall evaluation of this report? _____

- ☐ Not good ☐ General ☐ Good ☐ Very good

3. Do you think this report completely covers your expectations of the bank? _____

- ☐ Yes ☐ No

4. Do you think the bank has responded well to your expectations? _____

- ☐ Yes ☐ No

5. Do you think the content layout and format design of this report are convenient to read? _____

- ☐ Yes ☐ No

6. What other comments and suggestions do you have on the banks social responsibility work and this report?

Thank you for your concern and support for the bank.



广州农商银行
GRCBANK