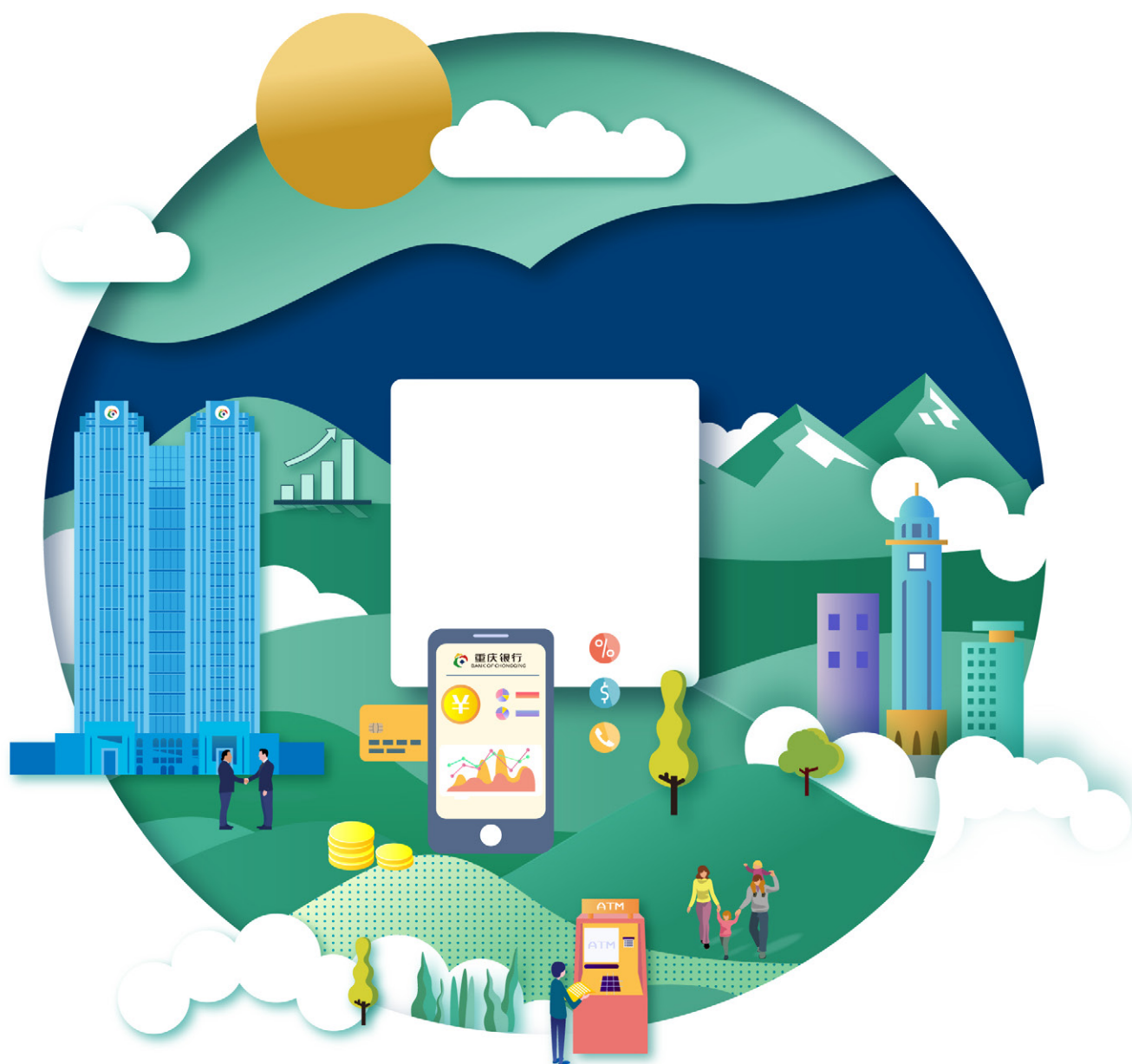




BANK OF CHONGQING CO., LTD.

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

(Stock Code: 1963) (Stock Code of Preference Shares: 4616)



2019

BANK OF CHONGQING CO., LTD.

Environmental, Social, Governance Report

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About the Report

This is the fourth Environmental, Social and Governance Report (the “**ESG Report**” or the “**Report**”) of Bank of Chongqing Co., Ltd. (“**Bank of Chongqing**” or the “**Bank**”), which aims to provide the stakeholders with an overview of Bank of Chongqing’s efforts regarding the environmental, social and governance (the “**ESG**”) aspects to continuously reduce the impacts arising from its daily operations on the environment and society.

Reporting Scope

This Report aims to provide a balanced description of Bank of Chongqing’s policies and performance regarding the environmental and social aspects. Unless otherwise stated, the Report covers the headquarters and its branches, and the reporting period is from 1 January 2019 to 31 December 2019 (the “**Reporting Period**”). For corporate governance, please refer to the “Corporate Governance Report” incorporated in the 2019 Annual Report.

Reporting Guidelines

The Report is in accordance with the *Appendix 27 Environmental, Social and Governance Reporting Guide* (“**ESG Reporting Guide**”) of the Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited (the “**Listing Rules**”) published by the Stock Exchange of Hong Kong Limited (the “**SEHK**”). The Report complies with all the “Comply or Explain” provisions of the ESG Reporting Guide and was prepared in adherence to the four reporting principles: materiality, quantitative, balance and consistency. Meanwhile, this Report satisfies the requirements of *Opinions on Enhancing the Social Responsibilities of Banking and Financial Institutions* issued by China Banking Regulatory Commission and *Guidance on Corporate Social Responsibilities of China Banking and Financial Institutions* issued by China Banking Association.

Give Us Your Feedback

For any query and suggestion about this Report, it is welcomed to inform us through the following contact details:

Corporate Address: No. 6 Yongpingmen Street, Jiangbei District, Chongqing, China

Corporate Website: <http://www.cqcbank.com>

Contact Number: 023-63367129

E-mail: ir@bankofchongqing.com

Refined Management and Robust Operation



- About Us
- Compliance Management
- Responsibility Management

About Us

As the earliest local joint-stock commercial bank in West China and the upper reaches of Yangtze River, Bank of Chongqing was established in 1996, the Bank was listed on the Main Board of the SEHK on 6 November 2013, which is the first that listed on the SEHK among the 146 city commercial banks in mainland China. The *Banker* in British ranked thousands of banks in 2019 and Bank of Chongqing was at No. 247, entering the Top 300 Banks over the world. The S&P Global Ratings gave Bank of Chongqing "BBB-" for long-term issuer credit rating and "A-3" for short-term issuer credit rating and "Stability" for the rating outlook. At the same time, it also gave Bank of Chongqing "cnA" for the long-term Greater China scale rating and "cnA-2" for short-term Greater China scale rating. The credit rating results were at the highest level in city commercial banks with international rating.

2019 is a key year for Bank of Chongqing to focus on high quality and achieve new development. In the face of complex international and domestic situations, the Bank remained true to its original aspiration, and focused on its main business. It had its development driven by innovation, consolidated management, focused on coordinated development in terms of scale, benefit, quality and structure. As a result, it achieved significant improvement in its results of operations, continuous enhancement of its comprehensive strength and new results in high-quality development. As of the end of the Reporting Period, the total assets of the Bank reached RMB501.232 billion, the deposit balance reached RMB281.049 billion and the net amount of customer loans and advances was RMB247.349 billion, with a net profit of RMB4.321 billion. Risk management indicators such as non-performing loan ratio and capital adequacy ratio were remained at a relatively superior level in the industry, and all regulatory indicators met relevant standards. Bank of Chongqing had 142 branches and 4,274 employees. The Bank's outlets have covered all districts and counties in Chongqing and the branches and sub-branches have been established in Chengdu, Guiyang and Xi'an.



As of the end of the Reporting Period



the total assets of the Bank reached RMB

501.232 billion



the net amount of customer loans and advances was RMB

247.349 billion



the deposit balance reached RMB

281.049 billion



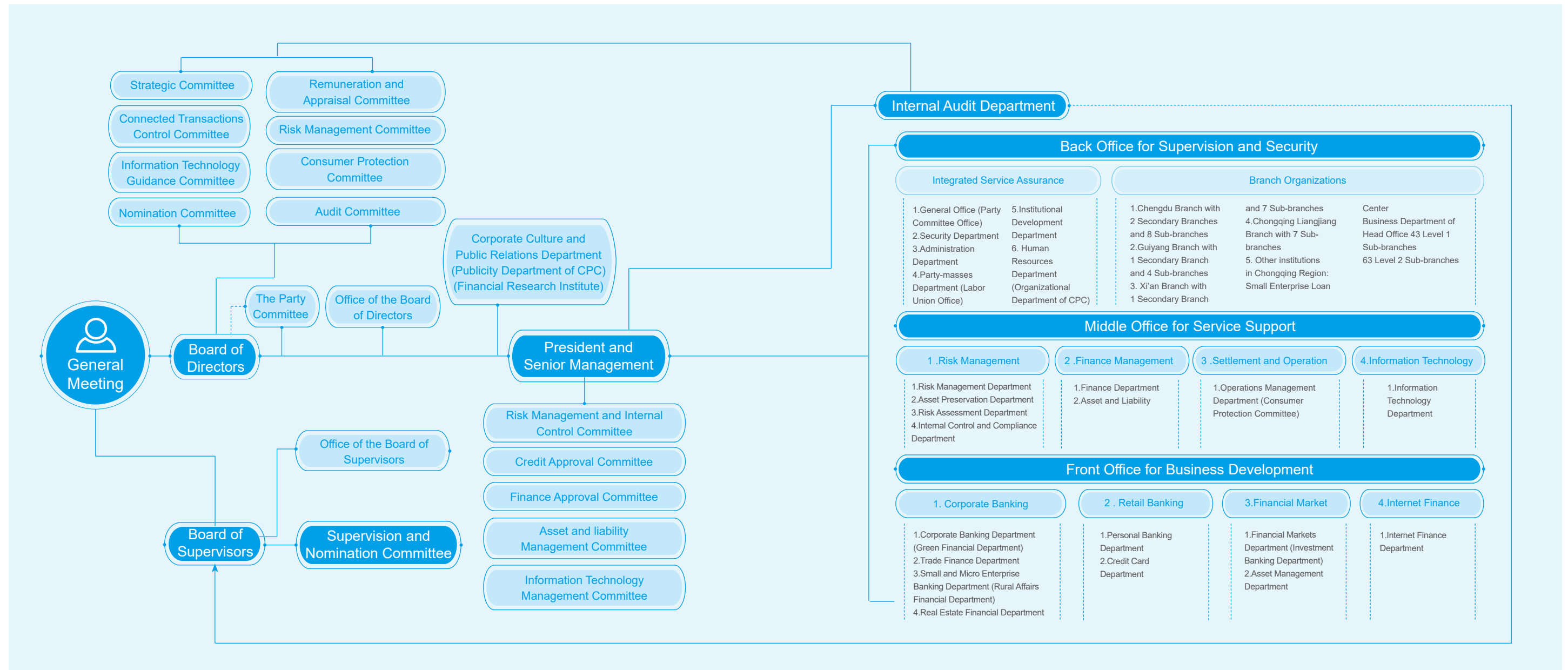
with a net profit of RMB

4.321 billion

Compliance Management

Bank of Chongqing continuously optimizes its modern corporate governance system with General Meeting, the Board of Directors, the Board of Supervisors, and senior management playing major roles, strengthens the construction of internal control system, regulates connected transactions and the management of internal information, ensures the disclosure of company information is open, impartial and fair, intensifies the management of investor relationship, as well as achieves good operating performance and return to shareholders. For the organizational structure of Bank of Chongqing, please refer to the following chart.

In order to further strengthen the Bank's compliance risk management and enhance its risk management and control capabilities, the Bank formulated the *Administrative Measures on the Management of Compliance Employee of Bank of Chongqing (Revised Version)* in accordance with the *Guidelines on Compliance Risk Management in Commercial Banks* issued by the China Banking Regulatory Commission and the *Guidance on the Construction of Compliance Culture in Chongqing Banking Industry* issued by the China Banking Regulatory Commission Chongqing Bureau. During the Reporting Period, the credit standardization and online operation of the Bank were improved through credit authorization and online inquiry, risk warning optimization and transformation, and online post-loan management process. The automated revaluation of collaterals was carried out in batches to improve the quantitative management of collaterals. A large amount of risk exposure management system was established to prevent the concentration risk of non-peer customers, peer customers, and cross-market financial products.



Integrity Building

The Bank strictly complies with the *Supervision Law of the People's Republic of China*, the *Law of the People's Republic of China on Commercial Banks*, the *Anti-Unfair Competition Law of the People's Republic of China*, the *Anti-Money Laundering Law of the People's Republic of China*, the *Provisions on Anti-money Laundering through Financial Institutions*, the *Guidelines for the Assessment of Money Laundering and Terrorism Financing Risks and Categorized Management of Customers of Financial Institutions* and relevant laws and regulations related to bribery, extortion, fraud and money laundering, and formulated the *Rules on Employee Integrity of Bank of Chongqing* to regulate the integrity and self-discipline of employees. During the Reporting Period, the Bank did not receive any allegation against the Bank or its employees related to bribery, extortion, fraud or money laundering that would have a significant impact on the Bank. No whistleblowing records related to bribery and corruption were received.

The Bank requires all employees to always perform their practices up to industrial standards. They shall strictly abide by the spirit of eight regulations of the central government, enforce financial discipline, strictly comply with the relevant regulatory requirements. They also need to carry out practice conduct of legal compliance, confidentiality and fair competition and constantly improving their occupational quality and morality standard. According to the *Notification of the Reaffirmation of Disciplinary Requirements*, if there is any identified violation of disciplines, the Bank will act according to provisions in the *Implementation Measures for Handling of Violations by Employees of Bank of Chongqing*, resolutely investigate and deal with violations with zero tolerance. All suspected crimes shall be transferred to the judicial authority for processing.



Transparent Procurement

Bank of Chongqing is committed to building a responsible supply chain, establishing trusting and win-win relationship with suppliers based on the principles of "Seeking Truth from Facts and Supervision According to Law", "Open, Fair and Just", "Combining Supervision and Inspection with Working Effectiveness" and "Paying Equal Attention to Education and Punishment". In compliance with the *Bidding Law of the People's Republic of China* and the *Bidding Regulations in Chongqing*, the Bank developed the *Bank of Chongqing Measures on Centralized Purchasing Management (Trial)*, the *Bank of Chongqing Centralized Purchasing Instruction (Trial)* and the *Bank of Chongqing Centralized Purchasing Catalog (Trial)* and other relevant mechanisms.

The Bank requires all procurements and bidding practices must be inspected and supervised by the internal control compliance departments, the internal audit departments, and the disciplinary inspection departments. These supervisions include pre-supervision of procurement bidding, supervisions during bid opening, supervisions during bid assessment and supervisions during bid confirmation. In addition, the suppliers are strictly reviewed whether they comply with national laws and regulations, whether they violated the rules of integrity or self-discipline, whether any environmental accidents occurred or potential environmental risk existed, whether they conducted financial management and financial supervision in accordance with national financial regulations, financial disciplines and financial regulations, whether they were in compliance with the preciseness of business standards and technical regulations etc.

In the process of evaluating suppliers, Bank of Chongqing also places high emphasis on the social and environmental responsibilities undertaken by suppliers, as well as their performances in these two aspects. The *Management and Implementation Rules of Decentralized Procurement in Bank of Chongqing* clearly stipulates that decentralized procurement should implement the concept of energy conservation and environmental protection, and preferentially purchase energy-saving and environmentally-friendly products that have passed environmental labeling product certification, energy-saving product certification or other nationally recognized certification under the same conditions.

Case

The Bank held the Working Conference of Party Integrity Building and Anti-corruption in 2019







On 1 February 2019, the Bank held the working conference of party integrity building and anti-corruption. In this working conference, Ms. LIN Jun, Secretary to the Party Committee and Chairman of the Board of Directors of Bank of Chongqing, reviewed the effectiveness of the Bank's efforts relating to comprehensive and strict Party governance, Party integrity building and anti-corruption works in 2018, and indicated that the Bank should maintain its political stability and promote the deepening of comprehensive and strict Party governance with solid determination in 2019.



Responsibility Management

Maintaining continuous communication and building close relationship with stakeholders is essential to Bank of Chongqing's sustainable development. The Bank uses diversified means of communication and platforms to establish close liaison with different stakeholders. The Bank keeps listening to the needs of all parties and considers appropriate business-related feedbacks in order to consistently improve the service quality of the Bank and fulfil the social and environmental responsibilities.

The main stakeholders of the Bank include customers, employees, shareholders, community, and the government and regulators. During the Reporting Period, the Bank actively communicated with the main stakeholders through various communication channels, and had determined the key aspects of disclosure and the scope of business operations covered by this Report through understanding the issues concerned by the stakeholders. Relevant information is elaborated in the subsequent chapters.

Main Stakeholders	Expectations and Appeals	Communication and Responses	Main Stakeholders	Expectations and Appeals	Communication and Responses
 Customers	<ul style="list-style-type: none"> – Providing multiple financial products and services – Offering complete, authentic and accurate information about products and services – Guaranteeing the information security for customers – Protecting the personal and property safety of customers 	<ul style="list-style-type: none"> – Innovating financial products – Protecting customer privacy – Providing convenient and fast financial services – Releasing timely announcement with authentic and accurate content – Asking customers for opinions and suggestions – Improving security of the banking outlets 	 Community	<ul style="list-style-type: none"> – Organizing public welfare – Caring for underprivileged groups – Publicizing financial knowledge 	<ul style="list-style-type: none"> – Actively participating in donations – Helping underprivileged groups – Developing financial education – Organizing volunteer services
 Employees	<ul style="list-style-type: none"> – Providing reasonable salaries and treatment – Offering comfortable working environment – Establishing smooth communication mechanism – Providing proper room for improvement 	<ul style="list-style-type: none"> – Adhering to the principle of equal pay for equal work – Guaranteeing the health and safety of employees – Organizing recreational and sports activities – Communicating with employees regularly – Providing on-the-job training – Offering multiple channels for promotion 	 Government	<ul style="list-style-type: none"> – Obeying national laws and regulations and industrial standards rules – Guaranteeing the capital security for the bank – Competing fairly in accordance with laws – Serving the local economic development 	<ul style="list-style-type: none"> – Responding to the national call and implementing the supervising policies – Participating in formulating industrial standards and rules – Improving the performance on operation and management – Supporting the development of real economy
 Shareholders	<ul style="list-style-type: none"> – Standardizing the corporate governance – Raising the shareholders' returns – Increasing the profitability – Maintaining sustainable development 	<ul style="list-style-type: none"> – Formulating and implementing development strategies – Improving corporate management – Enhancing risk prevention – Advancing the social responsibility management 	 Regulators	<ul style="list-style-type: none"> – Operating according to laws and regulations – Intensifying risk control – Safeguarding the financial stability 	<ul style="list-style-type: none"> – Actively implementing the requirements of the regulatory agency – Regularly reporting the work

Innovative Development and Excellent Service

- Innovative Financial Service
- Customer Rights and Interests Protection

Innovative Financial Service

The development of financial technology and the promotion of financial innovation have become a mainstream of modern banking industry development. Guided by science and technology, Bank of Chongqing comprehensively implemented data-driven governance and promoted in-depth integrations of big data intelligence with product development. In addition, the Bank has complied with the industrial development trends, highlighted inclusive financial intelligent products and intelligent innovation in consumer finance, and promoted steady advancements of 14 key big data intelligence projects to support its product and service innovations.

During the Reporting Period, the Bank comprehensively advanced product and service developments related to financial innovation and further upgraded its service quality. The specific service innovation achievements are shown as follow:

The Bank constantly promoted the intelligent operations and transformations, the remote centralized authorization project, the construction of robotic automation processing platform, and the generation of self-service equipment management platform in outlets;

The Bank optimized the electronic channel business by completing the mobile payment platform development for small and micro enterprises and investigating in intelligent voice customer service, corporate online banking and other diverse functions and technologies;

Being concentrated on the construction and strengthening of big data platform and data service capabilities, the Bank built up its systems to incorporate data standards, data quality and metadata management;

The Bank built big data-supported systems for intelligent risk assessment, anti-fraud and risk warning and developed the “Wukong” data analysis platform to realize the leading cockpit visualization service for part of the Bank’s critical business.

While advancing service and business innovation, the Bank focused on proceeding agile development and financial standardization across the Bank to ensure the quality of the Bank’s products and services and had achieved following outcomes during the Reporting Period:

The Bank launched an associated risk assessment based on the development of risks control systems for customer identification, abnormal relationship monitoring, large risk exposure, internal inspection and other related issues;

The Bank formed a leadership group and a professional team to execute the Bank’s data governance. A centralized management system across the Bank for building unified internal and external data reporting, procurement, access and sharing mechanism. Initial results had been achieved in optimizing data statistical queries and improving the quality of regulatory reporting.

The Bank deepened the construction and implementation of financial standardization regarding the field of science and technology, thus creating an appropriate fintech standardization atmosphere. The Bank also engaged in formulations of the distributed technical regulations for the financial industry, promoted and implemented A-level certification of data computing room power, and consolidated the formulation of corporate standardizations for online banking systems and information security management.

In addition to make further advancements in promoting innovation and strengthen its core competitiveness, the Bank builds on the foundation in strict compliance with the *Trademark Law of the People’s Republic of China*, the *Copyright Law of the People’s Republic of China*, the *Patent Law of the People’s Republic of China*, the *Tort Law of the People’s Republic of China* and other related laws and regulations, and formulated the *Bank of Chongqing Measures for the Intangible Assets Management*, the *Bank of Chongqing Measures for the Information Technology Asset Management*, the *Bank of Chongqing Information Technology Software Asset Management Implementation Detailed Regulation* to emphasize its protection and management of the intellectual property. Regarding the configuration of software assets, the Bank adheres to the principles of security, applicability, economic efficiency and legitimization. It is also stipulated that employees shall not use pirated software, while all purchased genuine software should be handed to the technology department of the headquarters for storage and management.



During the Reporting Period



the Bank received

959 complaints

which all have been processed in strict accordance with compliant handling policies. The customer complaint handling satisfaction rate reached

94% during the Reporting Period.

Customer Rights and Interests Protection

The Bank abided by the service concept of "Customer-oriented" during the Reporting Period, and strictly adhered to the *Law of the People's Republic of China on the Protection of Consumer Rights and Interests*, the *Law of the People's Republic of China on Commercial Banks* and other related laws and regulations and their requirements on customer rights and interests protection. Accordingly, the Bank launched the *Rules Governing the Protection of Consumers' Rights and Interests of the Bank of Chongqing*, the *Administrative Measures on Business Outlets' Civilized and Standardized Service of Bank of Chongqing*. In addition, the *Evaluation Measures for Consumer Interest Protection of Bank of Chongqing* and other specific supervision policies were introduced to fully implement the Bank's customer rights and interests protection.

Besides sternly complying with the internal and external policies and executed Bank of Chongqing's customer rights and interests protection works, the Bank adopted the following measures during the Reporting Period to further strengthen the management and systematic construction for customer rights and interests protection:

- 01 The Bank focused on the professional qualities cultivation of the service team and launched a normalized learning mechanism and an online/offline specific training system. The training system was designed to improve senior managers' policy research and judgment capabilities, middle management level's special projects management capabilities, and provide targeted customer rights and interests-related training to all employees, thus enhancing the awareness of customer rights and interests protection and improving execution of relevant works;
- 02 The Bank intimately exerted the supervision functions of the evaluation system, which requires service quality-related assessment and accountability of departments and branches while accountability of individuals was promoted as well;
- 03 By combining onsite and offsite inspection, special inspections and linear inspections, the Bank operated comprehensive supervisions and inspections. In response to remediations against infringement of customer rights and interests, the Bank carried out certain remediation projects to advance special inspections and sales behavior inspections, and organized self-evaluations among branches;
- 04 The Bank established a consultation mechanism to conduct detailed complaints analysis through different perspectives such as business, customers and laws, and actively coordinated the handling of serious complaints.

Customer Communication Enhancement

The Bank considers the *Banking Supervision Law of the People's Republic of China*, the *Implementation Measures of the People's Bank of China for Protecting Financial Consumers' Rights and Interests* and other related regulations as the core of formulation and optimization of customer complaints management mechanism, and introduced related administrative policies such as the *Rules Governing the Treatment of Customer's Complaints of Bank of Chongqing* and the *Rules Governing of Report and Complaints*. The customer complaints management scheme of the Bank adheres to the principle of "Customers' Benefits Prioritized, Fair, Transparent, Reasonable, Effective". The Bank also designated a customer rights and interests leadership group to take full responsibilities for guiding, coordinating and supervising the execution of customer complaint handling. Subordinating the leadership group, a special complaint coordination team was established to coordinate and handle complaints involving multiple departments or agencies, complicated or serious cases. Meanwhile, the Bank stipulated that the customer service center of the headquarters needs to regularly collect records of customer complaints and suggestions, summarize and analyze customers' suggestions, periodically collect the statistics and information related to compliant handling, and consequently report to the customer rights and interests leadership group.

According to the regulations of Bank of Chongqing, the Bank accepts "telephone reporting", "written letter reporting", "face to face reporting", "reporting box", and other forms of complaints. Detailed information and procedures of customer complaints handling are shown as follow:

01

The Bank should confirm whether the complaints are related to the Bank's products, services, employee behaviors, internal management, or other related factors. In case of complaints that do not meet the scope of the Bank's complaint acceptance, the Bank should explain the reason to the complainant and recommend other complaints channels;

02

Within two working days from the date of receiving the complaint, the complaint handling specialist should notify the customer for confirmation and acceptance;

03

The Bank should handle the complaint within a prescribed time, and record processes and outcomes of the complaint investigation.

04

Complaints management could only be closed and documented after receiving confirmation of the complaint handling results from the customers. If the customer did not satisfy with the processing result, the Bank should keep re-processing complaint investigation according to the process mechanism until the customer satisfied or accepted the handling outcomes.

Information Safety Guarantee

Bank of Chongqing strictly adheres to the *Law of the People's Republic of China on the People's Bank of China*, the *Interim Measures for the Administration of the Basic Data of Individual Credit Information*, and the *Cybersecurity Law of the People's Republic of China*, and other laws and regulations' instructions for protecting customer information security, and formulated the *Bank of Chongqing Methods of Data Security Management*, the *Bank of Chongqing Tentative Measures for the Protection of Personal Financial Information Management* and other internal policies. The Bank's information security protection system is operated to comprehensively safeguard customers' identity, personal property, personal account information and other information from infringement from both "technical defense" and "human defense" aspects, and complied with the principles of "Reasonable and Legal", "Necessary but Minimum", "Classified Authorization" and "Comprehensive Coverage".

Technical defense

Aiming at strengthening the access control of personal financial information across the Bank, the Bank has adopted measures to strengthen the storage security, the transformation security and confidentiality of personal information, and built related system. The efforts contributed to the effective prevention of thefts and the destruction of personal financial information carried by internal unauthorized personnel and external criminals.

People defense

The Bank has improved mechanisms for personnel management, technical prevention, supervision and inspection to guarantee the security of personal financial information in terms of information collection, storage, usage and other related processes. The Bank also standardized the personal financial information protection process through stronger employee warnings and training, stricter employee access and exit management, and effectively responding to possible information leakage and loss.

Compliant Business Advertising

The Bank considers guaranteeing compliance of products and services advertising as a key task of Bank of Chongqing to fulfill its role as a commercial bank. The Bank sternly follows the requirements of laws and regulations such as the *Advertising Law of the People's Republic of China* and the *Law of the People's Republic of China on the Protection of Consumer Rights and Interests* and sincerely fights against false or misleading instructions when providing products and services and during transactions.

Following the *Notification of Further Standardization of Product Sales Process of Bank of Chongqing*, the *Rules Governing the Protection of Consumers' Rights and Interests of Bank of Chongqing* and other internal policies, the Bank specified that products sales should strictly comply with the dedicated zone management policy, while the entire process of the sales behavior being recorded with videos. Meanwhile, employees of the Bank are required to proactively explain important information such as the nature of products and services, charging conditions, and key contract terms to customers when providing products and services, thus remaining authenticity and transparency of publicity and reasonably disclosing risks of the products, which allows customers to make independent decision based on their own judgements.



People-oriented and Growing-up Together

- Employment Management
- Health Guarding
- Growing-up Together

👤 Employment Management

Employees are the principal pillars and key drivers of Bank of Chongqing's sustainable development. The Bank resolutely complies with the *Labor Law of the People's Republic of China* and the *Labor Contract Law of the People's Republic of China* and other related laws and regulations and regulates its recruitment management, dismissal management, remuneration management, promotion management, working hours management, vacation management, and welfare management in accordance with related requirements. The Bank also incorporates the principle of equality, anti-discrimination and diversification when implementing employment management. Meanwhile, the Bank sternly implements managements for preventing child labor and forced labor in accordance with regulations of the *Provisions on the Prohibition of Using Child Labor*, the *Law of the People's Republic of China on the Protection of Minors*, the *Labor Law of the People's Republic of China* and other related laws and regulations.

In order to guarantee that relevant managements and implementations of Bank of Chongqing are meeting the requirements set out in laws and regulations, the Bank has formulated corresponding internal administrative policies to actively safeguard legitimate rights and interest of employees, thus creating a working platform by which employees can be motived and self-fulfilled.

Introduction of Employee Management Policy

Recruitment and Dismissal

The Bank formulated the *Management Measures on the Recruitment of Employees in Bank of Chongqing (Trial)* to establish a recruitment management system with unified policies, reasonable authorized, scientific and effective, and hierarchically classified. The Bank also conducted irregular inspections and accountability assessments on recruitment.

The Bank strictly prohibits any unfair or unreasonable dismissal and requires clear provisions for dismissal of employees in accordance with the *Management Measures for Labor Contract of Bank of Chongqing*, the *Punishment of Regulatory Violations in Bank of Chongqing*.

The Bank formulated the *Management Measures on Salary of Bank of Chongqing* and introduced a remuneration management system which adopts the principles of "Position-based", "Performance-guided", "Scientifically Incentivization" and "Moderate Flexibility". According to the remuneration management system, the Bank will regularly review remuneration based on multiple factors such as employees' performance and marketing-related factors. The Assets and Liabilities Management Department and other related departments are responsible to jointly execute the assessment.

The *Management Measures on the Career Development of Employees in Bank of Chongqing*, the *Management Measures on the Selection and Appointment Middle Manager in Bank of Chongqing* and other related policies stipulate that employees' promotion channels must follow the principle of "Fairness, Justice and Openness" and adopt a unified assessment method across the Bank. The "Managers Responsible for Recruitment" principle is applied for implementation of the appointment and recruitment system, so as to provide opportunities for excellent talents to be promoted and develop personal strengths.

Remuneration and Promotion

Working Hours and Vacation

According to the *Management Measures for Labor Contract of Bank of Chongqing*, the *Management Measures on the Regulations of Leave of Employees of Bank of Chongqing* and other internal policies, employees should not work for more than the maximum working hours prescribed by national and laws and could have sick leave, maternity leave, wedding and bereavement leave, annual leave and other legal holidays according to laws and regulations.

Diversity, Equal Opportunity and Anti-discrimination

The Bank has not set any restrictions related to personal factors such as gender, belief, origin, etc. in all policies related to employment management, to ensure that all employees enjoy equal opportunities under the employee management system, and encourage employees to develop diversely according to their own needs. It also prohibits any form of discrimination from happening.

The Bank strictly prohibits the use of child labor or forced labor. During the recruitment phase, the Bank also focuses on reviewing the applicant's information to ensure that all applicants are following national laws and regulations, and to prevent employment and use of child labor or forced labor.

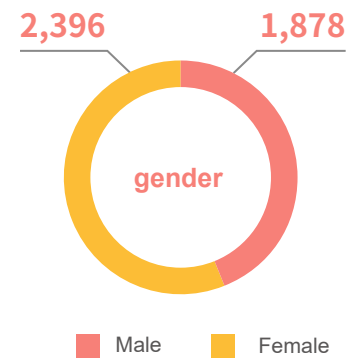
Child Labor and Forced Labor Prevention

03

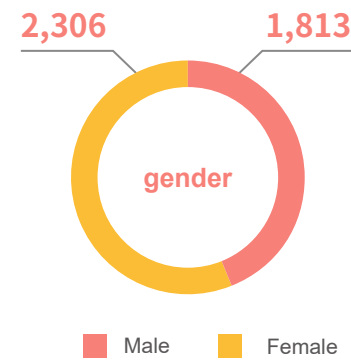


By the end of the Reporting Period, the Bank had a total of 4,274 employees. The number of employees by gender, age group, employment type and geographic region is shown in the figures below:

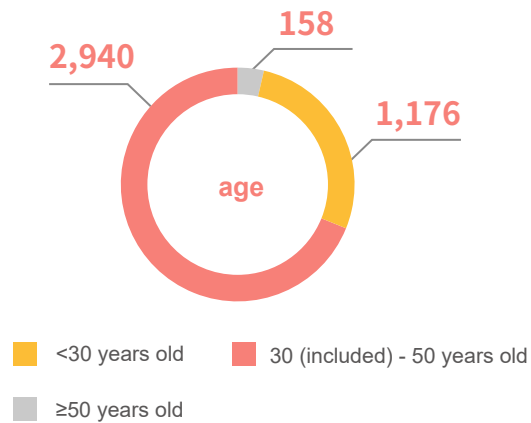
Number of employees by gender in 2019



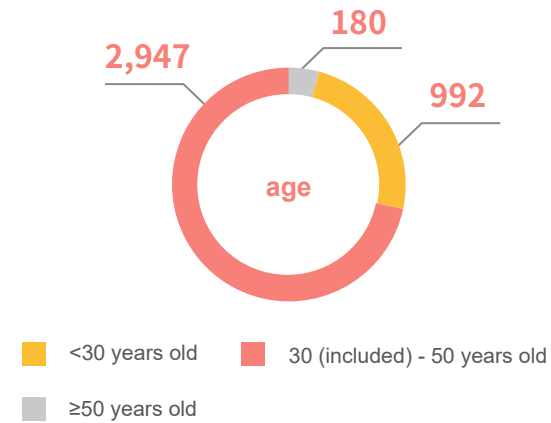
Number of employees by gender in 2018



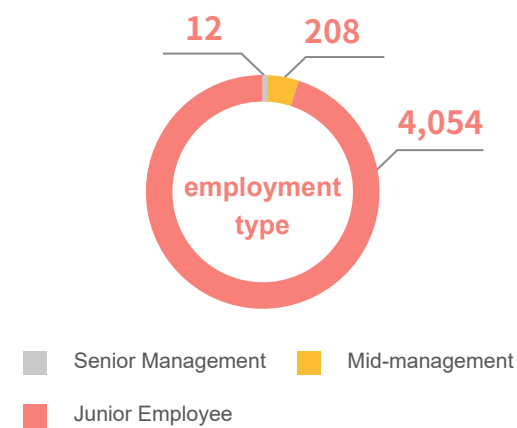
Number of employees by age group in 2019



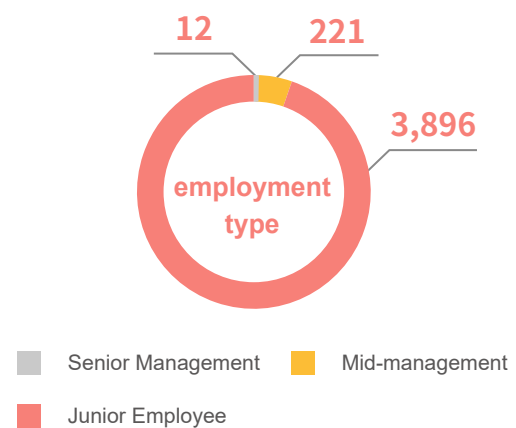
Number of employees by age group in 2018



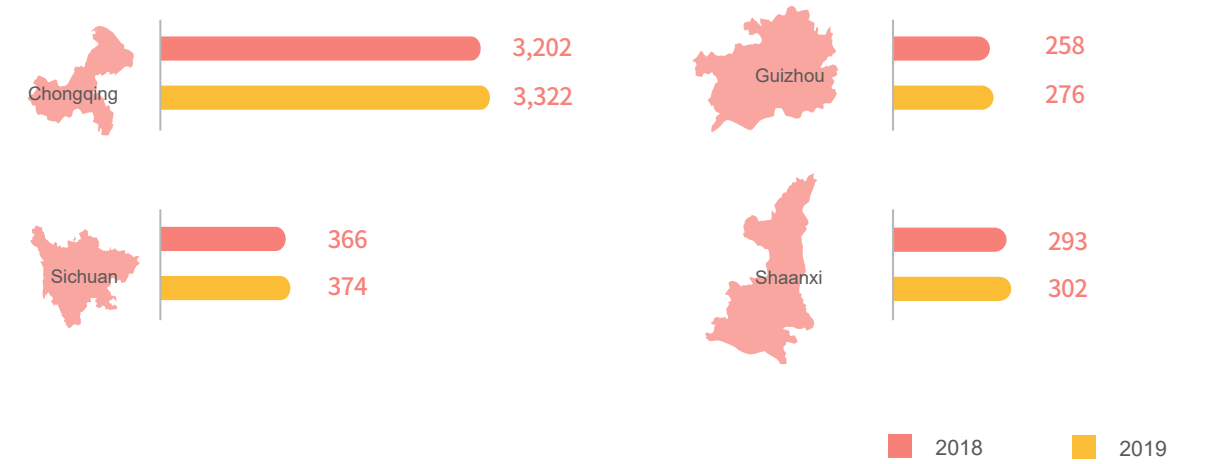
Number of employees by employment type in 2019



Number of employees by employment type in 2018

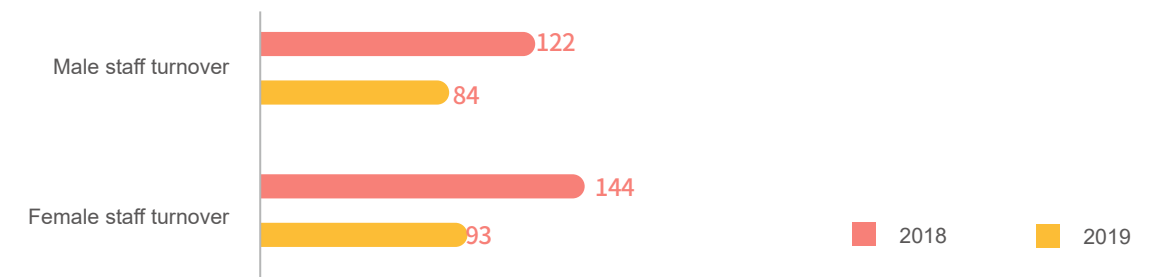


Number of employees by geographic region in 2019

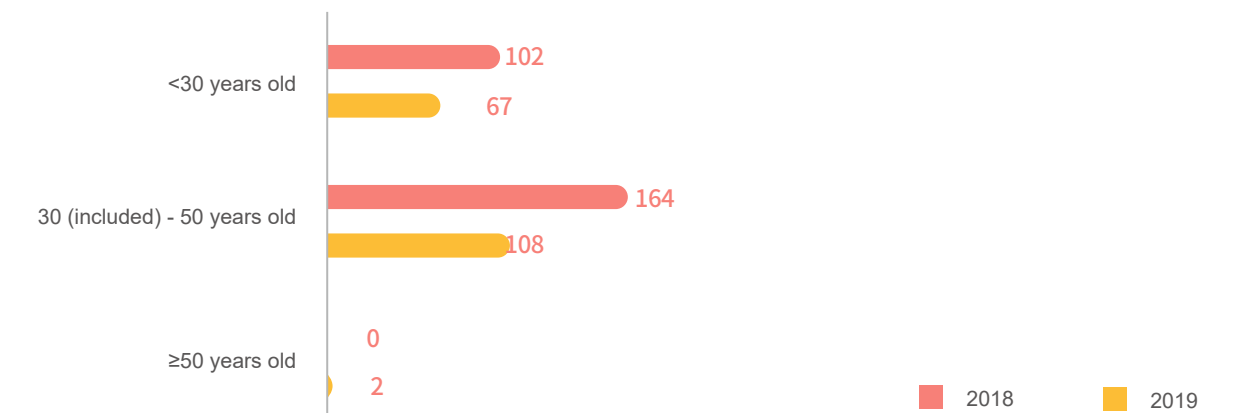


By the end of the Reporting Period, the turnover number of employees of the Bank was 177. The turnover number of employees by gender and age group is shown in the following figures:

Number of employee turnover by gender



Number of employee turnover by age group



Health Guarding

The health and safety issues of employees at work are important parts for Bank of Chongqing to exercise its cares to employees and safeguard employees' development. According to the *Emergency Response Law of the People's Republic of China*, the *Fire Control Law of the People's Republic of China*, the *Law of the People's Republic of China on the Prevention and Treatment of Occupational Diseases* and other laws and regulations related to the protection of employees' health and safety in the office, the Bank formulated internal policies such as the *Notice on Strengthening Environmental Sanitation of Business Areas* and the *Regulations on Safety and Security of Bank of Chongqing* based on the perspectives of health and safety.

Health Protection

Paying attention to maintain the environmental sanitation of business areas, conducting regular checking and keeping the cleanliness and intactness of equipment, materials keeping sites and other places in outlets. The business hall and office area should be kept clean, bright and reasonably green as well.

Safety Protection

The Bank is committed to the guidance of "Prevention First, Unit Responsibility, Key Issues Highlighted, Safety Ensured" and has introduced safety guarding mechanisms and measures in all units of operational sites and departments. The Bank also regularly carries out safety knowledge promotion and education activities, which elaborate effective prevention on the occurrence of security risks such as robbery, fire and explosion.

Additionally, the Bank has further formulated rules and regulations such as the *Interim Provisions on the Safety Precautions in Business Areas* and *Fire Fighting Facilities Construction of Bank of Chongqing* to guide and respond to potential safety hazards which may occur in the office building and business premises. Safety responsible departments in headquarters and branches are required to manage safety precautions, firefighting facility construction, self-service equipment and self-service banking programs in business areas. Among them, the headquarters' security department is responsible for formulating unified facility constructions and equipment-related technical indicators, configuration standards, etc., and comprehensively guides and coordinates the safety and fire protection schemes among branches.

Growing-up Together

The Bank focuses on keys issues of reform and development, and the new requirements of cadres' ability in the new era and their job competency needs, therefore, the Bank has designed and promoted the improvement of employees' professional abilities and qualities to match the human resources and team professionalism with the Bank's future business development needs. During the Reporting Period, the Bank strictly followed the 2019 training master plan with a focus on promoting quality development, professional, intelligent and comprehensive strategic transformation. The Bank organized 73 training programs in its headquarters which tasked special training, ability improvement, personnel training and junior positioning training, and surrounding on 7 training focus points.



Case

The science department organized the "2019 Information Security-related Attack and Defense Competition Training of Bank of Chongqing"

From 9 to 11 September 2019, the science department of the headquarters organized the "2019 Information Security-related Attack and Defense Competition Training of Bank of Chongqing" to cultivate the technical abilities of the technical staff of development departments.

Participants received professional and technical training in this three-day training program and acquired knowledge related to encryption and decryption algorithms, code audit technology, information steganography and other professional and technical skills. The participants also drilled various "attach and defense" techniques thus deepened their understanding of the technologies applied and improved their technical capabilities, and consequently achieved an active role in advancing information security of Bank of Chongqing.



Case

The 2019 branch president and management training series

From 26 to 27 September 2019, Bank of Chongqing successfully held the second phase of its training series for improving the management capabilities of branch presidents. The vice president, the general manager of the Corporate Banking Department, and the general manager of the Financial Market Department of the Bank and other professionals introduced knowledge about operation and management in different aspects to the participants in the two-day training. Meanwhile, external trainers had been invited to further illustrate and strengthen the knowledge reserve of intelligent transformation of big data and learn about the usage of industrial thinking for problem-solving.



During the Reporting Period, the Bank provided various training to its employees. The number of trainees and the total training hours of employees by gender and employment type are shown as follow:



Contribution to Charity and Creating Harmonious Society

- Executing Financial Poverty Alleviation
- Rural Revitalization Advancement
- Supporting Small and Medium Private Enterprises

Executing Financial Poverty Alleviation

During the Reporting Period, Bank of Chongqing was focusing on bringing solution for key problems and common issues such as the "Two Worries & Three Guarantees"¹ and contributing to the promotion of rapid and quality development of financial poverty alleviation and rural revitalization strategies by gathering the strengths of all members of the Bank. By the end of the Reporting Period, the Bank comprehensively promoted and executed the diversified, systematic and long-term poverty alleviation strategy through poverty alleviation by developing industrial sectors, targeted poverty alleviation, poverty alleviation by consuming products and services from poor areas, poverty alleviation through sales, poverty alleviation through employment and poverty alleviation by dispatching talents to villages. The targeted poverty alleviation loans increased by RMB1.009 billion, of which the poverty alleviation by developing industries increased by RMB65 million. Related poverty alleviation mode is shown as follow:



Picture: The Dazu Subbranch of Bank of Chongqing visited poor households to provide efficient and convenient financial services

The Bank strengthened mechanisms of a separate line of credit support, internal pricing support, favorable capital costs, human resource support and special expense budgets, and formulated incentive programs such as loans for poverty alleviation by developing industries and poverty alleviation microcredit;

Special Guarantee

Poverty alleviation by developing industries

By meeting the financing needs of a batch of leading enterprises in agricultural industrialization, agricultural cooperatives and other new agricultural operating entities, incomes of upstream and downstream of the industrial chain could be realized;

By the differentiated credit evaluation system and a centralized batch business model, the Bank promoted micro-credit loan to support poverty-stricken households get rid of poverty and increase income;

Targeted poverty alleviation

Poverty alleviation by consuming products and services from poor areas

Through independent procurement, third-party distribution and other means, priority was given to purchasing agricultural and sideline products in poverty-stricken areas for canteen raw materials, while special agricultural and sideline products exhibition and sales activities were carried out in poverty-stricken areas;

The Bank established a window for agricultural and sideline products in poor areas, and expanded the distribution channels of agricultural and sideline products in poor areas by the introduction of third-party e-commerce platforms and the establishment of exhibition sales area;

Poverty alleviation through sales

Poverty alleviation through employment

The Bank gave priority to providing service-oriented auxiliary jobs such as cleaning, cooking, and comprehensive back-office work to poor people in poor areas, to help them find jobs;

The Bank improved its poverty alleviation level by dispatching talents to the villages, by sending village poverty alleviation cadres to poverty-stricken areas in Wuxi, Chengkou and other districts and counties in Chongqing.

Poverty alleviation by dispatching talents to the villages

¹ "Two Worries" refers to worries of accessing food and clothes; "Three Guarantees" refers to guarantee of basic education, basic medication care and housing safety.

Improving Basic Financial Services in Rural Area

Improving basic financial services in rural area is one of the main strategies of the Bank's financial poverty alleviation strategy. The Bank organized relevant personnel to deeply investigate the needs of people in rural areas, and further improve the quality of basic rural financial services through following measures:

Relying on financial service tools such as the POS machines that support farmers and agriculture, mobile banking vehicles, and mobile portable terminals, the Bank built a rural financial convenience service site that integrates basic financial services and inclusive financial education;



The Bank relied on the sinking advantages of urban commercial banks and improved the delivery of small-denomination currency of rural customers, such as small town vendors and new-type agricultural business entities.

The Bank considered the expenditure of payment and settlement channels as the main measures to improve the payment and settlement service environment in rural areas, as well as to meet the needs of rural residents for daily financial services such as the activation of bank cards, small deposits and withdrawals, and payment of fees;



Picture: The Xiushan Subbranch of Bank of Chongqing provided financial services buses for poor households to facilitate their handling of microfinance business

Case

The "Agricultural Credit Guarantees Loans + Poverty Alleviation Microfinance" poverty alleviation "Combo"

The specialized vegetable cooperative in Wanzhou District of Chongqing City which owned more than 1,000mu of land to engage vegetable cultivation and sales and recruited local poor families to work in the cooperative, was facing a funding problem and rendered the cooperative unable to finish the greenhouse building for vegetable. The Bank noticed the problem and immediately launched the green service channel of "Agricultural Credit Guarantees Loans" to raise RMB1.5 million for the cooperative and solved the problem.

The Bank also provided the "Poverty Supportive Loan", a microcredit poverty alleviation loan to the cooperative in the follow-up work, creating a local "cooperative + farmers" financial poverty alleviation operation model. By the end of the Reporting Period, the cooperative had 2 greenhouses with 5 concentric buildings and 180 independent greenhouses, with an annual sales revenue of more than RMB5 million. It had also been rated as a national-level professional cooperative.

Promoting Financial Knowledge Education

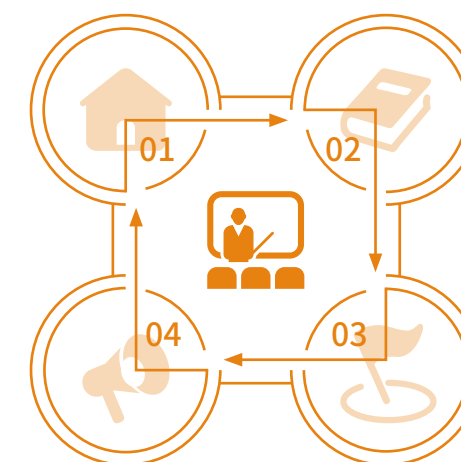
Promoting financial knowledge for the people in rural areas to acknowledge them the role of financial poverty alleviation is a crucial part of the Bank's promotion of financial poverty alleviation business. In accordance with the financial knowledge promotion strategy of Bank of Chongqing, the Bank organized several financial knowledge education activities during the Reporting Period, which included:



Picture: The Rongchang Subbranch of Bank of Chongqing visited Hebao Town Hetao Village and launched a poverty alleviation policy briefing event

With crowded places such as village shops, convenience service centers, and villager activity rooms as carriers, the Bank established service sites on financial knowledge publicity to carry out financial knowledge publicity and consultation;

The Bank took advantage of activities such as "Financial Knowledge Popularization Month" and "Financial Knowledge into Ten Thousand Households" to conduct publicity in rural areas including the Yanhe Township in Chengkou County and Zhongyi Township in Shizhu County, etc.

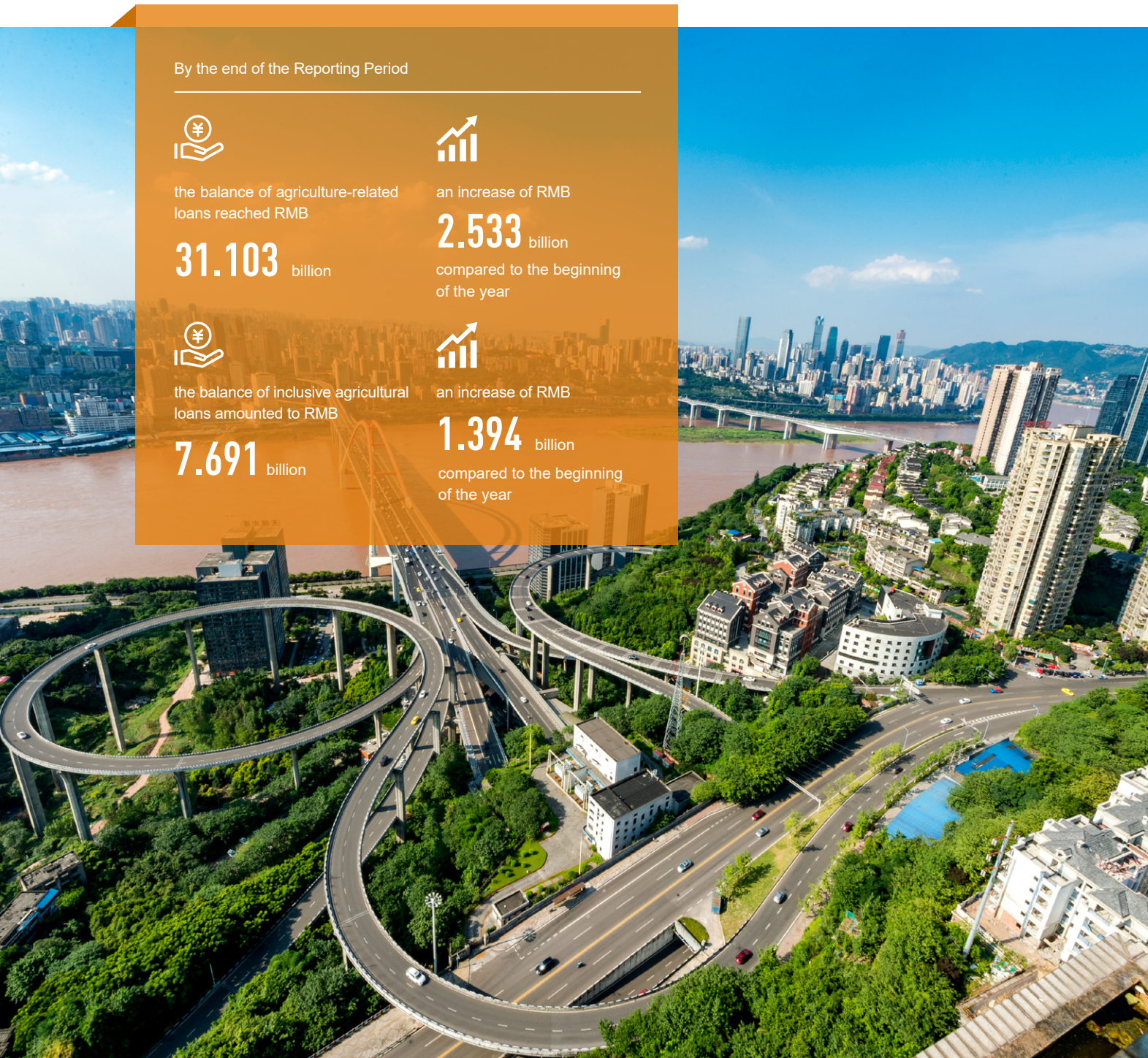


The Bank organized the activity of "Telling Stories and Sharing Experience" and made informative and readable publicity materials such as interesting articles on financial knowledge and themed cartoons, which improved the interaction and participation of financial education;

Relying on the well-known broadcasting platform in rural areas, the Bank shared financial knowledge to rural residents and used public media to expand the coverage and influence of financial publicity and education.

Rural Revitalization Advancement

Bank of Chongqing further strengthened the top-level design and enhanced organizational guarantee during the Reporting Period, and actively innovating the financial service methods and sincerely promoting rural revitalization strategy.

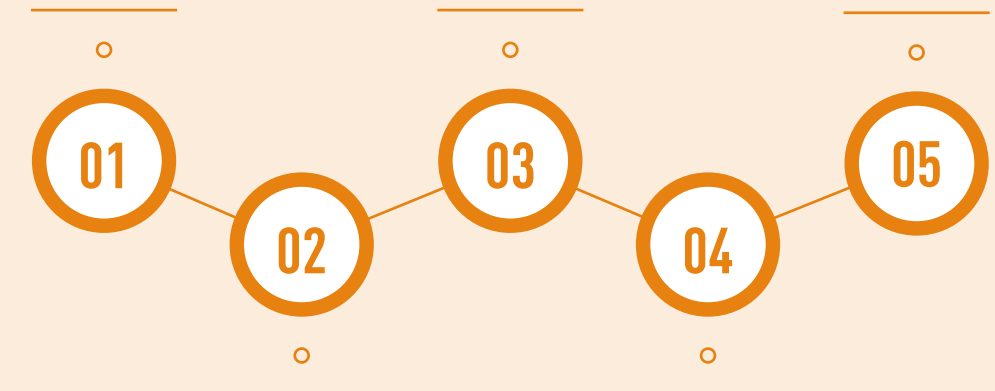


Main measures taken for rural revitalization

Supporting the development of modern agricultural industries such as rural complexes, agricultural tourism complexes, and modern agricultural industrial parks which integrated basic agriculture with secondary and tertiary industries;

Supporting the joint development of farmers and leading agricultural industrialization companies in the form of land shares and promoted the integration of small farmers and modern agriculture;

Supporting the development of pig breeding industrial enterprises and small and medium pig breeding farm and meeting the funding needs of pig farm construction and expansion of production.



Supporting the construction of transportation infrastructure and the intensive integration of agriculture and tourism, education, culture, health, pension, and other industries;

Optimizing product models that meet the development characteristics of rural revitalization industries and benefit poverty alleviation to support modern agriculture enterprises;

Case

The "Special Loan Renewal" supported pig farming

Affected by the African Swine Fever in 2018, a local farmer in Houba Town, Kaizhou District, Chongqing whose operated hog breeding business suffered losses and income decline, resulting the inability to repay the loans due in March 2019. The Bank realized the predicament the farmer was facing during the inspection on pig production. Therefore, the Bank specially issued a "Special Loan Renewal" for the farmer to overcome the difficulties.

With the support from Bank of Chongqing, the farmer's breeding business developed steadily. The area for the farmer's hog breeding reached 2,500 m², 1,000+ pigs and 30+ sows were bred and the sales revenue reached RMB2.8 million in 2019, leading to a way to ensure the supply of pork while increasing income and wealth.

Supporting Small and Medium Private Enterprises

Bank of Chongqing has always remained the strategic position of "Banking for Small and Micro Enterprise", focusing on the relatively vulnerable groups in small and micro enterprises. The Bank is committed to fully and effectively satisfying needs of small and micro enterprises, small and micro business owners and individual industrial and commercial households, and continuously promoting small and micro enterprises' financial service increment, cost reduction, expansion, risk control, etc., to improve the quality and efficiency of small and micro enterprises' financial services. During the Reporting Period, the Bank organized the following special events for serving entities:

01

The Bank invited 30 enterprises to participate in a free visit and investigation to the Shanghai Stock Exchange, taking part in training guidance and face to face sharing, which helped the entrepreneurs broaden their views and deepen their understanding of stock listing;

02

The Bank visited 27 districts and counties of the city and organized the "Financial Service Promotion" event. Through this event, more than 2,000 enterprises were benefited and more than 3,00 enterprises reached cooperation intentions with the Bank since the Bank had introduced financial products, consulted the needs of enterprises and designed special programs for these enterprises;

03

The Bank integrated the assessment policy and real economy services, encouraging branches to be "Willing to Lend, Able to Lend and Dare to lend" so that enterprises in the private sector could gain more concessions and effectively solve financing difficulties;

04

The Bank integrated resources across the Bank to support local investment and promotion, cooperated with multiple regional and county government and cooperated with domestic high-quality enterprises to promote the implementation of projects in regions and counties;

05

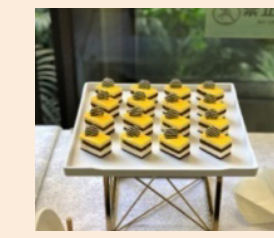
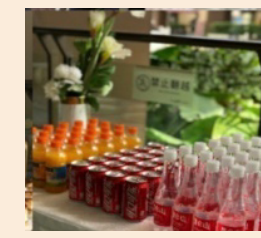
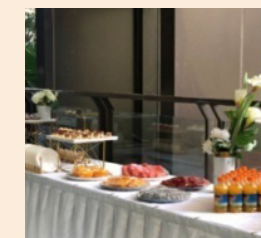
The Bank adopted measures such as improving internal mechanism, strengthening assessment guidance, fulfilling due diligence, implementing mistakes correction, highlighting training guidance and formulating relative rules for due diligence disclaimer to support branches, and drive their support for small and micro enterprises according to the rules;

06

By taking advantages of fast decision-making chain as a city commercial bank, the Bank developed multiple online systems, such as the mobile payment system for small and micro enterprises to upgrade and accelerate financial services for small and micro enterprises;

07

The Bank signed a strategic cooperation with the Chongqing Branch of China Development Bank and had obtained RMB2.5 billion refinancing funds, which will be used to support small and micro enterprises. The Bank also signed a strategic cooperation agreement with Southwest Securities to maximize the advantages of both parties and coordinate the development of indirect and direct financing.



Picture: The Daping Subbranch of Bank of Chongqing organized the "Winter with You" small and micro enterprises' product promotion conference



Picture: Leshan Branch of Bank of Chongqing held the matchmaking conference between small and micro enterprises

Environmental Protection and Green Development

- Promoting Green Operations
- Developing Green Finance
- Environmental Performance Data

Promoting Green Operations

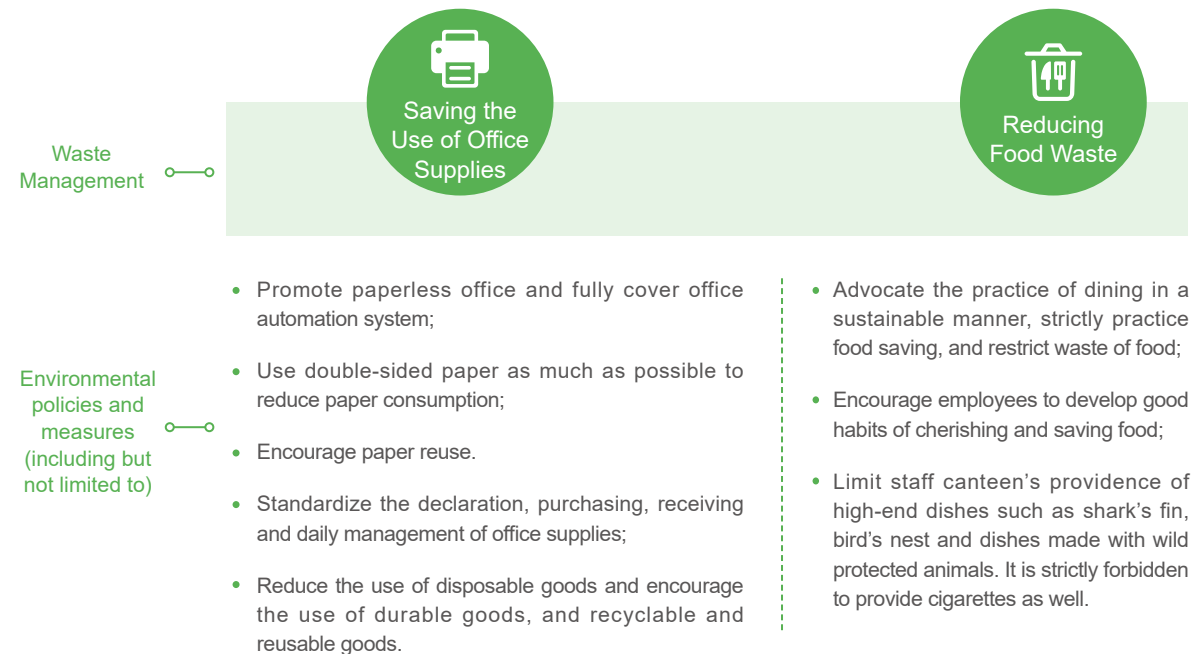
Bank of Chongqing adheres to the implementation of environmental protection measures and complies with the *Environmental Protection Law of the People's Republic of China*, the *Energy Conservation Law of the People's Republic of China* and other relevant laws and regulations in respect of air pollutants, greenhouse gas emissions, discharges to water and land, and the generation of hazardous and non-hazardous wastes etc. The Bank established systems for emissions management and resources consumption such as the *Management Measures for Bank of Chongqing Building* and the *Official Vehicle Management Approach of Bank of Chongqing Co., Ltd.* in accordance to laws and regulations. Through a series of promotions and implementations of the system, the environmental awareness of the Bank's employees on issues such as energy saving, emission reduction, water saving and waste reduction has been enhanced. Since Bank of Chongqing is a business-oriented financial industry with low energy consumption and low pollution, it does not have significant impact on environment and natural resources. During the Reporting Period, the Bank did not receive any environmental litigation cases or penalties caused by environmental problems.

With regards to the management of pollutants and greenhouse gas emissions, the Bank's air pollutants and greenhouse gas (Scope 1) emissions are mainly the pollutant emissions generated during the operation of corporate owned vehicles. In order to regulate the management of provision and disposal of official vehicles, the Bank formulated the *Official Vehicle Management Approach of Bank of Chongqing Co., Ltd.* Following the principles of "Unified Management, Guaranteeing Official Business, Being Affordable and Applicable, Energy-saving and Environmental Protection", the Bank gave priority to new energy vehicles when purchasing, and stipulated that vehicle management personnel should record the mileage and fuel usage of vehicles on a monthly basis, analyze and verify the data, so as to further promote energy conservation and emission reduction.

In respect of energy and water resources management, the main types of energy used by Bank of Chongqing include electricity for office use and fuel for official vehicles. During the Reporting Period, the Bank did not have any difficulties in sourcing water. As for domestic wastewater generated from water consumption in office activities, the Bank mainly transports the wastewater to the local municipalities through municipal pipelines for centralized disposal. The Bank encourages its employees to develop the habit of conserving water in order to reduce wastewater discharge at source. Specific environmental policies and measures for electricity and water conservation can be referred in the table below.

Energy and Resources Management		Electricity Saving	Water Saving
Environmental policies and measures (including but not limited to)	●	The intelligent lighting system: the lighting system for non-office hours are intelligently controlled (lights will be automatically turned off when no people is sensed);	● Posting "water saving" logo in the restrooms and pantries;
	●	The central air-conditioning system: cooling supply temperature shall not be lower than 26 degrees Celsius, while the heating supply temperature shall not be higher than 24 degree Celsius. During the rest of the days when the average temperature is higher than 25 degrees for 5 consecutive days or the average temperature is less than 10 degrees for 5 consecutive days, the Bank will restore cooling or heating supply;	● Controlling the water flow when using water, and turn off the faucet after using;
	●	Advocating all employees to cultivate green and energy-saving awareness, and promoting low-carbon office and electricity saving;	● If the pipeline is found leaking, the property management company should be promptly notified to deal with the problem.
	●	Requiring employees to turn off lights, water and switch off energy-consuming equipment such as computers and air conditioners when they leave.	

In terms of waste management, Bank of Chongqing advocates resources conservation and expenditure reduction, strongly initiates to reduce the purchase and use of disposable products and encourages the use of durable and reusable products, so as to save expenses as much as possible from the source and reduce waste generation. Due to the nature of the financial industry, hazardous waste is not an important environmental pollutant emitted during the Bank's operation. The non-hazardous waste of the Bank mainly includes general office waste and kitchen waste generated from the staff canteen. During the Reporting Period, the Bank's food waste was collected intensively by the Sanitation Administration Department. Other office waste and domestic waste were uniformly collected and centrally classified by property cleaning personnel, indicating the Bank's determination to achieve daily produced and daily cleaning.



Developing Green Finance

As an enterprise adhering to the path of sustainable development and constantly pursues the harmonious integration of social values, economic values and environmental values, Bank of Chongqing is actively developing green finance. The Bank established a green finance department at the headquarters, set up green financial service center at its branches, and appointed the designated personnel to engage in green finance, so as to build a multi-level green financial service institution. The Bank also formulated the *Guiding Opinions on Promoting the Development of Green Finance* to regulate the Bank's green finance-related business.

Case

Assisting an industrial supporting system led by new energy vehicles to facilitate the vehicle manufacturing industry transforming into a greener industry

Green+Complementary

The Bank introduced the integrated financial services solution on site at the Shenzhen headquarters of BYD Company Limited ("BYD"), helped the enterprise to successfully settle in Chongqing as a green project signed at the 2019 China-Singapore Financial Summit;

The Bank granted \$2 billion credit to BYD's lithium battery project, which is expected to supply lithium batteries for 400,000 new energy vehicles, and also provided credit support to other supporting enterprises.

Green+Vehicles

The Bank provided a RMB400 million credit to BYD's production base to help the expansion of its new energy vehicles production capacity by 150,000 units.

Environmental Performance Data

Indicator	Units	2019	2018	2017
Greenhouse Gas Emissions and Intensity from Headquarters ² (Scope 1 and Scope 2)				
Emission from vehicle (Scope 1)	Metric ton	30.96	50.76	69.00
Emission from liquefied natural gas used in canteen (Scope 1)	Metric ton	0.94	0.93	0.43
Emission from electricity consumption (Scope 2)	Metric ton	2,024.90	1,731.79	1,082.00
Total GHG emissions	Metric ton	2,056.80	1,783.48	1,151.43
Total GHG emissions intensity ³	Metric ton/ m ² of office area	0.02	0.03	0.02
Air Pollutant Emissions of the Official Vehicles from Headquarters ⁴				
NOX emissions	kg	15.26	21.78	34.72
SOX emissions	kg	0.20	0.33	0.45
CO emissions	kg	147.58	237.50	370.91
PM _{2.5} emissions	kg	0.70	1.08	1.64
PM ₁₀ emissions	kg	0.77	1.18	1.80
Resources Consumption and Intensity from the Headquarters				
Total electricity consumption	thousand kWh	331.90	329.35	205.73
Total electricity consumption intensity	degree/ m ² of office area	31.21	47.05	29.39
Total water consumption	thousand ton	6.26	3.27	2.02
Total water consumption intensity	ton / m ² of office area	0.59	0.47	0.29
Total natural gas consumption ⁵	10 thousand cubic meters	4.36	4.29	/
Total natural gas consumption intensity	cubic meter/ m ² of office area	0.41	0.61	/
Total gasoline consumption (Vehicles)	10 thousand liters	1.33	2.19	/
Total gasoline consumption intensity (Vehicles)	liter/ vehicle	1,213.53	1,290.59	/
Non-hazardous Waste Production and Intensity from the Headquarters				
Kitchen waste generation ⁶	liter	87,120	86,400	/
Intensity of Kitchen waste generation ⁷	liter/ person	89.26	97.19	/

² The calculation method of the greenhouse gas emissions is referring to the *Calculation Method and Reporting Guidance on Greenhouse Gas Emission by Other Industrial Enterprises (Trial)* by National Development and Reform Commission and the *Notice on the Development of the 2018 Annual Carbon Emissions Reporting and Verification and Emissions Monitoring Program* by Ministry of Environmental Protection of the People's Republic of China.

³ In order to maintain the uniformity of statistical parameters, the denominators used in this section are the total floor area of the new headquarters office of the Bank of Chongqing, unless otherwise specified.

⁴ The calculation method of the air pollutants emission is referring to the *National Emission Inventory Guidebook for On-road Vehicles (Trial)* by Ministry of Environmental protection of the People's Republic of China.

⁵ Natural gas consumption was collected base on the use of liquefied natural gas in staff canteen in the headquarters of Bank of Chongqing

⁶ Kitchen waste generation collected within the staff canteen in the headquarters of Bank of Chongqing

⁷ The denominator for the calculation of intensity of kitchen waste generation is the number of employees at Bank of Chongqing headquarters during the Reporting Period.

Appendix 1 - Index of Environmental, Social and Governance Reporting Guide

Aspect	Indicator No.	Indicator Description	Disclosures	Pages/ Remarks
Environmental				
A1: Emissions	General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste	√	Promoting Green Operations
	A1.1	The types of emissions and respective emissions data	√	Promoting Green Operations
	A1.2	Greenhouse gas emissions in total (in tons) and, where appropriate, intensity (e.g. per unit of production volume, per facility)	√	Environmental Performance Data
	A1.3	Total hazardous waste produced (in tons) and, where appropriate, intensity (e.g. per unit of production volume, per facility)	√	Promoting Green Operations
	A1.4	Total non-hazardous waste produced (in tons) and, where appropriate, intensity (e.g. per unit of production volume, per facility)	√	Environmental Performance Data
	A1.5	Description of measures to mitigate emissions and results achieved	√	Promoting Green Operations
	A1.6	Description of how hazardous and non-hazardous wastes are handled, reduction initiatives and results achieved	√	Promoting Green Operations
A2: Use of Resources	General Disclosure	Policies on the efficient use of resources, including energy, water and other raw materials	√	Promoting Green Operations
	A2.1	Direct or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production, volume, per facility)	√	Environmental Performance Data
	A2.2	Water consumption in total and intensity (e.g. per unit of production volume, per facility)	√	Environmental Performance Data
	A2.3	Description of energy use efficiency initiatives and results achieved	√	Promoting Green Operations
	A2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency initiatives and results achieved	√	Promoting Green Operations
	A2.5	Total packaging material used for finished products (in tons) and, if applicable, with reference to per unit produced	Not applicable to principal business	
A3: The Environment and Natural Resources	General Disclosure	Policies on minimizing the issuer's significant impact on the environment and natural resources	√	Environmental Protection and Green Development
	A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them	√	Environmental Protection and Green Development
Social				
B1: Employment	General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare	√	Employment Management
	B1.1	Total workforce by gender, employment type, age group and geographical region	√	Employment Management
	B1.2	Employee turnover rate by gender, age group and geographical region	√	Employment Management

Aspect	Indicator No.	Indicator Description	Disclosures	Pages/ Remarks
Social				
B2: Health and Safety	General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards	√	Health Guarding
	B2.1	Number and rate of work-related fatalities	√	Health Guarding
	B2.2	Lost days due to work injury	√	Health Guarding
	B2.3	Description of occupational health and safety measures adopted, how they are implemented and monitored	√	Health Guarding
B3: Development and Training	General Disclosure	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities	√	Common Development
	B3.1	The percentage of employees trained by gender and employee category (e.g. senior management, middle management)	√	Common Development
	B3.2	The average training hours completed per employee by gender and employee category	√	Common Development
B4: Labor Standards	General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labor	√	Employment Management
	B4.1	Description of measures to review employment practices to avoid child and forced labor	√	Employment Management
	B4.2	Description of steps taken to eliminate such practices when discovered	No incidents related to child or forced labor occurred during the Reporting Period, hence this section is not applicable	
B5: Supply Chain Management	General Disclosure	Policies on managing environmental and social risks of the supply chain	√	Transparent Procurement
	B5.1	Number of suppliers by geographical region	Attention will be paid to the collection of relevant data in the future	
	B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored	√	Transparent Procurement
B6: Product Responsibility	General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress	√	Innovative Development and Excellent Service
	B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons	Not applicable to principal business	
	B6.2	Number of products and service related complaints received and how they are dealt with	√	Customer Communication Enhancement
	B6.3	Description of practices relating to observing and protecting intellectual property rights	√	Innovative Financial Service
	B6.4	Description of quality assurance process and recall procedures	Not applicable to principal business	
	B6.5	Description of consumer data protection and privacy policies, how they are implemented and monitored	√	Information Safety Guarantee
B7: Anti-corruption	General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering	√	Integrity Building
	B7.1	Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period and the outcomes of the cases	√	Integrity Building
	B7.2	Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored	√	Integrity Building
B8: Community Investment	General Disclosure	Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests	√	Contribution to Charity and Creating Harmonious Society
	B8.1	Focus areas of contribution (e.g. education, environmental concerns, labor needs, health, culture, sport)	√	Contribution to Charity and Creating Harmonious Society
	B8.2	Resources contributed (e.g. money or time) to the focus area	√	Contribution to Charity and Creating Harmonious Society

Feedback Form for Readers

Dear Readers:

Bank of Chongqing greatly appreciates your taking time to read the Report. In order to provide you with more valuable information, at the same time promote the Bank to improve the performance in sustainable development, and enhance our ability and level in fulfilling corporate social responsibility, Bank of Chongqing is sincerely looking forward to your comments and suggestions regarding this Report and our work. You can give us your feedback through the following ways:

Contact Details of the Company:

Address: No. 6 Yongpingmen Street, Jiangbei District,
Chongqing, China
Website: <http://www.cqcbank.com>
Contact Number: 023-63367129
Email: ir@bankofchongqing.com

1. Which of the following stakeholders of Bank of Chongqing do you belong to:

- ☐ Shareholder ☐ Employee ☐ Supplier ☐ Customer ☐ Government
☐ Community ☐ Bank ☐ Academic institution ☐ Other (please specify _____)

2. Did you read a paper version or an electronic version:

- ☐ Paper version ☐ Electronic version

3. What is your overall evaluation for this Report:

A. Readability (i.e. easy to understand, beautiful design, and easy to find out the required information)

- ☐ 3 (good) ☐ 2 (general) ☐ 1 (poor)

B. Credibility (Whether the information in this Report is true and reliable)

- ☐ 3 (good) ☐ 2 (general) ☐ 1 (poor)

C. Completeness (Considered both positive and negative aspects of performance and met your needs for information)

- ☐ 3 (good) ☐ 2 (general) ☐ 1 (poor)

4. In addition to the contents that have been disclosed in this Report, what kind of information do you prefer to read?



Address: No. 6 Yongpingmen Street, Jiangbei District, Chongqing, China

Postcode: 400024

Contact Number: 023-63367129