



泸州银行股份有限公司
LUZHOU BANK CO., LTD.

Luzhou Bank Co., Ltd. *

泸州银行股份有限公司 *

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

Stock Code: 1983

2021 Environmental, Social, and Governance (ESG) Report

2021 Environmental, Social and Governance Report

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1. About the Report

This report aims to disclose the Environmental, Social and Governance (“ESG”) management concept of Luzhou Bank Co., Ltd. (hereinafter referred to as “the Bank”, “Luzhou Bank” or “we”) and its ESG performance. The preparation of the report follows the *Environmental, Social and Governance Reporting Guide* (“ESG Reporting Guide”) set out in Appendix 27 to the *Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited* (“Listing Rules”) to facilitate better understanding and communication between the Bank and stakeholders. This report should be read in conjunction with the “Corporate Governance Report” section under 2021 Annual Report of Luzhou City Commercial Bank Co., Ltd. to help readers understand us more comprehensively. The operating entities covered in this report include the head office and all branches and sub-branches of Luzhou Bank. Unless otherwise specified, this report covers the period from 1 January 2021 to 31 December 2021.

This report abides by the “comply or explain” provisions set out in the ESG Reporting Guide.

2. Reporting Principles

Complying with the principles of “materiality”, “quantitative”, and “consistency”, this report reports substantive information and ensures that quantitative data are consistent and comparable.

Materiality: Identify and respond to important ESG issues affecting the bank's sustainable development through analysis. The processes and results of “materiality” analysis are detailed in the " Stakeholders Engagement and Materiality Analysis" section.

Quantitative: This report discloses the relevant quantitative data in the environmental and social fields, apart from the standards and methods adopted in their statistics and calculation. It has set out environmental targets in four aspects: energy conservation, water conservation, emission reduction and waste reduction, ensuring that the benefits of ESG

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policies along with management systems are capable to be evaluated and verified. Detailed situations are attached in the “Uphold Green Development and Advocate Low-carbon Operation” section.

Consistency: The data disclosed in this report adopts consistent statistic methods with previous years.

3. Brief Introduction of the Bank

Founded in September 1997, Luzhou Bank Co., Ltd. is a municipal state-owned enterprise of Luzhou city. It was listed on the Main Board of The Stock Exchange of Hong Kong Ltd. in December 2018 (stock code: 1983.HK), becoming the first listed bank in prefecture-level cities in West China.

Adhering to the principle of serving the social economy, serving the real economy, and serving urban and rural residents, and giving full play to the advantages of a short decision-making chain and strong flexibility of first-grade corporation system, Luzhou Bank has been forging ahead on a business strategy on specialties to realise rapid and steady development. In 2021, Luzhou Bank was awarded by *Sichuan province Foundation for poverty alleviation* as the “Outstanding Contribution Award for Social Poverty Alleviation” and won the award of “2021 Pioneer Bank for Social Responsibility” in the 19th Financial and Economic List of China.



4. Board Statement

Supervision over ESG matters: Acting as the supreme policy-making body for ESG matters, the Board of the Bank is responsible for guiding the management and supervision of relevant ESG issues. It takes overall responsibility for the Bank's ESG work.

ESG management policies and Strategies: The Bank embeds the ESG management policies and strategies into its daily management system, continuously exploring and improving its performance in the field of ESG. Each year, the Board is in charge of conducting a materiality analysis of ESG issues, discussing and identifying risks and opportunities of the Bank in environmental, social and corporate governance. It formulates and improves ESG-related strategies, policies and systems, and takes the management and promotion of key issues as the implementation of sustainable development strategies. We communicate with our stakeholders through a variety of channels and incorporate ESG matters which stakeholders focused into the ESG decisions and targets.

Review on ESG targets: The management has formulated appropriate ESG targets in the light of the Bank's business operations. Each year, the Board hears reports from the management on the management of ESG expectations, understanding the setting of expectations for energy and water consumption, waste and emissions, and reviewing the achievement of them.

The Board of Directors has reviewed and approved this report on March 29 2022.

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Honorary awards in 2021

- ✓ In January, the "2020 Sina Golden Qilin (Sichuan): Socially Responsible Financial Institution" awarded by Sina Weibo Sichuan
- ✓ In February, the "2020 Leaders of enterprise Standards" awarded in the selection that organized by the State Market Regulatory Administration, Ministry of Finance, the People's Bank of China and other 8 departments
- ✓ In April, the 3rd place of city commercial banks (less than 200 billion yuan) rated in the comprehensive evaluation results of the 2020 "Gyro" evaluation system that released by the Committee on the development of Chinese Banking Industry Association
- ✓ In May, the "2020 Digital Inclusive Finance Excellence Innovation Award" honored in the "2020 China Digital Financial Competitiveness Excellence List" appraisal activity, which jointly sponsored by Modern Bankers Magazine, China Science and Technology Finance Promotion Association, and Fintech and Shared Finance 100 Forum (FSF100)
- ✓ In June, the "Integrated Marketing Annual Case Award" granted in the "Fourth (2021) China Finance Annual Brand Case Competition" which jointly organized by China Finance Press, The Institute of Financial Branding of Central University of Finance and Economics, and the Organizing Committee of China Financial Annual Brand Case
- ✓ In June, "Outstanding Contribution Award for Social Poverty Alleviation" awarded by Sichuan Province Foundation for Poverty Alleviation
- ✓ In July, the "Advanced Unit of Project Pillar's Poverty Alleviation, Scholarship and Donation 2020" granted by the People's Government of Luzhou
- ✓ In September, the "Top Ten Inclusive Financial Services Innovation Award" granted by the "2021 China Financial Innovation Forum" and the "2021 China Financial Innovation Achievements Online Conference" which organized by The Banker Magazine.
- ✓ In October, the "Luzhou Advanced Unit of Currency Circulation Management 2020" granted by the Luzhou Central sub-branch of PBOC
- ✓ In October, the "Best Inclusive Finance Small and Medium-sized Bank Award" awarded at the "2021 (10th) Small and Medium-sized Bank Development Summit

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Forum and the 4th Iron Horse Small and Medium-sized Bank Selection and Awarding Ceremony" that held by Modern Bankers Magazine

- ✓ In October, the "Luzhou Youth Concern Kind Enterprise" jointly rated by the Luzhou Youth Concern Committee, the CPC Luzhou Retired Cadre Bureau, and the Luzhou Office of Spiritual Civilization
- ✓ In December, "Pioneering Bank of Social Responsibility 2021" rated by the 19th China's Financial Annual Champion Awards
- ✓ In December, the "Product Innovation Excellent Case Award" awarded in the "Second Urban Commercial Bank Digital Finance and Payment Innovation Case Selection" which sponsored by City Commercial Banks Clearing Co., Ltd. and co-organized by Fintech Innovation in China
- ✓ In December, the Bank's "Xiaoluyun Hall" remote video banking project won the "Best Case Award" issued by Sichuan Association of Fintech.

5. ESG Management

ESG Concept and Strategy

By adhering to the business strategy of “Serving the local, serving small and medium enterprises”, the Bank has established a special system for serving small and medium enterprise customers, comprehensively expanding the business market of small and medium enterprise customers. The Bank has been vigorously developing intermediate business and striving to meet the increasing demand for personal financial services. At the same time, the Bank has been supporting the construction of new socialist countryside and the balanced urban and rural development and has actively established new rural financial institutions. To fulfil social responsibilities and enhance our corporate value, the Bank is striving to build a brand image that specialises in serving small and medium enterprise customers in Luzhou and concerns for people's livelihood.

ESG Management Structure

The Bank has established an ESG management system that functions at different levels where the Board of Directors takes charge, the management takes a leading role, and departments cooperate flexibly. The Board of Directors is responsible for developing the ESG strategy and objectives. The management is responsible for implementing the ESG strategy and objectives. ESG Working Team is formed by various departments at the headquarters to carry out specific ESG work in their respective fields of work, and branches and sub-branches carry out local ESG work under the guidance of the ESG Working Team. The establishment of the ESG management system ensures that the environmental and social risks related to each business domain are properly managed and that the ESG concept and strategy are effectively implemented.

Stakeholders Engagement and Materiality Analysis

The Bank actively conducts close communication with stakeholders, timely understands

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and responds to the appeals of stakeholders. Because important and related issues will change with the constantly changing business environment and stakeholders' expectations, we regularly detect the demands of various stakeholders through multiple channels such as special questionnaires to identify ESG issues that are important to the Bank's stakeholders in the current business environment.

The table shown below is our detailed procedure for deciding on substantive subjects and the content of the report:

Step one: Identify	Step two: Assess	Step three: Confirm
<ul style="list-style-type: none">•List a range of potential ESG-related issues, based on the socio-economic environment, the materiality of each issue to the Bank industry and the views of various departments within the Bank.	<ul style="list-style-type: none">•Collect the views of internal and external stakeholders on the materiality to each issue, understand the impact of which on the stakeholders themselves, and the materiality of it to the Bank's sustainable development. The relevance and materiality of each issue is assessed by taking into account the identification of substantive issues by the interbank and the current status of the Bank's management.	<ul style="list-style-type: none">•Comprehensively consider the results of the survey by various stakeholders and interbank analysis, identify substantive ESG issues. Confirm through the Board that the assessment results are in line with the Bank's business characteristics and management status.

Based on the business characteristics, the main stakeholders identified by the Bank included: governments and regulators, investors/shareholders, customers, employees, communities and suppliers. The ESG issues and communication channels that each stakeholder focused on are listed in the stakeholder identification table of Luzhou Bank.

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Luzhou Bank stakeholder identification list

Major stakeholders	Key ESG concerns	Communication and response
Government and regulators 	Compliance with laws and regulations Transparent governance Taxation in accordance with law Climate change	Meetings of regulators, Disclosure of compliance reports Forums and seminars Public disclosure
Investors/Shareholders 	Operation compliance Market development Product innovation	Shareholders' meeting Regular announcement Temporary announcement
Customers 	Customer service Personal privacy and security Customer complaints	Customer satisfaction survey Call centre Hall complaints
Employees 	Employee rights & welfare Compensation system Labour standards Training & development;	Workers' representative conference Employee activities Internal training Symposium
Communities 	Community development Social welfare Popularisation of financial knowledge	Volunteer activities Public welfare activities Financial knowledge presentations and training
Suppliers 	Transparent procurement Equal competition Business ethics	Supplier management Supplier inspection Supplier communication

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In 2021, after understanding the demands of stakeholders, along with the content and direction of management, combined with the overall strategy in the domestic regulations on relevant laws and regulations and the Hong Kong stock exchange disclosure requirements under the premise of ESG report guidelines listed 12 aspects of ESG issues, the Bank carried out a substantive analysis and identified the important issues of the year, namely "product responsibility", "employment", "development and training" and "anti-corruption". Relevant topics include "emissions", "use of resources", "environment and natural resources", "climate change", "employee health and safety", "labour standards", "supply chain management" and "community investment". The content of each topic will be discussed separately in this report.

6. Run the Bank in Compliance and Strengthen Responsibility Management

Operation in compliance with laws and regulations is the basis for the stable operation of enterprises. The Bank aims to achieve sustainable development by putting into practice the construction of an integrity culture, pressing forward the anti-money laundering work, standardising supplier management and enhancing responsibility management.

Promote System Construction and Create an Integrity Culture

The Bank complies with the *Commercial Bank Law of the People's Republic of China*, the *Law of the People's Republic of China on Supervision over the Banking Industry*, the *Interim Provisions on Banning Commercial Bribery* and other relevant laws and regulations, and has developed a series of regulations such as the *Professional Code of Conduct for Practitioners* and the *Punitive Measures for Violations of Regulations and Disciplines by Employees*. In addition, in accordance with the Bank's policy-related requirements and new realities, the Bank revised and improved the *Implementation Rules for Letters and Visits* and the *Implementation Rules for "Three Precautions and Three Cards" Early-warning Procedures for Practitioners to Work with Integrity* in an effort to promote the construction of an anti-corruption system, strengthen the execution of disciplines and accountability and create an integrity culture.

To strengthen internal control and make sure the "three lines of defence" of business units, including the front-office personnel, risk management functions and Internal Audit Department, to play an important part, the Company focuses on strategic business of the Bank as a whole, and conducts special inspection and risk assessment from multiple angles such as systems, processes and employee behaviours. The Bank has always attached great importance to discipline inspection and supervision, earnestly fulfilled its supervisory responsibilities and conducted daily supervision. Moreover, the Bank implemented various measures for the construction of a clean and honest government, urged all functional departments to put the content of clean and honest government construction in their work,

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and improved the ability to perform duties. The intensity of investigation and punishment is also raised up continuously. In order to further prevent and correct violations of laws and disciplines, the Bank has encouraged employees to find problems in their own work, supervise the behaviour of personnel at all levels and put forward valuable suggestions. We have established open and transparent complaint reporting channels, and arranged a specially assigned person to strictly control the reception, registration, transfer and mailing of complaint reporting documents, so as to continue to improve the internal control mechanism of petitioning reporting.

In order to enhance employees' awareness of anti-corruption, the Bank continued to strengthen the construction of integrity warning education. This year, the head office expanded the subscription volume of discipline inspection newspapers and periodicals issued by the Central Commission for Discipline Inspection of the CPC and the National Commission of Supervision of the People's Republic of China. All departments of the Bank regularly organized newspaper reading activities to carry out normalized education on ideals and beliefs, discipline, warnings, advanced models and so on. We paid close attention to important nodes and key links, seriously handled disciplinary violations, strengthened coordination and communication, enriched supervision methods, enhanced cadre supervision and carried out patrol supervision.

"Speaking, Advocating and Acting Honestly" cultural works Exhibition Activities

In order to implement the relevant requirements of the *Guidance on the construction of clean financial culture in Sichuan banking and insurance industry* and the *Work plan of "Honest financial culture construction activity month" in Sichuan banking and insurance industry*, from October 18 to 26, 2021, the Risk and Compliance Department of Chengdu Branch of Luzhou bank organized branch staffs to participate in the culture works exhibition jointly sponsored by the Sichuan Banking Association and the Sichuan Insurance Industry Association, whose theme is "Speaking, Advocating and Acting honestly", with a total of 363 online participants.



The Bank continued to strengthen the publicity of integrity and enrich the content on integrity of commercial banks in the internal publication *Fayuan Tiandi* and published issues of integrity laws and regulations and case articles.

In 2021, the Bank provided anti-corruption training to the Board of Directors and its employees in the form of warning education films once each, and received 0 concluded legal cases regarding corrupt practices brought against the Bank or its employees.

Anti-corruption in 2021

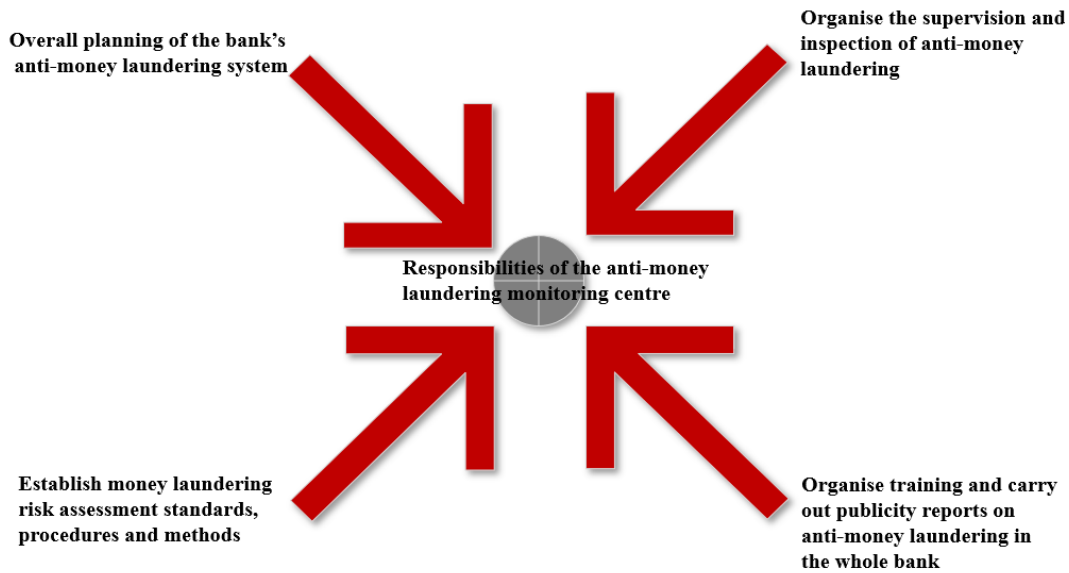
- 1** anti-corruption training was provided to the Board of Directors;
- 1** anti-corruption training was provided to the employees;
- 0** concluded legal cases regarding corrupt practices.

Improve Management Level and Prevent Money Laundering Risks

The Bank strictly abides by *Law of the People's Republic of China on Anti-Money Laundering*, the *Counterterrorism Law of the People's Republic of China*, the *Notice of the People's Bank of China on Strengthening the Client Identification for Anti-money Laundering*, the *Measures for the Administration of Financial Institutions' Reporting of High-Value Transactions and Suspicious Transactions*, and the *Measures for the Administration of Classification and Rating of Legal Entities in Respect of Anti-Money Laundering* and other relevant laws and regulations, and on this basis, 7 systems including the *Basic Anti-Money Laundering System*, the *Measures for the Self-assessment of Money Laundering and Terrorist Financing Risks* and the *Measures for the Anti-Money Laundering System* were formulated and revised to effectively improve the bank's anti-money laundering system management.

We have set up an anti-money laundering Monitoring Centre to take on the responsibilities of making overall plans for the construction of the whole bank's anti-money laundering system, organising anti-money laundering supervision and inspections, establishing anti-money laundering-related risk assessment standards, procedures and measures, organising anti-money laundering training and carrying out publicity reports. To further prevent anti-money laundering, the anti-money laundering working groups are established in the head office, branches and sub-branches. The anti-money laundering working groups of branches and sub-branches regularly report to the anti-money laundering working group of the head office. The Bank insisted on monitoring the anti-money laundering system, timely reported suspicious transactions, implemented "T+1" post supervision, and carried out five system optimizations and improvements this year according to the requirements of the working system, so as to fully ensure information security.

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The Bank attached great importance to anti-money laundering propaganda and through the online WeChat official account, the normalized video playing at each branch, the LED rolling slogans, the propaganda in community and shops, etc. Besides, we actively participated in the special publicity activities with the theme of "Anti-money laundering is everyone's responsibility" organized by the regulatory authorities in the form of small classes of anti-money laundering knowledge and the introduction of anti-money laundering knowledge into the campus and community in June and October. More than 50,000 publicity materials were distributed throughout the year, with more than 10,000 face-to-face publicity audiences, which achieved good social response.

To improve internal anti-money laundering training and raise employees' awareness of anti-money laundering, we accordingly carried out a series of activities such as learning anti-money laundering laws and regulations, and conducting seminars on anti-money laundering knowledge, online teaching and on-site trainings. Six anti-money laundering related trainings were organized this year.

To further identify deficiencies of anti-money laundering work and corresponding remedial measures, we, in the current year, conducted a special audit on anti-money laundering and

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carried out on-site anti-money laundering inspection on Chengdu branches and Meishan sub-branches in accordance with 2021 Implementation Plan of Special Inspection on Anti-Money Laundering.



“Anti-money laundering” knowledge campaign on campus



“Anti-money laundering” knowledge publicity

Standardise Supplier Management and Advocate Green Procurement

Strictly abiding by the *Bidding Law of the People's Republic of China*, the *Regulation on the Implementation of the Bidding Law of the People's Republic of China*, the *Measures for the Bid Invitation and Bid Tendering for Construction and Engineering Projects*, the *Interim Provisions on the Management of Centralised Purchasing of State-owned Financial Enterprises*, the *Measures for the Selection and Management of Intermediaries of Municipal Stated-owned Enterprises in Luzhou (Trail)* and other relevant laws, regulations and regulatory requirements, the Bank has developed the *Implementation Measures for Centralised Purchasing Management*, the *Measures for Procurement Documents Management* and other management policies to set strict requirements on the entry, review, evaluation and withdrawal of suppliers. Furthermore, these management policies specify that a priority shall be given to energy-efficient and environmental-friendly products and provide a regulatory framework for procurement management to ensure procurement compliance.

With respect to the selection and management of suppliers, the Bank follows the principles of fairness, justice, openness, honesty, efficiency, etc and adheres to the concept of energy

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conservation and environmental protection. We formulate a strict screening process for suppliers from selection to warehousing, preliminarily identify the environmental and social risks of suppliers in the access link, and only the qualified suppliers will be included in the supplier management library to ensure the selection quality. In the procurement process, the Bank strictly complies with the procurement standards, with a focus on the supervision of the integrity culture construction in the field of procurement and integrates integrity culture construction into procurement and supplier management. In response to the advocacy of energy conservation and environmental protection, the Bank implemented the policy of priority procurement for suppliers providing energy-saving and environmental protection products, and put forward more requirements for the green energy-saving and low-carbon environmental protection performance of products: for example, suppliers are required to have environmental protection qualification and quality certification qualification in the construction of information technology system, raw material procurement of canteen, production of promotional paper and other projects. This year, all 303 product suppliers of the Bank used environmental protection products.

In 2021, the Bank's disciplinary inspection personnel has carried out supervision on 411 procurement projects. The Bank incorporates the clean and honest culture construction into the supplier management through disciplinary inspection supervision which makes procurement cleaner and more transparent. No public complaints were received on procurement and bidding throughout the year.

We attach great importance to the evaluation and supervision on suppliers. The bank adopts a democratic evaluation method by Demand Department to evaluate the suppliers of the whole bank, and combines the records of the supplier response management account to eliminate unqualified suppliers, so as to promote procurement efficiency and optimize the supplier environment. At the same time, we formulated the *Project acceptance table* this year to standardize the evaluation and assessment standards of the Demand Department for suppliers and provide evidence support for the continuous management of suppliers.



Number of suppliers by Region

Total number of suppliers in 2021	383
Luzhou	154
Regions outside Luzhou	229

7. Insist on being Service-oriented and Safeguard Customer Rights and Interests

The Bank adheres to the principle of "service begins with customer needs and ends with customer satisfaction", and continues to promote customer-centered service, creating value for customers and expanding competitive advantage with a warm and thoughtful service attitude. We are committed to serving local customers, protecting their legitimate rights and interests, and resolutely protecting their privacy, so as to establish the brand image of "serving small and medium-sized enterprises and paying attention to people's livelihood" and build a warm Luzhou Bank.

Improve Service Quality and Optimise Customer Experience

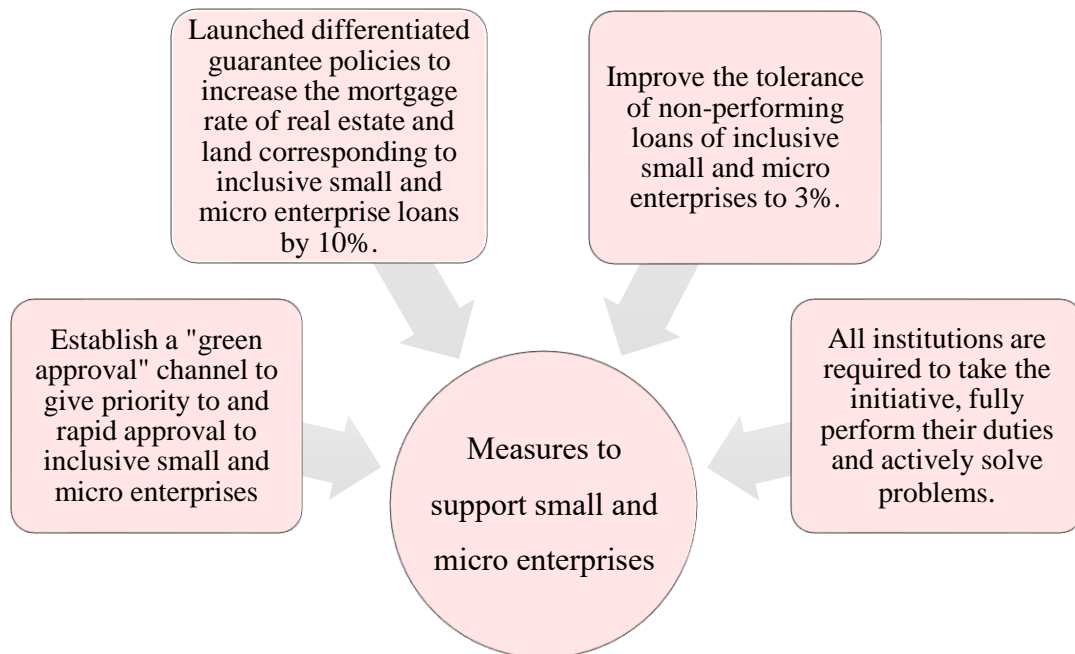
(1) Serve Local Customers and help the development of small and micro enterprises

The Bank complies with by the *Commercial Banking Law of the PRC* and other laws and regulations and implements the *Circular on Enhancing Support of Credit Loans to Small and Micro Enterprises*. Accordingly, the Bank has formulated the *Notice of Bank of Luzhou on Strengthening Financial Services for Small and Micro Enterprises in 2021*. In order to save customers' time and financial resources, and help customers to experience convenient and friendly services, we treat customers with humanized service concept, professional service personnel and convenient network system, and strive to improve service quality.

The Bank attaches great importance to small and micro businesses, wholeheartedly serving

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small and micro enterprises and actively promoting the high-quality development of local economy and society. This year, we vigorously implemented the "double small strategy", and took "small industries and small enterprises" as the core customer group, increasing the supply of inclusive small and micro credit loans. We formulated differentiated credit policies, giving priority to the allocation of credit resources for small and micro enterprises, and focused on supporting the development of inclusive small and micro enterprises.



The Bank has special targets for the growth of credit loans to small and micro enterprises, giving priority to the allocation of credit resources to small and micro enterprises and focusing on inclusive small and micro enterprises. The Bank also maintains policies for the reduction of service fees: as of the end of 2021, the Bank had a balance of loans of RMB 46.360 billion to small and micro enterprises, accounting for 62.10% of all loans and the balance of loans to inclusive small and micro enterprises was RMB 8.895 billion.

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The Bank identifies SMEs, urban residents and local governments as its core customers, and focuses on serving the development of SMEs in Luzhou and bringing convenience to citizens' lives.



For **SME customers**, the Bank provides customised and efficient financing solutions according to their needs in different stages of development. By streamlining the loan issuance and evaluation procedures, the Bank launches a variety of specialised products to meet the diversified financing needs of enterprises.



For **small and micro businesses**, the Bank set up “Huirongtong” small micro loan centre in 2018, focusing on serving small and micro enterprises and providing them with convenient, fast, flexible and professional financing

Provide customized products and services to small and micro businesses



Rong e Dai

"Rong e Dai" is a personal operational pure credit loan tailored for small and micro enterprises and sole trader for their production and business activities. Main features: Handled online; Without mortgage and guarantee, it can borrow up to RMB 1 million. Simple procedures ; Apply only with your ID card and business license.

Tian Tian Dai

To meet the regular financing needs of small and micro businesses, we have provided a revolving loan product “Tian Tian Dai”. The main features of the product are: Clients can initiate withdrawal and repayment requests through SMS; loan interest is calculated on a daily basis; loan repayment within seven days enjoys interest-free; one-time credit recycling.

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Zhi Rong Dai

“Zhi Rong Dai” refers to the liquidity loan issued by the Bank to intelligent manufacturing enterprises to meet the needs of its short-term production and operation and can be withdrawn. The main features of the product are one-time credit and recycling; order application is convenient and fast; the government increases credit and the guarantee is flexible.



An Xin Rong

“An Xin Rong” is a liquidity loan issued by the Bank to meet the quick and simple capital needs of small and micro enterprises, mainly based on the guarantee provided by customers to judge the solvency. The main features of the product are: simple procedures and simplified processes; it can provide efficient and fast financial services for small and micro enterprises; flexible repayment methods, and one-time repayment / installment repayment.

Chuang Ke Dai

"Chuang Ke Dai" is a personal business loan issued by the Bank to local entrepreneurial youths for their production and business activities. The main features of the product are support entrepreneurship and innovation; quick and easy procedures; low loan interest rates.

Shui Jin Dai

"Shui Jin Dai" is a loan issued by the Bank to borrowers with normal production and operation and continuous and normal tax payment. There is no need to provide guarantees. The loan is based on the average annual total tax payment in the past two years. The main features of the product are: pure credit does not need to provide Guarantee; the tax amount is used as the basis for the loan amount; the procedures are simple and fast.



Piao e Dai

"Piao e Dai" is a personal operating loan issued by us to small and micro business owners with normal operation and continuous VAT billing records. Main features: independent and convenient, which can be handled online through mobile app; There is no need for mortgage and guarantee, and the maximum loan can be RMB 2 million; The financing speed is fast, and the fastest loan is made on the same day; Flexible repayment, monthly interest payment and principal repayment at maturity.

Shui e Dai

"Shui e Dai" is an Internet loan product tailored for small and micro enterprises. Main features: High credit limit, up to RMB 2 million; Pure credit, without mortgage and guarantee; The loan is fast, and the fastest time from submitting the application to the final loan is only 10 minutes; The application is simple and requires only ID card and business license.



Shangquan Dai

"Shangquan Dai" is a customized credit product designed for merchants in specific business districts and professional markets. The repayment method of the product is flexible. It adopts the method of one-time credit recycling and daily interest. Through online application, the process can be simplified, which can be issued on the same day of application, so as to provide merchants with more efficient and fast financial services.

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Provide a wide range of innovative products and services to retailer customers



Jiu Cheng Debit Card

For the convenience of the daily life of the citizens of Luzhou, we have issued a "Jiu Cheng Debit Card" to retail customers who have deposit accounts with the Bank to provide such services as deposit and withdrawal, consumption, transfer and remittance, and wealth management.

Social Security Card

We have entered into a cooperation agreement with the Human Resources and Social Security Bureau of Luzhou City to jointly launch the "Social Security Card". In addition to the regular function of a debit card, the card enables our clients to register for medical insurance, collect insurance and pensions.

Provide a wide range of innovative products and services to retailer customers



Talent Loan

"Talent Loan" provides revolving credit loans to high-level talents in the Management List of Luzhou Talent Work Leading Office Team Management List for comprehensive consumption. The maximum credit limit is RMB 500,000 and the term is 5 years.

People's livelihood Loan

"People's livelihood Loan" refers to the loan granted to the city's unemployed people to expand reemployment. The object of application is unemployed people in this city.



Fang Hao Dai

“Fang Hao Dai” is an online mortgage registration loan, which is based on the “Internet plus real estate registration” mode and designed for Luzhou's individual businesses as well as small and micro business owners. In this way, the speed and efficiency of application and loan services are increased.

(2) Protect Customer Rights and Interests

The Bank strictly abides by the *Law of the People's Republic of China on the Protection of Consumer Rights and Interests*, the *Guiding Opinions of the General Office of the State Council on Strengthening Protection of Financial Consumer Rights and Interests*, the *Implementation Measures of the People's Bank of China for Protecting Financial Consumers' Rights and Interests*, the *Guidelines of the China Banking and Insurance Regulatory Commission on the protection of consumers' rights and interests in the banking industry* and other relevant laws, regulations and regulatory requirements. Based on the *Basic system of financial consumer protection (Revised in 2021)*, the Bank has formulated management policies such as the *Measures for the Protection and Management of Personal Financial Information (Revised in 2021)* and the *Measures for the Handling and Management of Consumer Complaints (Revised in 2021)*.

The Board of Directors of the Bank assumes the ultimate responsibility for consumer rights and interests’ protection. Under the Board of Directors, we have a Consumer Rights and Interests Protection Committee, which is responsible for assisting the Board of Directors in developing strategies, policies and objectives for consumer rights and interests protection, supervising the senior management to ensure effective implementation of related work. The Internal Control and Compliance Department is the functional

department for consumer rights and interests' protection. It is responsible for formulating measures for the management, supervision and evaluation of consumer rights and interests' protection work and organizing, coordinating, supervising, urging and guiding of the consumer rights and interests protection work in other departments and branches of the Bank.

In order to help consumers establish a correct consumption concept, improve their risk identification ability, and create a good financial consumption environment and market environment, we have carried out more than 20 publicity and education activities such as "3.15 Consumer rights and interests protection publicity week", "Long journey to popularize financial knowledge" and "Financial knowledge popularization month" in 2021, so as to promote the development of financial publicity and education to wider coverage and more financial fields.

"Financial Knowledge Sharing" Campaign

In order to effectively improve the public's financial quality and safety awareness, prevent and resolve financial risks effectively and safeguard the legitimate rights and interests of consumers, the Bank launched the publicity activity of "financial knowledge popularization month, financial knowledge among tens of thousands of families, striving to be a rational investor and a good financial netizen". This publicity focuses on the topics of basic financial knowledge and common illegal financial activities. It strengthened public participation in legal financial activities and guided the public to safeguard their legitimate rights and interests according to law by 31 branches in Luzhou, Chengdu and Meishan, setting up 31 special advisory stations with more than 60,000 copies of publicity materials and more than 7,500 on-site consultations.

The bank provides services from the perspective of customers. We require all business outlets to establish a rapid business handling window service system and post linkage

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response service mechanism, adding flexible windows at peak hours to reduce customers' waiting time and improve convenience for customers. In addition, business outlets use the mobile exhibition industry and Xiaoluyun hall to provide mobile business processing channels for customers who are waiting in the hall. This year, Xiaoluyun hall upgraded video banking online to provide customers with convenient online and offline financial services. We are committed to providing humanized and convenient targeted services for special groups of consumers. We set up courtesy seats, courtesy windows, green channels and barrier-free channels for old, young, sick and disabled pregnancies in our business outlets. This year, special facilities for the elderly are added, and special posts for financial services and door-to-door services for elderly customers are set up to solve the urgent needs of elderly customers and to fully ensure the customer service experience.

In order to further improve the service quality, we will regularly inspect the service personnel in outlets and lobby, clarifying the requirements and service contents of service personnel, and organizing skill training for service personnel many times. This year, business outlets were organized to carry out competition activities with the theme of "Deep Cultivation of Halls and Integration of Services", while all outlets were encouraged to "Focus on Customers". At the same time, we actively organized all business outlets to carry out the supervision and review of compliance certification in 2021. This year, four outlets won the "National Standard Five-star Outlet", three outlets won the "National Standard Four-star Outlet", and one outlet won the title of "National Standard Three-star Outlet".

Helping the elderly bridge the "Digital Divide"

When aging meets digitization, helping the elderly to bridge the "digital divide" has become the key work of implementing an aging service guarantee. This year, the Bank specially organized special training on aging services for employees to change their awareness of aging service from ideology. At the same time, "micro class for elderly customers" is added for the elderly, from popularizing financial knowledge to preventing Telecom fraud, from online convenient payment to playing with mobile banking, so that elderly customers can personally experience the integration of Finance and intelligence, and help the elderly quickly integrate into the information society.



Special training site for elderly service

(3) Handle Customer Complaints

The Bank strictly complies with the *Implementing Measures of the People's Bank of China for Protection of Financial Consumers' Rights and Interests*, and the *Regulations on the Management of Consumer Complaints in the Banking and Insurance Industry (Consultation Draft)*. Specific policies and rules, such as the *Measures for Management of Handling Consumer Complaints (Revised in 2021)* have been developed to ensure customer experience with sound system.

The Bank has set up designated reception areas for consumer complaints and a special call

center with a service hotline of 96830 in the lobby of each business hall to ensure timely response to customers' complaints and feedback.

Hotline 96830

The Bank established a standardized complaint process and clear job responsibilities, handled different types of matters within the specified time and fed back the results to ensure the complainants'



satisfaction. At the same time, we provide training for relevant posts of consumer insurance to further improve the ability of employees to deal with and handle affairs.

During the Reporting Period, the Bank handled 46 complaints from customers, 36 of which were complaints directly sent to the Bank, and 10 of which were forwarded from the regulatory authorities, and there were no large-scale complaints. The Bank's customer complaints throughout the year were all handled promptly and properly; the complaints settlement rate and customer satisfaction rate were 100%.



1. Customer service staff will respond to customer complaints as soon as they are received, and immediately transfer the production work order to the internal control and compliance department in the financial consumer complaint management system after receiving customer demands online.

2. The internal control and compliance department shall handle the responsible organization, and the responsible organization shall input the results into the financial consumer complaint management system after handling.

3. Customer service personnel pay a return visit to the complainant and close the work order.

Strengthen Information Security Management to Protect Customer Privacy

The Bank strictly abides by the laws and regulations including the *Cybersecurity Law of the People's Republic of China*, the *Guidelines on the Information Technology Risk Management of Commercial Banks* and the *Administrative Measures for the Graded Protection of Information Security*, and formulates a series of management system according to our own situation such as the *Information Security Management Strategy*, *Measures for Management of information security*, *Network Security Emergency Plan*, *Measures for Management of Personal Financial Information Protection*, *Personal Financial Information Disclosure Emergency Response Plan*, which formed the Bank's information security system framework, and provides an institutional guarantee for promoting information security management.

The Bank has been highlighting IT management and Fintech construction. Relying on a distributed cloud computing platform, we have structured an open IT system. In addition, in virtue of technologies such as video and audio, biological recognition, cloud computing, big data, smart devices, mobile terminals and others, we have vigorously promoted transformation in all outlets to comprehensively improve the supportability of the information technology business. In terms of information security, the Bank followed the working philosophy of "prevention first, security first" and the guiding ideology of active defence and comprehensive prevention to consolidate the Bank's information security achievements and improve the level of information security management by improving the information security system, improving the information security prevention and control mechanism, strengthening dynamic monitoring, strengthening information security inspection, awareness training and a series of management and technical means. Furthermore, we also hired a third-party evaluation agency to carry out information security evaluation, continue to promote the standardized and standardized management of information technology, and improve the ability of information security effectively.

In accordance with the *Implementation Measures of the People's Bank of China for*

Protecting Financial Consumers' Rights and Interests and the *Technical Specifications for the Protection of Personal Financial Information*, the Bank formulated the *Measures for the Protection and Management of Personal Financial Information* this year, which standardized the division of responsibilities, the life cycle management requirements of personal financial information as well as outsourcing and civil air defence management. At the same time, in order to strengthen the Bank's employees' awareness of personal financial information protection and to improve customer information management, the Bank hired experts to conduct online special training on personal financial information protection. Besides, the Bank also carried out troubleshooting and self-examination of potential security hazards of personal financial information and reported the problems found and urged rectification.

Personal Financial Information Protection

This year, the Bank continued to promote the protection of personal financial information. In June 2021, the Bank organized and carried out the investigation of potential security risks of personal financial information, notified the problems found and urged rectification. We carried out a special self-examination of personal financial information protection and management in December to ensure that the problems which identified in the first half of the year have been rectified, so that the protection of personal financial information tends to be normalized.

Value Brand Management and Protect Intellectual Property Rights

The bank attaches importance to brand management and intellectual property protection, and strictly abides by laws and regulations such as the *Trademark Law of the People's Republic of China*, the *Advertising Law of the People's Republic of China*, the *Patent Law of the People's Republic of China* and the *Copyright Law of the People's Republic of China* in terms of external publicity and brand use management. The Bank has formulated the *Administration Measures for External Publicity*, the *Administration Measures for*

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Reputation Risks, the *Emergency Response Plan for Reputation Risks*, the *Code of Conduct for External Press Releases and of Employees' response to Media*, and the *Staff Handbook of Reputation Risk Management*. This year, we revised and issued the *Basic System of Legal Affairs* to make normative requirements for the management of intellectual property rights and to further clarify the management norms of the Bank's external publicity and response to public opinion risk.

The Bank has set up a Comprehensive Risk Management Committee and a Reputation Risk Management Committee, which has strengthened daily monitoring while continuously improving its institutional construction, actively handled sensitive information and promoted positive publicity in accordance with the public opinion controlling principle of “prevention first, intervention with active opinions”.

The Bank attaches great importance to public opinion management and strictly implements relevant management measures, preparing for important nodes in advance, forming and implementing response plans, continuously improving professional knowledge to improve the ability and efficiency of coping with media. Meanwhile, we have actively carried out public opinion training and drill, and further strengthened reputation risk investigation.

At the end of 2021, the Bank organized an annual reputation risk investigation, identified the main reputation risk drivers and evaluated the main reputation risk hidden dangers / events, disposal and post disposal effects in this year, and strictly prohibited business activities that might damage the bank's brand value.



Public opinion risk management training meeting

The Bank attaches importance to self-intellectual property protection and avoids infringing on the intellectual property rights of others. The Bank issued the *Notice on Standardizing the Management of Intellectual Property Rights* to carry out unified and standardized division of responsibilities management of intellectual property rights throughout the bank. For external advertising and information release as well as information release on our media platform, we have a comprehensive review process. This year, we strengthened the management of external advertising and materials, expanded the application specifications of specific advertising scenes, and ensured that the external publicity was more standardized and unified, with its own recognition of Luzhou Bank.

Strengthen Brand Publicity and Build a Caring Brand

The Bank has always been committed to building a warm brand image. This year, the bank signed a number of external publicity channels to ensure the timeliness of online and offline publicity content. At the same time, the Bank dares to innovate and display the bank's high-quality products and brand image in the form of naming high-speed railway trains and using high-speed railway bodies as the carrier. In addition, e-postcards and video RBTS will be loaded on the mobile phones of employees of the Bank, so that employees can

highlight their "identity" for the first time in external marketing and win the trust of customers. This year, the Bank also carried out a number of online and offline brand publicity activities. We took advantage of the opportunity of the third anniversary of the listing to give back to customers, cooperating with large local supermarkets to issue coupons to citizens, and configured souvenirs with the logo of the third anniversary at all outlets to increase the interest the activities, enhancing not only the brand mark of Luzhou Bank, but also the brand reputation and popularity of the bank effectively.

In the future, the Bank will introduce more online and offline publicity channels to strengthen corporate cohesion, promote corporate pride among employees and enhance the brand influence of Luzhou Bank.

8. Facilitate Staff Development as Talents Prosper the Bank

The Bank adheres to the concept of "Talents Prosper the Bank" and consistently upholds our corporate culture of "enduring love for finance, enduring love for Luzhou Bank and enduring love for the Bank's employees". Based on the Bank-wide strategic development, we firmly uphold the people-oriented development idea, paying attention to the personal development of employees, with a more accurate human resources policy of "selection, education, employment and retention" implemented. We optimize the talent recruitment mechanism, and upgrade the talent cultivation, cadre talent management, the salary management mechanism, and the talent training system, so as to improve the reward and punishment mechanism, and continuously improve the comprehensive quality of employees and strengthen the construction of cadre team, then boost the overall quality of the talent team. By the end of 2021, the Bank had a total of 1,372 employees, 461 employees under the age of 30 (excluding), and 1,116 employees with a bachelor's degree or above. The talent age and education structure are becoming more and more reasonable.

Stick to the People-Oriented Principle to Protect the Rights and Interests of Employees

The Bank strictly abides by the requirements of laws and regulations such as the *Labour*

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Law of the People's Republic of China, the Labour Contract Law of the People's Republic of China, the Law of the People's Republic of China on the Protection of Minors, the Provisions on the Prohibition of Using Child Labour, and the Trade Union Law of the People's Republic of China. Besides, we developed systems including the Administrative Measures for Labour Contract (Provisional), the Administrative Measures for Employee Recruitment (Trial), the Administrative Measures for Probation Employees (Provisional), and the Enterprise Annuity Programme (Revised), and revised the Management Measures for Cadres and Talents, the Management Measures for Selection and Appointment of Managers, the Management Measures for Post Performance Appraisal of Employees and other systems, which comprehensively combed the Bank's post and sequence setting, cadre appointment mechanism, employee ability and quality assessment, talent assessment and assessment system, etc.

In terms of personnel recruitment and labour relations management, the Bank has continuously strengthened the introduction of talents and introduced high-quality talents from first-class universities at home and abroad, providing strong support for the construction of the Bank's talent system. In the process of signing, renewing, or terminating employee contracts, the Bank strictly abides by legal procedures, encourages, and respects talent diversity, and treats employees of different gender, age, nationality and cultural background fairly. We adhere to the principle of equality, voluntariness, and consensus, legally employ and dismiss employees, prohibit and resist any form of child labour, forced labour or discrimination, and conduct internal supervision on the above situation. Our recruitment procedures strictly comply with the guidelines of the Bank's relevant management measures for employee recruitment. Each job seeker must provide information about the educational background, qualifications and work experience for review by the human resources department, which enables us to hire appropriate candidates according to job requirements and avoid employing child labour. Because the Bank has a low risk of employing child labour and forced labour, it is not necessary to set up remedial measures in case of violations.

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The Bank strictly abides by the requirements of national laws and regulations, stipulating the public holiday days and national statutory holidays of employees, and employee leave includes sick leave, personal leave, marriage leave, maternity leave, nursing leave, parental leave, bereavement leave, family visit leave, and paid annual leave. At the same time, the Bank arranges the working hours of employees in accordance with the requirements of the state, pays overtime wages to employees who work on national statutory holidays due to work needs, and calculates overtime wages on statutory holidays depending on relevant national regulations.



Employment status of the Bank in 2021

Number and proportion of employees by gender		
	Number of employees	Proportion (%)
Total	1,372	
Male	604	44.0%
Female	768	56.0%
Number of employees by age		
Under 30 years old(exclusive)	461	33.6%
30 to 50 years old (inclusive)	815	59.4%
Above 50 years old (exclusive)	96	7.0%
Number of employees by region		
Luzhou	983	71.6%
Regions outside Luzhou	389	28.4%
Number of employees by employment type		
Formal contract workers	1,213	88.4%
Dispatched workers	159	11.6%

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Employees turnover of the Bank in 2021

Summary of employee turnover in the current year ¹	
Number of employees resigned	46
Turnover rate	3.4%
Employee turnover rate by gender ²	
Male	3.6%
Female	3.1%
Employee turnover rate by age	
Under 30 years old(exclusive)	6.7%
30 to 50 years old (inclusive)	1.8%
50 years old or above(exclusive)	0.0%
Employee turnover rate by region	
Luzhou	3.6%
Regions outside Luzhou	2.8%

1. Employee Turnover Rate= Number of Employees Leaving / Total Number of Employees

2. Employee Turnover Rate of Each Category = Number of Employees Leaving the Category / Total Number of Employees in This Category

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Employee training in 2021

Total number of trainees in 2021	1357	Total training time in 2021(hrs)	42745.5
Number of Senior management trainees	9	Total time of senior management training	252.0
Number of Middle management trainees	197	Total time of middle management training	5,811.5
Number of Junior management trainees	192	Total time of junior management training	5,760.0
Number of Staff trainees	959	Total time of staff training	30,922.0
Number of Male trainees	592	Total time of Male training	17,098.3
Number of Female trainees	765	Total time of Female training	25,647.3
Percentage of Senior management trainees	0.7%	Average hours of senior management training	28.0
Percentage of Middle management trainees	14.5%	Average hours of middle management training	29.5
Percentage of junior management trainees	14.1%	Average hours of junior management training	30.0
Percentage of Staff trainees	70.7%	Average hours of staff training	32.2
Percentage of Male trainees	43.6%	Average hours of Male training	28.9
Percentage of Female trainees	56.4%	Average hours of Female training	33.5



Employees' death from work in 2021

Employees health and safety	2021	2020	2019
Number of employees died at work	0	0	0
Mortality rate at work (%)	0	0	0
Number of employees injured at work	2	0	0
Number of lost working hours due to work injury	30	0	0

In terms of salary management, the Bank implemented salary reform in 2021. According to the requirements of reform and development, the Bank has continued to improve the market-oriented salary system based on post salary and high-energy and low-performance salary with the goal of improving the incentive and restraint mechanism, helping employees grow and progress and promoting the high quality development of enterprises. Based on the dual-channel of employee career development, the Bank has established a dual channel of employee salary promotion, expanded the salary promotion space of professional sequence employees, and built an exchange link between management sequence and professional sequence salary. We closely associate the post salary of employees with their personal ability and post value, and closely link the performance salary of employees with work performance, which not only continuously mobilize the initiative and creativity of employees, but also promote the common development of the organization and employees. At the same time, according to the regulatory requirements and business management needs, the Bank has established a mechanism for deferred payment and recourse deduction of performance remuneration to promote the steady operation and sustainable development of itself.

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In terms of employee benefits, the Bank, by strictly abiding by the state and local governmental systems on basic welfare, provides all employees with basic pensions, basic medical insurance, unemployment insurance, work injury insurance and maternity insurance, government-type supplementary medical insurance as well as housing funds. Based on the actual situation, the Bank has also established a reasonable supplementary welfare system covering enterprise annuity and supplementary medical insurance system, to improve employees' retirement benefits and medical security, greatly enhance employees' sense of belonging, and strengthen corporate cohesion.

We have established a smooth voice channel for employees, and formulated *Elective Measures for Workers' Representative Conference* in accordance with the law, and hold employee representative conference or joint conference of group leaders of employee representatives every year to collect employee proposals and suggestions. Employee representatives are invited to participate in decision-making discussions on major issues and proposals. We also organise elections for the trade union every 3 years. We mobilize employees to actively offer suggestions to optimize the Company's management, holding regular discussions with grassroots employees, with attention to the dynamics and needs of employees. This year, the OA review process of the trade union committee was launched, which improved the work efficiency of the trade union.

Improve the Training System to Enable Staff Growth

The Bank pays attention to the cultivation of employees' career growth and strives to broaden the forms and platforms of employee training. To this end, we have formulated relevant systems such as the *Measures Management for Staff Training*, the *Measures Management for Staff Re-education* and the *Measures Management for "Super team"*, so as to explore new talent training modes and boost the overall quality of talent team to a new level.

The bank carried out training according to the actual situation of different development

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stages, business lines and employees' ability and quality, constantly expanded the training platform, enriched training resources and improved the talent training mechanism. We take the organizational form of "online and offline, internal and external training, business and management, daily and special, head office and branches complementation", and continue to promote talent training projects such as induction training for new employees, training project for young reserve cadres, leadership training for middle-level managers, international and domestic high-end financial qualification certification training, education promotion class of Southwestern University of Finance and Economics, etc, which lay a foundation for the Bank to continuously cultivate high-quality financial talents.



New employee training

The Bank attaches importance to the long-term career development of employees, setting development goals in stages, regularly evaluating the development status of employees, guiding employees to self-planning, self-improvement and self-motivation, as well as promoting employees' career growth and development. In order to further unblock the career development channel, this year we revised the *Management Measures for Cadres and Talents*, the *Management Measures for the Selection and Appointment of Managers* and other systems, dividing the career development channel of employees into "management channel" and "non-management channel", clarifying the promotion rules and requirements, and providing institutional guarantee for the promotion of employees.

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In order to drive the systematic and strategic improvement of the Bank's human resources management and to enable the quality of leading talent teams to quickly adapt to enterprise development, the Bank launched the talent review programme and finished in July 2021. Through the talent review programme, the Bank realized a new reform of the Bank's cadre talent management from system and mechanism to implementation measures, systematically reshaping the cadre talent management system, building a new "non-management channel" outside the "management channel", unblocking the employee promotion channel and improving the employee evaluation mechanism. In August 2021, the HR management guidance and improvement project was launched, and external consulting institutions were hired to provide professional guidance, so as to effectively improve the Bank's management and effectively promote the quality and efficiency of the Bank's management.

In order to effectively optimize the Bank's reserve talent echelon and consolidate the talent reserve foundation, the Bank has continued to upgrade the super team construction and "transfer training" project this year. By adhering to the standards of cadres and talents, continuously upgrading the "Ten" training measures and "transfer training project", further strengthening the ability and quality of team members and improving the quality and efficiency of team training.; Through the innovation of the curriculum system in the "Ten measures", the "hand in hand" pairing assistance, the "full open tutor" counselling mechanism and other measures, the ability of super team members is improved in all aspects, and managers and business backbones who can shoulder heavy responsibilities are cultivated one after another.; By optimizing the "grassroots small tutor" guidance form of the "transfer training project" and the operation mode of the "grassroots small classroom", the radiation coverage of the "transfer training" measures is further expanded, and the business skills of employees are effectively improved.



Super team training

Focus on Employees' Health and Enrich Their Leisure Time

The Bank strictly observes the *Law of the People's Republic of China on Prevention and Control of Occupational Diseases*, the *Fire Protection Law of the People's Republic of China*, the *Regulation on Work-Related Injury Insurances*, and other relevant laws and regulations, and formulated the administrative regulations such as the *Safety Inspections Administrative Measures*, the *Implementing Rules for the Safety and Security Work for Statutory Holidays*, and the *Measures for the Construction and Management of Safety Protection Facilities in Business Places*. The Bank signed the *Special Collective Agreement on Labour Safety and Health* on time, and always put production safety and the safety and health of employees first. This year, the Bank formulated and issued the *Basic Safety Management System*, which promotes the systematic, orderly and effective implementation of various safety management work in an all-round way from six aspects: safety responsibility, safety awareness, safety investment, safety measures, safety training and emergency rescue.

The bank is committed to providing employees with a safe office environment from multiple perspectives, actively improving office conditions, and providing perfect ventilation, air conditioning, dust prevention and radiation protection facilities for the

office area.

The security work leading group set up in the head office leads the security work of the whole bank. We set up security working groups in branches and first-class subbranches and security personnel in all departments and outlets to implement management responsibilities at all levels. This year, the Bank organized the whole bank to carry out inspection and supervision, and each business outlet carried out self-inspection to find weak links, eliminating potential safety hazards in time and improving the emergency plan. Through regular fire drills and emergency drills, the Bank enhanced employees' awareness of fire safety and self-protection ability to deal with emergencies. The security department organized the supervision and inspection of the branch's fire management and fire-fighting facilities to ensure the implementation of various security measures.

“119” Fire Publicity Month Activities

In 2021, the Bank actively carried out the activity of “119 Fire Publicity Month”, strengthening the Bank's self-management ability of fire safety from four aspects of "publicity, training, drill and self-inspection", and improved the staff's fire safety quality and emergency risk avoidance ability. We conducted fire safety publicity by means of we media broadcast fire safety public service advertisements, LED broadcast of fire safety publicity theme slogans, distribution of fire safety tips and publicity leaflets, and invited professional training institutions to carry out "one-to-one" training with business outlets as units.



Training site

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The bank always pays attention to the physical and mental health of employees. We provided regular physical examinations for employees, increased the amount of physical examination this year and customized personalized physical examination plans. If there are obvious health hazards found in the physical examination, we can appropriately adjust the work post and intensity according to the situation. We will regularly and comprehensively understand the mental health of employees, and comprehensively guide employees to regulate their emotions, relieve pressure and prevent psychological diseases caused by emotion and pressure through individual guidance and collective counselling.

The Bank further implemented the talent care mechanism and continued to build a "Staff Home". On the premise of strictly complying with the requirements of epidemic prevention and control, the Bank's "Staff Home" held a "poetry, calligraphy and painting lecture hall", so that employees can cultivate their sentiment in the process of painting. The trade union carries out interest group activities from time to time every month, including badminton, basketball, football, tennis, yoga and other projects, so as to enrich employees' spare time life and enhance communication between employees. The interest group also paired up with other enterprises and institutions in the city to carry out friendly competitions to further enrich the spiritual life of employees and contribute to the Bank's external exchanges. We provide additional benefits for female employees, care for female pregnant employees, and carry out female workers' sympathy activities on March 8 women's day.

The Bank continued to pay attention to the education of children of employees with difficulties and launched the "Golden Autumn Student Assistance Activity". In accordance with the spirit of the relevant documents of the Municipal Federation of trade unions, the children of employees with difficulties will be given RMB 2,000 of financial aid and educational books. After the activity, a return visit will be made to make the children of families of employees with difficulties feel the care of the trade union organization.

This year, we organized various forms of employee activities and won the third prize in the "Celebrating the Centennial birthday and gathering the strength of state-owned assets"

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Employee Sports Fun Competition hosted by the SASAC; It also organized employees to participate in badminton, basketball and football competitions in the 8th Luzhou sports meeting, in which the badminton competition won the first place in the group.



Football team activities

9. Uphold Green Development and Advocate Low-carbon Operation

In order to put into practice of relevant regulatory requirements, the Bank increases its support for the green economy, low-carbon economy and recycling economy, optimises the credit structure and actively advocates green office, and is committed to establishing an effective environmental and social risk management system, which in turn helps the Bank establish a sustainable development model that is mutually beneficial to society.

Support Green Credit and Promote Environmental Protection Development

As an important tool to address the challenges posed by climate change, green finance has received increasing attention. The Bank puts into the practice of the relevant regulations of the *Guiding Opinions on the Credit Work for Energy Conservation and Emission Reduction*, the *Green Credit Guidelines*, the *Opinions on Green Credits*. In 2021, the Board deliberated and approved and issued the *Strategy for green credit development*, which further defined

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the bank's green credit development objectives in the next three years.

The Bank requires its departments and sub-branches to firmly uphold and advocate green credit concepts such as conservation, environmental protection and sustainable development, and takes active measures to enhance the green credit awareness of its staff, to meet national requirements for environmental management. The Bank has established a sound organisational structure with the responsibilities of each department clarified and set and strictly implemented the access standards and system for green credit projects and reject the projects and enterprises that violate national policies and may have a significant adverse impact on the environment and society. Furthermore, the Bank regularly organises internal audits on green credit, accountability should be executed in accordance with regulations in case of any major issue and ensure the sustainable and effective development of green credit through corresponding incentive and restraint measures.

In 2021, the Bank's green credit funds were mainly used for comprehensive improvement of rural land, construction and operation of urban water supply pipe networks, construction and maintenance of regional green areas, and protection of modern agricultural seed industry and animal and plant germplasm resources. As of 31 December 2021, the Balance

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of the Bank's Green Loan Financing was \$231.01 million.

Luzhou "Lvya Integral"

In June 2021, Luzhou "Lvya Integral", the first personal green life integral in the west, was officially launched. "Lvya Integral" relies on Internet plus big data technology to collect data on green government affairs, green travel, green food, and green travel, and to explore a green life incentive feedback mechanism. "Lvya Integral" was commended by the Ministry of Ecology and Environment of the PRC and the Civilization Office of the Central Communist Party Committee as the Top10 national public participation cases of "beautiful China, I am an actor" in 2021, and as the only representative of the Top10 public participation cases. By the end of 2021, the "Lvya Integral" platform had 62,000 users with more than 700 daily activities and 7.08 million points. According to the calculation of the Green Cycle Pratt & Whitney Special Committee of China Environmental Protection Federation, the cumulative carbon reduction was 33 tons.

Reconstruction and upgrading of water supply pipe network facilities

The Bank supports the construction and operation of urban water supply network zoning measurement and leakage control, and granted a loan of RMB 100 million to Sichuan Xingxu Water Industry Co. Ltd. for the "urban water supply pipe network reconstruction" project in Xuyong county. Through the reconstruction and upgrading of the water supply pipe network and supporting facilities, the project effectively improved the current situation of urban water supply in Xuyong county.

Advocate Resource Conservation and Green Office

In compliance 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

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and regulations, the Bank has formulated the *Measures Management for the Computer Consumables*, and revised the *Measures Management for the Business Facilities at the Head Office* and the *Measures Management for the Use of Official Vehicles* to strengthen the management of water, electricity and official vehicles. In addition, in adherence to the concept of sustainable development underlining low-carbon environmental protection, the Bank regards energy conservation and emission reduction as important tasks, taking active measures to enhance the awareness of environmental protection of its staff and further promoting its scientific, healthy and green development based on the concept of “devoting ourselves and starting from us”.

The Bank insists on doing a good job in energy conservation and emission reduction. During the reporting period, the Bank strived to reduce its own energy consumption, promote low-carbon development, reduce carbon emissions and strengthen carbon footprint management by saving water and electricity and paper, implementing waste separation and expanding green projects, thus forming a good culture of environmental protection, energy saving, emission reduction, diligence and thrift.

In order to strengthen the management of official vehicles, the regulations on fuel management of official vehicles were added this year, and a refuelling ledger was set up to strengthen energy consumption management and contribute to the sustainable development of low-carbon environmental protection, energy conservation and emission reduction.

In terms of waste management, the Bank actively responded to the local waste classification actions. This year, the Bank has equipped the main office building, kitchen and all business branches with sorting trash cans to separate the swill from the kitchen garbage, which effectively reduces the emission of kitchen garbage and actively advocates waste classification for employees and customers. As for the waste computer consumables, according to the requirements of the *Measures for the Management of Computer Consumables*, we have set up a designated recycling place for waste computer consumables, and a qualified professional company will collect and dispose of them, and a total of 3,479

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pieces of waste computer consumables were collected and disposed of this year. Based on the business characteristics of the Bank, we will not have a significant impact on the environment of the area where we operate.

Identify climate risks and address climate change

In 2021, rainstorms and floods occurred frequently all over the country. In order to ensure the production safety of business buildings, the Bank developed a flood control emergency plan. The Bank has set up a flood control emergency support team with relevant departments to manage the flood control work of business buildings. At the same time, the Bank carried out flood control drills according to the emergency plan, covering the flood control emergency process and flood control arrangements in important locations, providing a solid guarantee foundation for the flood control of business buildings.

Based on the analysis of the changes in policies, laws, technology and markets brought about by climate change and the Bank's own environmental and geographical location, it has identified potential risks and formulated relevant countermeasures this year.

Risk Identification		Potential Risk	Solution
Physical Risk	Investment Risk	<ul style="list-style-type: none">• Rainstorm, flood, drought and high temperature will affect local agriculture, forestry, animal husbandry and fishery, and then reduce the solvency of customers in corresponding industries.	<ul style="list-style-type: none">• Take the impact of climate change as a reference factor for investigation, review, risk assessment and post-loan management in specific industries such as agriculture, forestry, animal husbandry and fishery, and analyze it according to specific business conditions.• Strengthen risk control measures, such as purchasing insurance and setting up a reliable second repayment source, etc.

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	<p>Self-owned Assets and Operating Activities Risk</p> <ul style="list-style-type: none"> • The Bank's location, including the direct and long-term risks from its owned real estate and infrastructure facing climate change and natural disasters, which results in business interruption and asset loss. • The scarcity of resources leads to business interruption and related risks. 	<ul style="list-style-type: none"> • The business building is equipped with a drainage system and automatic alarm drainage pump • Rainwater ditches shall be set around the building and drainage ditches shall be set around the garage and cleaned regularly. • The building is equipped with pump, generator and flood control materials. • Pay close attention to the weather changes during the flood season.
<p>Transition Risk</p>	<p>Policy Risk</p> <ul style="list-style-type: none"> • The <i>Working Guidance for Carbon Dioxide Peaking and Carbon Neutrality in full and Faithfull Implementation of the new development philosophy</i> and <i>Notice by the State Council of the Action Plan for Carbon Dioxide Peaking Before 2030</i> and other carbon peak and carbon neutralization documents issued by the state have affected the bank's credit investment and access preference. 	<ul style="list-style-type: none"> • The Bank has designated green environmental protection industries that improve the ecological environment and industries and projects that develop circular economy and the low-carbon economy as the credit investment direction of the bank. • By formulating the <i>Strategy for green credit development</i>, the Bank defined the development objectives of green credit in the next three years. • Comprehensively sort out the green credit management process, optimize and adjust work measures.

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Environmental Targets

In order to practice low-carbon operation, we have set environmental targets applicable to the Bank in 2021, taking into account the actual situation and future development plan of the Bank, while the Bank will comprehensively achieve the targets by strengthening environmental protection and energy-saving management.

Non-hazardous Wastes Management	•Based on 2021, it is planned to reduce the per capita disposal of harmless wastes by 5% by 2026
Hazardous Waste Management	•100% of waste lead-acid batteries are treated by qualified suppliers every year
Emission Reduction Target	•Based on 2021, it is planned to reduce greenhouse gas emissions per capita by 5% by 2031
Water Saving Target	•Based on 2021, it is planned to reduce tap water consumption per capita by 5% by 2026
Energy Saving Target	•Based on 2021, it is planned to reduce per capita power consumption by 5% by 2031

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Environmental Performance

Emissions

Indicator ^{1,2,3}	2020	2021
Emissions (in tonne) ⁴	0.0238	0.0212
Nitrogen oxides (in tonne)	0.0226	0.0201
Sulphur dioxide (in tonne)	0.0012	0.0011
Total greenhouse gas emissions (scope 1 and scope 2) (in tonne) ⁵	7,120.75	5,148.36
Greenhouse gas emissions per capita (scope 1 and scope 2) (in tonne/person)	5.73	3.75
Direct emissions (scope 1) (in tonne)	273.91	294.01
Natural gas (in tonne)	102.97	132.30
Petrol (in tonne)	167.82	153.42
Diesel (in tonne)	3.12	8.29
Indirect emissions (scope 2) (in tonne)	6,846.84	4,854.35
Electricity purchased (in tonne)	6,846.84	4,854.35
Total hazardous waste (in tonne) ⁶	4.51	5.56
Hazardous waste per capita (in tonne/person)	0.0036	0.0041
Total non-hazardous waste (in tonne) ⁷	84.98	153.89
Non-hazardous waste per capita (in tonne/person)	0.0684	0.1122

Notes:

1. Unless otherwise specified, data on environmental performance covered the head office departments, 2 branch 32 branches.

2. The total headcount of employees of the Bank is used for calculating intensities of emissions, energy consumption and waste.

3. In consideration of the business nature of the Bank, the use of packaging materials related to the production of physical finished products is not involved, so the disclosure of packaging data is not applicable to the bank

4. In consideration of the business nature of the Bank, emissions mainly refer to emissions from company vehicles, comprising mostly nitrogen oxides and sulphur dioxide.

5. In consideration of the business nature of the Bank, greenhouse gas emissions arise mainly from the consumption of electricity purchased and fossil fuel. Greenhouse gas inventories include carbon dioxide, methane and nitrous oxide. Greenhouse gas emissions are measured in carbon dioxide equivalents and calculated based on the *2019 Baseline Emission Factors for Regional Power Grids in China* issued by the Ministry of Ecological Environment of the People's Republic of China and the *2006 IPCC Guidelines for National Greenhouse Gas Inventories* issued by the Intergovernmental Panel on Climate Change (IPCC).

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6. Hazardous wastes refer to toner cartridges and ink cartridges purchased by the Bank on this year, the weights of which are estimated based on numbers and types purchased.

7. Non-hazardous wastes include the Bank's household wastes, kitchen wastes and office equipment waste, etc. Household wastes and kitchen wastes thereof are handled by the property management unit of the office building while office equipment wastes are recycled by recyclers.

Use of Resources

Indicators	2020	2021
Energy consumption (in MWh) ¹	12,516.83	9,820.73
Energy consumption per capita (in MWh/person)	10.07	7.16
Direct energy consumption (in MWh) ²	1,224.01	1,334.84
Natural gas consumption (in MWh)	526.60	676.61
Petrol consumption (in MWh)	685.54	626.71
Diesel consumption (in MWh)	11.87	31.52
Indirect energy consumption (in MWh) ³	11,292.82	8,485.88
Electricity consumption (in MWh)	11,292.82	8,485.88
Tap water consumption (in tonne)	38,546.31	40,149.26
Tap water consumption per capita (in tonne/person)	31.01	29.26
Paper consumption (in tonne)	54.89	45.98
Paper consumption per capita (in tonne/person)	0.044	0.034

Notes:

1. Energy consumed by the Bank mainly refers to natural gas, diesel, petrol and electricity purchased.

2. Energy consumption is calculated based on the consumption of electricity and fuel, and the conversion factors provided in the General Principles for Calculation of Total Production Energy Consumption (GB/T 2589-2020).

3. The water is mainly municipal water, so there is no difficulty in obtaining water source.

10. Support on People's Livelihood and Public Benefit

The Bank has always been concerned about people's livelihood, taken the initiative to help poor communities, proactively promoted activities that benefit the public and made constant efforts to make the society more harmonious.

Achieve Common Prosperity and Help Rural Revitalization

In 2021, the Bank implemented the spirit of the Central Economic Working Conference and the Central Rural Working Conference, carefully studied the *Law of the People's Republic of China on the Promotion of Revitalization of Rural Areas* and its implementation measures, formulated *the Guidelines for Credit Investment in 2021*, actively implemented the Bank's deployment of high-quality services for Rural Revitalization, and efficiently promoted the strategy of financial services for rural areas.

This year, we strengthened financial supply and loan lending in the field of agriculture, rural areas and farmers, focusing on supporting advantageous and characteristic industries in the county, and innovating to support new agricultural business entities and small farmers. In ensuring that none of the farmers who have been lifted out of poverty have returned to poverty, we expanded the scope of assistance this year to ensure that the results of poverty alleviation are effectively connected with rural revitalization. At the same time, the Bank actively facilitated the cooperation between Sichuan Agricultural University and Longshan Government, so as to customize scientific and effective Rural Revitalization planning for the designated villages of the Bank and strive to build an existing model village for Rural Revitalization. This year, the Bank donated a total of RMB 15.5995 million, which is used to the student grant, reconstruction of dilapidated houses and living facilities of poor households, repair of collapsed subgrade etc. The Bank was awarded the "Outstanding Contribution to Social Poverty Alleviation Award" by Sichuan Poverty Alleviation Foundation.



School Renovation Results

Devote to Social Benefit by Engagement in Various Voluntary Activities

Luzhou Bank is committed to giving back to society, devoting itself to public welfare and actively carrying out volunteer activities. The bank formulated the *Working System for Party members' voluntary service* to guide the work, actively built a demonstration station for Party members' voluntary service and made it clear to provide door-to-door financial services for special groups; We have also carried out services such as " Lectures on the Internet fraud and anti-money laundering Finance". In 2021, Luzhou Bank's volunteers continued to enter Baobao community (Wangshanping community) to convey the power of civilization with practical actions, assist the community in cleaning and maintaining the sanitary environment within its jurisdiction, and carry out publicity and civilized persuasion to the surrounding shops and residents.

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Cleaning volunteer activity of Luzhou Bank

In the Mid-Autumn Festival, the Bank paid condolence to the single families, children with difficulty, disabled children, children with special treatment, and other groups in need of social help of the Wangshanping community in the Yutang Street, including those who needed help. They also took the Mid-autumn moon cakes and other consolation products. At the same time, they also publicized the requirements for the prevention and control of the pestilence, spread the knowledge of financial fraud and other social hot spots, and brought warmth and comfort to the masses.



Caring activity in the Mid-Autumn Festival

On October 14, 2021, the Bank actively participated in the "community service project" community construction project of the Wangshanping community in the Yutang Street of

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the Longmatan District, and organized employees to cooperate with the Wangshanping community to carry out the "Be grateful and respectful" care activity of the Double Ninth Festival with the sandalwood Cary. While creating an atmosphere of respect and care for the elderly, we also sent holiday blessings to the elderly, publicized little knowledge about fraud, and provided regular bank channels to increase value and maintain financial products.



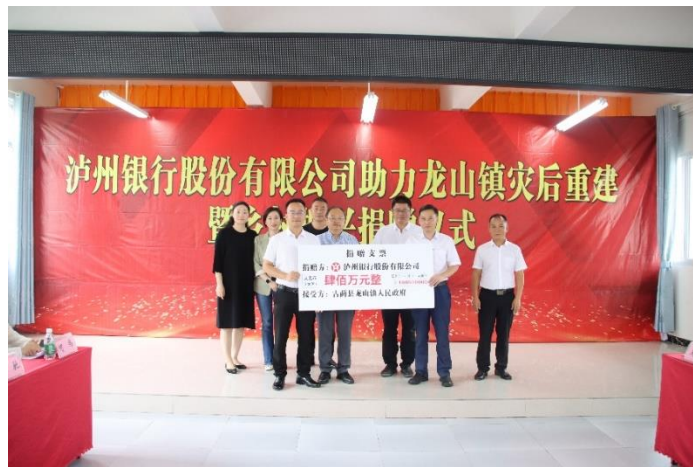
Mid-Autumn Festival care for the elderly activities of Luzhou Bank

Assume Social Responsibility and Actively Fight Against the Epidemic

In the face of natural disasters, the Bank took the service area as its own duty to ensure the safety of the disaster victims and fully support the local reconstruction work. In 2021, after the flood came, the Longshan Town in Gulin County was seriously damaged in various fields such as houses, road traffic and agriculture and forests, whose total loss of agriculture (fishing), houses and infrastructure facilities were estimated to be 19 million 645 thousand. The Bank actively cooperated with the local government to fully carry out the flood control and relief work, with a donation of a total of RMB 4 million for the reconstruction of houses, roads and other work in Longshan Town.

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At 4:33 on September 16, 2021, an earthquake of 6 magnitudes occurred in Lu County of Luzhou, causing heavy damage to Luzhou and other areas. The disaster relief work, such as the reconstruction of damaged houses, the reinforcement of danger, and the repair of roads, was urgently needed in Lu County. As “the Bank of Luzhou”, we always took service the local as its own duty. We insisted on sharing the worries for the local government and shouldering the social responsibility of state enterprises. The Bank donated RMB 5 million to the Government of Lu County for the post-earthquake reconstruction work. At the same time, the Bank association raised money all over the bank, calling on the employees to send warmth and care to the masses of their hometown, and hand in hand to overcome difficulties, which was actively responded by the employees, and some of them even donated their own salary for a month. More than 1200 employees of the Luzhou Bank donated a total of RMB 918 thousand for the “9.16 earthquake” in Lu County.



Donation for the “9.16 earthquake” in Lu County

Since the outbreak of COVID-19, the Longshan Yuhua hospital was in urgent need of ambulances to support the prevention and control of COVID-19. In 2021, the Bank offered RMB 394.5 thousand to buy ambulances and supporting medical equipment and gave them to the hospital, which further improved the medical service function of the Longshan Yuhua hospital, and satisfied the urgent needs for the prevention and control of and service-related pestilence and the care of the first aid patients.

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Appendix - Environmental, Social and Governance Reporting Guide

Subject Area	Aspect	Performance indicators	Corresponding Chapters
ESG Management	Governance Structure	A statement from the board containing the following elements: (i) a disclosure of the board's oversight of ESG issues; (ii) the board's ESG management approach and strategy, including the process used to evaluate, prioritise and manage material ESG-related issues (including risks to the issuer's businesses); and (iii) how the board reviews progress made against ESG-related goals and targets with an explanation of how they relate to the issuer's businesses.	Board Statement
	Reporting Principles	A description of, or an explanation on, the application of the following Reporting Principles in the preparation of the ESG report (Materiality, Quantitative, Consistency)	Reporting Principles
	Reporting Boundary	A narrative explaining the reporting boundaries of the ESG report and describing the process used to identify which entities or operations are included in the ESG report. If there is a change in the scope, the issuer should explain the difference and reason for the change.	About the Report
Environmental	A1 Emissions	General Disclosure Information on:	Uphold Green Development and

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		(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.	Advocate Low-carbon Operation
		A1.1 The types of emissions and respective emissions data.	Environmental Performance
		A1.2 Greenhouse gas emissions in total (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Environmental Performance
		A1.3 Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Environmental Performance
		A1.4 Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Environmental Performance
		A1.5 Description of the emission targets set and the steps taken to achieve them.	Uphold Green Development and Advocate Low-carbon Operation
		A1.6 Description of how hazardous and non-hazardous wastes are handled, and the waste reduction targets set and the steps taken to achieve them.	Uphold Green Development and Advocate Low-carbon Operation
	A2 Use of	General Disclosure Policies on the efficient use of	Uphold Green Development and

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	Resources	resources, including energy, water and other raw materials.	Advocate Low-carbon Operation
		A2.1 Direct and/or indirect energy consumption by type (e.g. Electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility).	Environmental Performance
		A2.2 Water consumption in total and intensity (e.g. per unit of production volume, per facility).	Environmental Performance
		A2.3 Description of the energy efficiency targets set and the steps taken to achieve them.	Uphold Green Development and Advocate Low-carbon Operation
		A2.4 Description of whether there is any issue in sourcing water and water efficiency targets set and the steps taken to achieve them.	Uphold Green Development and Advocate Low-carbon Operation
		A2.5 Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.	Not applicable
	A3 The Environment and Natural Resources	General Disclosure Policies on minimizing the issuer's significant impact on the environment and natural resources.	Uphold Green Development and Advocate Low-carbon Operation
		A3.1 Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	Uphold Green Development and Advocate Low-carbon Operation
	A4 Climate	General Disclosure Policies on identification and mitigation	Uphold Green Development and

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	Change	of significant climate-related issues which have impacted, and those which may impact, the issuer.	Advocate Low-carbon Operation
		A4.1 Description of the significant climate-related issues which have impacted, and those which may impact, the issuer, and the actions taken to manage them.	Uphold Green Development and Advocate Low-carbon Operation
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.	Facilitate Staff Development as Talents Prosper the Bank
		B1.1 Total workforce by gender, employment type (such as full-time or part-time), age group and geographical region.	Facilitate Staff Development as Talents Prosper the Bank
		B1.2 Employee turnover rate by gender, age group and geographical region.	Facilitate Staff Development as Talents Prosper the Bank
	B2 Health and Safety	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant	Facilitate Staff Development as Talents Prosper the Bank

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		impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards.	
		B2.1 Number and rate of work-related deaths in each of the past three years (reporting year included).	Facilitate Staff Development as Talents Prosper the Bank
		B2.2 Lost days due to work injury.	Facilitate Staff Development as Talents Prosper the Bank
		B2.3 Description of occupational health and safety measures adopted, how they are implemented and monitored.	Facilitate Staff Development as Talents Prosper the Bank
	B3 Development and Training	General Disclosure Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.	Facilitate Staff Development as Talents Prosper the Bank
		B3.1 The percentage of employees trained by gender and employee category (e.g. senior management, middle management).	Facilitate Staff Development as Talents Prosper the Bank
		B3.2 The percentage of employees trained by employee category and gender (e.g. senior management, middle management).	Facilitate Staff Development as Talents Prosper the Bank
	B4 Labour Standards	General Disclosure Information on: (a) the policies; and	Facilitate Staff Development as Talents Prosper the

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		(b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour.	Bank
		B4.1 Description of measures to review employment practices to avoid child and forced labour.	Facilitate Staff Development as Talents Prosper the Bank
		B4.2 Description of steps taken to eliminate such practices when discovered.	Facilitate Staff Development as Talents Prosper the Bank
	B5 Supply Chain Management	General Disclosure Policies on managing environmental and social risks of the supply chain.	Run the Bank in Compliance and Strengthen Responsibility Management
		B5.1 Number of suppliers by geographical region.	Run the Bank in Compliance and Strengthen Responsibility Management
		B5.2 Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored.	Run the Bank in Compliance and Strengthen Responsibility Management
		B5.3 Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored.	Run the Bank in Compliance and Strengthen Responsibility

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			Management
		B5.4 Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.	Run the Bank in Compliance and Strengthen Responsibility Management
	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.	Insist on being Service-oriented and Safeguard Customer Rights and Interests
		B6.1 Percentage of total products sold or shipped subject to recalls for safety and health reasons.	Not applicable
		B6.2 Number of products and service-related complaints received and how they are dealt with.	Insist on being Service-oriented and Safeguard Customer Rights and Interests
		B6.3 Description of practices relating to observing and protecting intellectual property rights	Insist on being Service-oriented and Safeguard Customer Rights and Interests
		B6.4 Description of quality assurance process and recall procedures.	Not applicable

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		B6.5 Description of consumer data protection and privacy policies, how they are implemented and monitored.	Insist on being Service-oriented and Safeguard Customer Rights and Interests
	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.	Run the Bank in Compliance and Strengthen Responsibility Management
		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.	Run the Bank in Compliance and Strengthen Responsibility Management
		B7.2 Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored.	Run the Bank in Compliance and Strengthen Responsibility Management
		B7.3 Description of anti-corruption training provided to directors and staff.	Run the Bank in Compliance and Strengthen Responsibility Management
	B8 Community Investment	General Disclosure Policies on community engagement to understand the needs of the communities where the issuer operates	Support People's Livelihood and Public Benefit

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		and to ensure its activities take into consideration the communities' interests.	
		B8.1 Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport).	Support People's Livelihood and Public Benefit
		B8.2 Resources contributed (e.g. money or time) to the focus area.	Support People's Livelihood and Public Benefit