



2021 REPORT OF CORPORATE SOCIAL RESPONSIBILITY OF BANK OF CHONGQING

Environmental/Social/Governance

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PRACTICE

Assuming the Mission to Boost High-quality Economy Development Drive Innovation to Accelerate the Pace of Digital Transformat Green Low-Carbon Building Ecological Beautiful Homeland Jointly Creating a Harmonious and Better Life under Human-

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Chairman's Address

The year 2021 is a milestone year in the history of the party and the country, and it is also an extraordinary year in the development process of the Bank of Chongging. Bank of Chongging holds high the great banner of Xi Jinping's thought of socialism with Chinese characteristics in the new era, resolutely implements the decision-making arrangements of Chongging Municipal Committee and the municipal government, courageously advances with the encouragement of a hundred years of party history, takes the initiative to respond to challenges, and maintains a good momentum of steady development. By the end of 2021, the total assets exceeded 600 billion Yuan, and A shares were successively included in the sample of Shanghai Stock Connect Index and FTSE Russell Flagship Index, and ranked among the top 300 global banks in terms of comprehensive strength and brand value for the sixth consecutive year. In the first year of A-share listing, the scale, quality and efficiency were steadily improved, and a good start was made in the 14th Five-Year Plan.

Adhere to steady progress and serve the overall situation of development. Adhere to the same frequency resonance with national strategy and regional strategy, deeply integrate into the construction of 'Chengdu-Chongqing Twin Cities Economic Circle^{*}, and the credit supply exceeded 100 billion Yuan for two consecutive years. Support the construction of inland open highland, empower the high-quality development of state-owned enterprises, and continue to contribute financial strength to the development of local real economy. Do a good job in the prevention and control of normalized epidemic situation, continue to implement the "six stability" and "six guarantees", build a small and micro characteristic product system, and renew the brand of 'Hui Yu Jin Fu' Help consolidate the achievements of poverty alleviation and fully support rural revitalization. By the end of 2021, the balance of Pratt increased by 18%.

green development. Unswervingly take the road of ecological priority and green development, and continuously clarify the development path of green finance from the aspects of system construction, assessment mechanism, products and services, so as to enhance the service capacity of green finance and promote the realization of the goal of "peak carbon dioxide emissions" and "carbon neutrality". Deepen the practice of green financial reform and innovation, and support Chongging to establish a green financial reform and innovation experimental zone and a climate investment and financing experimental zone. Formally adopt the Equator principle, actively connect with international standards and take various measures to promote the development of green finance business. In 2021, the balance of green loans will increase by 33%.

Innovation leads, service improves quality and efficiency. Continue to promote the digital transformation strategy, effectively

integrate digital technology with the real economy of financial services, and empower traditional business transformation and new business development. More than 70 scientific and technological projects and key tasks have been put into production, and the customer master data system has been successfully launched, realizing the interconnection of customer data. The first batch of digital RMB platforms have been connected in China, and continuous updating iterations such as 'good enterprise loan" and "wind chime intelligence evaluation" have provided strong scientific and technological support for efficient and accurate customer service. Constantly optimize the business service process, strengthen the protection of consumers' rights and interests,

& Whitney micro-loans increased by 16%, and the balance of agriculture-related loans

Protect the beautiful ecology and practice

and provide more convenient and intimate services for the elderly.

Strengthen risk management and lay a solid foundation for development. Continue to strengthen the construction of a comprehensive risk management system, firmly build the risk bottom line and lay a solid foundation for highquality development. Deepen the construction of the rule of law, improve the internal control system, strengthen the performance of duties in the "three lines of defense", and form a virtuous circle of internal control that actively checks for leaks and fills gaps and does its duty. Improve the safety management system, implement the practical application of safety technology, strengthen the daily control of safety operation, and build a smart firewall for risk control to ensure safe operation, stability and far-reaching.

After a hundred years' journey, the wind is strong, set sail vigorously and set off again. Looking forward to 2022, the Bank of Chongqing will adhere to the guidance of Xi Jinping's new era of socialism with Chinese characteristics, implement the decision-making arrangements of the CPC Central Committee, adhere to the initial intention of serving the local economy, small and micro enterprises and urban and rural residents, work hard and bravely, and strive to write a new answer sheet for the high-quality development of the Bank of Chongqing.

LIN JUN

Chairman of the Board of Directors Bank of Chongqing Co., Ltd.



President's Address

In 2021, in the face of the complicated external environment. Bank of Chongging adhered to the guidance of Xi Jinping's new era socialism with Chinese characteristics, under the strong leadership of Chongging Municipal Party Committee and Municipal Government, adhered to the concept of 'heart-toheart and common growth, supported the local economy with professionalism, concentration and dedication, served the urban and rural residents, adhered to the steady tone, practical style and pioneering drive, and promoted high-quality development to achieve new results.

By the end of 2021, the total assets of the Bank were 618.95 billion yuan, up by 10.2%, the loan balance was 318.06 billion yuan, up by 12. 3%, and the deposit balance was 338.7 billion vuan, up by 7.7%. The net profit was 4.859 billion yuan, an increase of 6.4%; The operating income reached 14.52 billion vuan, an increase of 11.2%, and the business scale reached a new level. Became the first "A+H" listed city commercial bank in the Yangtze River Economic Belt. In the corporate governance evaluation, it won the B rating of the highest level in the national banking industry with the highest regional score. Get the investment grade rating of Standard & Poor's for the fifth consecutive year.

Take responsibility and be a booster

of the real economy. Fully participate in the construction of Chenadu-Chonaging Shuangcheng Economic Circle, deepen a series of strategic cooperation, support more than 40 major projects such as Xi-Kun high-speed railway, and invest more than 100 billion yuan for two consecutive years. We will support the 'six stability' and 'six guarantees', and implement policies and measures such as reducing fees and making profits, relieving difficulties and solving problems, and putting them off as long as possible. By the end of 2021, we have invested a

total of 8.13 billion yuan. We will make every effort to develop inclusive finance. build a micro-finance brand of "Yu Yu Jin Fu", set up the city's first characteristic branch of cultural tourism, and promote the 'specialized and special new credit loan" product in the city, consolidate and expand the achievements of poverty alleviation, and the balance of agriculturerelated loans supporting rural revitalization increased by 18% year on year.

Stick to "Double Carbon" and be the guardian of green mountains and green

waters. Focusing on the goal of 'carbon neutrality' and 'peak carbon dioxide emissions, we will strengthen the construction of green financial system, improve the organizational structure of green finance, and continuously promote the development of green finance of the whole bank. Give full play to the advantages of Bank of Chongging Group, and use 'areen credit+areen bonds+areen leasing and other services to provide comprehensive green financial services for green enterprises and projects. Actively help Chongging to create a green financial reform and innovation pilot zone and support the green development of the Yangtze River Economic Belt, Became the seventh bank in China to adopt the Equator principle. By the end of 2021, the scale of green finance exceeded 20 billion yuan, ranking first among local corporate banks in the city in the People's Bank of China's green finance evaluation.

Stick to the original heart and be the builder of a better life. Adhere to customer-centered, driven by digital transformation, continuously optimize business mechanism and expand service scenarios. Create a four-inone window service system of 'digital certification and smart signing", with the replacement rate of electronic channel transactions exceeding 95%. Care for the disadvantaged groups, expand the convenience service points of "Chongyin

Yijia^{*}, promote the intelligent machines and tools suitable for aging, and make every effort to build a 'temperaturesensitive' bank. Improve the system and mechanism, strengthen the handling of complaints, and fully protect the legitimate rights and interests of financial consumers. Further optimize the talent training system of the Bank and build a professional talent team. Give full play to the role of the "Chongging Xiaojin" volunteer service team and carry out various forms of public welfare activities.

In 2022, Bank of Chongging will adhere to the guidance of Xi Jinping's new era of socialism with Chinese characteristics, fully implement the spirit of the 19th National Congress of the Communist Party of China and all previous plenary sessions of the 19th National Congress of the Communist Party of China, solidly implement the spirit of the economic work meetings of the central and municipal committees and the 'two sessions' of the whole city, adhere to the general tone of steady progress, fully implement the new development concept based on the new development stage, actively integrate and serve the new development pattern, and promote the three major tasks of characteristic development, digital transformation and service improvement as a whole. We will fully serve the real economy, strengthen risk prevention and control, deepen reform and innovation and greet the 20th Party Congress and the 6th Party Congress in Chongging with new achievements and achievements of high-guality development.

RAN HAILING

President Bank of Chongging Co., Ltd.

STRATEGIC DEVELOPMENT VISION

To become a first-class public-listed commercial bank in China featured with "Remaining true to the origin and source, distinctive characteristics, safety and robustness, and value excellence".

Remaining true to the origin and source: 'Origin' refers to the real economy while 'source' refers to the regional development. The Bank of Chongging (hereinafter referred to as the Bank) assumes the mission of serving the real economy, proactively gets involved in the development of national and regional strategies, remains true to the original aspiration with perseverance, adheres to the orientation of "serving local economy, serving micro and small businesses, serving urban and rural residents", makes new achievements by holding our grounds and explores new development space by better services.

Distinctive characteristics: The Bank goes deep into the distinctive and differentiated development, makes use of the resource endowment and market environment owned by "one municipality and three provinces", advances reform and innovation in the aspects of product, channel, management, technology, mechanism, culture, talent, etc., provides optimized and featured services with enhanced support such as green finance, micro and small businesses finance, retail finance, culture and tourism finance, opening-up finance and green finance, and thus continuously improves the influence and competitiveness of products.

Safety and robustness: The Bank strengthens risk awareness, fosters risk culture, thinks more about the baseline, and tightens the boundaries of risk control. Through the advancement of overall risk management and the general planning and management of credit risk, operational risk, liquidity risk, market risk, reputation risk, etc. the Bank endeavors to achieve robust operation and safe development.

Value excellence: Driven by value creation, the Bank pursues value excellence. Setting the premium quality as the development goal and internal requirement, the Bank keeps ameliorating structure in an all-round manner, well integrates scale, quality and earnings, sharpens the comprehensive competitive edge, uplifts the holistic value in a balanced way, realizes the maintenance and appreciation of state-owned assets, and creates even larger value for investors and clients.

Through general improvement of fundamental capabilities, the Bank has realized the service with distinctive characteristics and state-of-art professionalism, the management of profoundness, safety and efficiency, the development with resilient operation and proliferating value, and the brand of trustworthiness and excellence.







Management



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Improve Corporate Governance

In 2021, the Board of Directors of the Company actively performed its duties in inclusive finance, consumer rights protection, social responsibility and so on:

The Strategy and Innovation Committee of the Board of Directors reviewed and approved Proposal on Rolling Renewal of the 14th Five-Year Development Plan of the Bank of Chongging to further improve the financial service development measures of small and micro enterprises from the aspects of customers, products and channels; the Proposal on Reviewing the Proposal on Renaming the Small and Micro Enterprise Banking Department (Agriculture, Countryside and Farmers Finance Department) to inclusive finance Department was reviewed and approved. After the small and micro enterprise banking department (Agriculture, Countryside and Farmers Finance Department) was officially renamed to inclusive finance Department, it will focus on the management of inclusive small and micro enterprise loans with single-family credit of 10 million Yuan or less, so as to better implement the spirit of the Central Economic Work Conference on "strengthening services in inclusive finance" and promote the development of the Bank's work in inclusive finance.

The Consumer Rights Protection Committee of the Board of Directors reviewed and approved the 2020 Report on Consumer Rights Protection, the Report on the Work of Consumer Rights Protection in the First Half of 2021, and reviewed the Report on the Rectification Plan of the Supervision and Evaluation Results of Consumer Rights Protection in 2020 and the Report on Consumer Complaints in the First Half of 2021.

The Board of Directors deliberated and approved the Proposal on Rolling Update of the Bank of Chongqing's 14th Five-Year Development Plan and Proposal on Deliberating the Proposal on Renaming the Small and Micro Enterprise Banking Department (Agriculture, Rural and Rural Finance Department) to inclusive finance Department. Reviewed 2020 Consumer Rights Protection Work Report Report on Consumer Rights Protection Work in the First Half of 2021.

Strengthen the management of information disclosure. Information disclosure should adhere to the principle of "truthfulness, accuracy and completeness, timely and fair", and the two markets should be synchronized, equal and equally aware of information. During the year, more than 240 A-share and H-share announcement documents were released. At the same time, the A+H information disclosure system was set up and improved based on the listing regulatory requirements of A and H. During the year, the management measures for information disclosure, the registration management system for insider information, the detailed rules for the implementation of the management measures for information disclosure and the management measures for suspension and exemption of information disclosure were revised and formulated, and the information disclosure requirements of various regulators for listed banks were incorporated into the Bank's system.

Organized more than 60 investor relations activities, including 57 institutional investigations, 7 brokerage strategy meetings and 2 investor exchange days, and received 273 research institutions and 352 persontimes. Received more than 100 investor consultations, including more than 60 responses to SSE e-interaction, nearly 100 consultation emails and telephone numbers.

The Board of Supervisors of the Bank

earnestly performed its supervisory duties, effectively supervised the performance of social responsibilities of the board of directors and senior management by carrying out project inspection, promoting daily supervision, implementing meeting supervision and performance evaluation, actively safeguarded the legitimate rights and interests of banks, shareholders, employees, creditors and other stakeholders, and effectively played the role of the supervisory body of corporate governance.

During the reporting period, the Board of Supervisors paid close attention to the Bank's work in supporting the consolidation of poverty alleviation achievements, supporting rural revitalization, promoting the development of green finance business and strengthening inclusive finance services, listened to reports on the work in key areas such as consumer rights protection and antimoney laundering, and comprehensively evaluated the performance of the board of directors and senior management in relevant aspects. The Board of Supervisors reviewed Bank of Chongging's 2020 Social Responsibility (Environment, Society and Governance) Report. expressed independent opinions on the report and disclosed it in the annual report. At the same time, the Board of Supervisors paid close attention to the quality and efficiency of the Bank's information disclosure work, and put forward targeted supervision suggestions.



The sixth board of directors of Bank of Chongqing held a special meeting

Deepening Accountability Management

Philosophy of social responsibility

The Bank is committed to integrating the concept of social responsibility into corporate culture construction and strategic development planning, constantly enriching the connotation of corporate social responsibility, actively exploring the practice of social responsibility with characteristics that are in line with the actual situation of the Bank, and promoting the harmonious and sustainable development of enterprises and the economy, society and environment, and creating values together.

In the re-implementation of the 14th Five-Year Plan, we have defined three key tasks, namely, 'taking customers as the center, fully promoting service improvement', 'taking innovation as the guide, fully promoting digital transformation' and 'taking collaboration as the support, fully promoting characteristic development', which shows that the Bank has deeply integrated the responsibility concept and cross-border responsibility management thinking into development and operation, and laid a solid foundation for re-implementing sustainable development management.



Analysis of substantive topics

We insist on formal and informal communication, conference forums, research cooperation, etc. with the government, regulators, shareholders, investors, customers, employees, professional organizations, media, the public and other stakeholders, so as to listen to opinions and suggestions and learn new knowledge. Valuable information and feedback will be incorporated into all aspects of management and sustainable development, such as redevelopment decision-making, business innovation, risk prevention and control, capacity building, communication and so on.

In 2021, the Bank made an overall analysis of internal and external policies and requirements, and further focused on issues such as inclusive finance, rural revitalization, green banking, financial technology, protection of consumers' rights and interests, and employee capacity building, which were mainly responded and disclosed in this report.

Economic sponsibility		
arent operation		
Bank for		
locality k for micro		Environmental
and small	Innovation-driven	responsibility
usinesses		
Bank for citizens		
citizens		
ted sustainability		

Go deep into inclusive finance, Support rural revitalization, Implement the goal of "double carbon", Strengthen financial technology, Protect consumers' rights and interests, Strengthen risk management and control, Improve corporate governance, Devoted to employee development, Increasing shareholders' return

Creating innovative products and services, Lawful and rule-based operation, Green and low-carbon operation

Implementing procurement accountability, Organizing charity activities

Extent of influence upon the sustainable development of Bank of Chongqing

High

Social recognition

Awarding organization	Honors/Awards
The Central Committee of the Communist Young League	The 20th National Youth Civilization
China Information and Communication Research Institute, Big Data Technology Standards Promotion Committee	2021 Big Data "Xinghe" Excellent Case Award (Data Asset Management Direction) 2021 Big Data "Xinghe" Excellent Case Award (Industry Big Data Application Direction)
China Banking Association	In 2021, the civilized and standardized service of banking outlets to thousands of demonstration units
Credit Reference Center, The People's Bank of China	Excellent organization for data quality of credit information system (enterprise business) in 2020 and excellent organization for data quality of credit information system (personal business) in 2020.
Chongqing Municipal Committee of the Communist Young League	The 6th Chongqing "Five Small" Innovation Sun Winning Project Award
The People's Bank of China, Chongqing Operations Office	Chongqing Financial Technology Empowering Rural Revitalization Demonstration Project Third Prize of Chongqing Financial Network Security Competition in 2021 In 2021, Chongqing voluntary agencies won the first prize of anti-money laundering publicity short video. The first prize of financial statistical analysis in 2021
Chengdu Branch Office of People's Bank of China	In the third quarter of 2021, small and micro enterprises, private enterprises and manufacturing industry credit policy–oriented effect evaluation–excellent evaluation of small and micro enterprises
Chongqing Branch Office of China Banking and Insurance Regulatory Commission	Advanced collective of financial joint education and publicity activities in 2021
Chongqing Municipal Public Security Bureau China Banking and Insurance Regulatory Commission, Chongqing Branch	The seventh round of safety assessment of Bank of Chongqinging financial institutions Excellent banking financial institutions
International Data Management Association- China Branch (DAMA CHINA)	Data Governance Best Practice Award
Chongqing Banking Association	First Prize of Bank of Chongqinging Window Service Promotion Competition in 2021 In 2021, Bank of Chongqinging Window Service Promotion Competition organized special activities to promote outstanding units.
Sichuan Banking Association	Sichuan Banking Industry Celebrates the 100th Anniversary of the Founding of the Communist Party of China (CPC) "Excellent Organization Award"

Strengthening Risk Management

Preventing financial risks is the most important thing for the Bank to prevent major risks. The Bank adheres to the business philosophy of high-quality development, optimizes the organizational structure of risk management, fully implements the asset quality plan control, solidly promotes all kinds of risk investigation, improves the level of intelligent risk control, effectively controls and controls risks in key areas, and ensures that all risks are generally controllable.

Accelerate the construction of the information security system, complete the network security planning, and formulate a three-

year implementation path: Establish software development security standards, deploy security systems such as terminal data leakage prevention, email outgoing approval, new generation threat situation awareness, host security monitoring, etc., effectively improve network security management and control capabilities, and achieve excellent results in participating in offensive and defensive drills at all levels.

The application-level disaster recovery for 29 information systems including all important information systems in the same city has been built, and a backup mechanism has



been established for key resources such as personnel, sites, documents and equipment needed for the continuous operation of important business. At the same time, an early warning and monitoring mechanism and an emergency response mechanism for risk events have been established. Every year, emergency drills for business continuity of the whole bank are conducted, which are engaged in three aspects: prevention before, control during and summary after the event, so as to ensure the continuous and stable operation of the whole bank's business.









Assuming the Mission to Boost High-	
Innovation Accelerate the Pace of Digital	
Green Low-Carbon Building Ecological	
Beautiful Homeland	
Jointly Creating a Harmonious and Better	
Life under Human-oriented Principle	

Assuming the Mission to Boost High-quality Economy Development

Serving Key National Strategies

For a long time, Bank of Chongging has continuously strengthened the characteristic operation capability of "commercial bank plus investment bank", continuously improved the comprehensive financial service level, helped the construction of twin-city economic circle in Chengdu-Chongging area, supported the construction of inland open highland, empowered the high-quality development

of state-owned enterprises, and vigorously promoted the local economic construction of Chongging and supported the development of real economy

In 2021, the Bank provided more than 100 billion yuan of credit support in Shuangcheng area, and supported more than 40 major projects such as SichuanChongging cooperation and co-construction. On August 5th, 2021, Bank of Chongging became the lead underwriter of Chongqing government bonds from 2021 to 2023, and actively participated in Chongging local debt investment, with the accumulated balance exceeding 12 billion yuan.

"Trilogy" to do Practical Things for Enterprises Column

The Bank has carried out the practical activity of "I do practical things for the masses" in depth, playing the "trilogy" for enterprises to do practical things for them.

Sing "Prelude to Research". Incorporating into the construction of Shuangcheng Economic Circle in Chengdu–Chongging region, the team members took the lead in field investigation in more than 10 regions, intensively visited key industrial parks for nearly 100 times, sorted out more than 1,000 enterprises' information, turned the financial needs of enterprises into a list of practical things to do, formulated "one region, one strategy" and detailed measures to serve local entities and enterprises. Open the online channels such as "I am a heavy pedestrian" applet, mobile banking and corporate online banking, and communicate closely with enterprises.

Milestones =

Help the Construction of Chenadu-Chongging twin-city economic circle

Bank of Chongqing and the Municipal Development and Reform Commission signed a strategic cooperation agreement on accelerating the construction of twin-city economic circle in Chengdu-Chongging region. The two sides will strengthen the cooperation between banking and government in policy planning, industrial layout, project promotion and functional platform construction. Bank of Chongging will strengthen product innovation and service innovation in infrastructure construction, industrial cluster cultivation, functional platform construction, major project construction, exploration of regional financial achievement integration, etc., and provide 100 billion yuan of financial support to the construction of the twin-city economic circle in Chengdu-Chongging region in the next five years through the omni-directional financial service mode of "commercial bank+ investment bank" and "direct financing+ indirect financing"

Support Inland Open Highland Construction



Join the China-Singapore (Chongging) Interconnection Demonstration Project Financial Services Alliance, sign a financial derivatives trading agreement with DBS Bank, and deepen cooperation and docking with Singapore enterprises and financial institutions. With participation in Sino-Singapore demonstration projects as a link. we have established cooperative relations with 163 overseas financial institutions, and domestic and foreign correspondent banks cover 44 countries and regions around the world.

Participated in projects such as Nan 'an Urban Construction, Chongging International Logistics Hub Park issuing US dollar bonds on Singapore Exchange, etc., invested US\$ 113 million, participated in 32 Sino-Singapore financial cooperation projects, and raised US\$ 1 billion, creating "multiple firsts" such as the first real estate investment trust project listed in Singapore in the central and western regions and the first overseas public offering of bonds under the Sino-Singapore demonstration project.





Take the opportunity of participating in Sino-Singapore demonstration projects to enhance the comprehensive cross-border financial capability. It was the first bank in the Midwest to directly connect with the cross-border financial blockchain service platform of the State Administration of Foreign Exchange, and it was the first to launch the cross-border financial digital credit product "E-finance for chain enterprises to export relying on the platform, with the credit amount exceeding 20 million yuan. Become a corporate bank with the most comprehensive qualification for exchange rate and interest rate business and the most abundant types of derivatives business in the central and western regions, help enterprises to prevent and control interest rate and exchange rate risks, and serve enterprises to "go global". Participate in the construction of logistics financing and settlement scenarios of the new land and sea channel in the west, and provide logistics financial solutions. Open up domestic and overseas, domestic and foreign currency high-speed clearing channels, and handle cross-border settlement for customers exceeding USD 3 billion every year.

Empower State-Owned Enterprises to Develop With High Quality

Implement the requirements of "three distinctions", implement the due diligence exemption requirements in microfinance, digital finance and other fields, create an atmosphere of encouraging hard work, encouraging innovation and tolerating mistakes, and make the corporate culture of "heart-to-heart and common growth" deeply rooted in people's hearts.



Good service "intimate music". Launched an upgraded version of financial service promotion, joined financial leasing, brokerage and other financial peers to form a joint service group, which went deep into more than 10 regions of Shuangcheng Economic Circle, and connected more than 600 entities face to face, bringing comprehensive financial services to the door.

Play the "development song" of benefiting enterprises. Focus on providing credit loans, medium and long-term financing services, solve problems for enterprises and meet the needs of enterprises. Cooperate with district and county governments to set up risk compensation funds, launch "Entity Enterprise Credit Loan", and make comprehensive use of products such as knowledge value credit loan, specialization and novelty credit loan, good enterprise tax credit, "excellent loan" and so on to meet the diverse needs of different enterprises.

The atmosphere of the flow

Mechanism incentive and empowerment

Expand the establishment of financial technology talents, optimize the rank setting, and introduce nearly 100 "high-precision" talents such as financial technology into the market; Open up the channel of talent career development, and form a parallel system design of professional sequence and management sequence. More than 40 middle-level cadres were newly appointed through competitive recruitment, which formed the incentive effect of competitive selection.

Assessment, motivation and empowerment

Implement the assessment based on objective assessment and supplemented by quantitative assessment. Encourage departments, offices and institutions to integrate into major strategies such as the construction of Shuangcheng Economic Circle in Chengdu-Chongging area, and strengthen support for key areas such as chain stabilization, small and micro private enterprises and scientific and technological innovation.

Deepening Inclusive Financial Services

In 2021, the Bank adhered to the principle of serving local, community and real economy, adhered to the innovation-driven development strategy, improved the quality, efficiency and benefit of financial services supply, and promoted the incremental expansion, quality improvement and efficiency improvement and structural optimization of financial services for small and micro enterprises.

During the reporting period, it released the special sub-brand of small and micro enterprise financial services, held customer service activities such as "small and medium-sized enterprise listing counseling" salon exchange and "Internet-assisted agriculture" live training experience, and supported the national finals of "Maker China" SME Innovation and Entrepreneurship Competition. Create 8 series of small and micro characteristic product systems of classic, characteristic and online, classic, starting power, science and technology, agriculture, rural areas and farmers, cultural tourism, batch, good enterprise loan and chain enterprise loan, and create "1+5+N financial service harbor for private small and micro enterprises and individual industrial and commercial households" and "central bank refinancing to support the real economy".

By the end of 2021, the national standard loan balance for small and micro enterprises of the Ministry of Industry and Information Technology was 87.902 billion yuan, a year-on-year increase of 4.581 billion



yuan; The balance of inclusive small and micro enterprise loans (excluding bill discount and discount-to-cash business) with a total credit of 10 million yuan or less per household was 39,783 billion yuan and 53,950 households, with a year-on-year increase of 5.524 billion yuan and 6,982 households, successfully achieving the regulatory goal of "two increases and two controls"

the national standard loan balance for small and micro enterprises of the Ministry of Industry and Information Technology was

CNY87.902 hillion vuan

a vear-on-vear increase of

CNY4.581 billion yuan

The balance of inclusive small and micro enterprise loans (excluding bill discount and discount-to-cash business) with a total credit of 10 million yuan or less per household W/2C

CNY39.783 hillion vian 53.950 households



with a vear-on-vear increase of



Small and Micro Enterprises Supporting Technological Innovation Column

In terms of system construction, in 2016, the Bank issued the Implementation Plan of Bank of Chongging for Implementing the Innovation-Driven Development Strategy to Support the Development of Small and Micro Enterprises with Technological Innovation, which takes supporting small and micro enterprises with technological innovation as the strategic business development direction; In 2017, he joined the pilot work of knowledge value credit loans of Chongqing science and technology enterprises; In 2018, according to the Chongging Science and Technology Enterprise Knowledge Value Credit Loan System Construction Plan, the product "Science and Technology Future" was developed and the Bank of Chongqing Implementation Plan for Developing Small and Micro Science and Technology Enterprises Knowledge Value Credit Loan was released. In 2020, he joined Chongqing Intellectual Property Financial Services Alliance and signed Chongqing Intellectual Property Pledge Financing Strategic Cooperation Agreement with Chongging Intellectual Property Office to carry out intellectual property pledge financing business of science and technology enterprises; In 2021, it signed a strategic cooperation agreement with Chongqing Economic Information Commission to support the financing

"'Kechuang Future' Knowledge Value Credit Loan"

Kechuang Future' knowledge value credit loan is a credit product provided by science and technology enterprises jointly supported by the Bank and Chongging Science and Technology Bureau. The Chongging Science and Technology Bureau is responsible for access management, the Bank is responsible for credit investigation, approval and distribution, and the municipal and county-level cooperation areas jointly contribute to set up risk compensation funds to provide credit and emergency lending services according to the cooperation ratio. In 2017, the Bank became the first banking financial institution to participate in the reform pilot work of Chongqing Science and Technology Bureau, and solved the financing difficulties and expensive problems for many technology-based enterprises through the 'Science and Technology Future' knowledge value credit loan.

"Good enterprises know how to produce loans"

"Good enterprises know how to produce loans" is an exclusive credit product provided by the Bank for small and micro enterprises with intellectual property rights. With intellectual property rights such as patents and trademarks as the main basis for credit enhancement. online business processes such as online application, intelligent approval and self-service lending are implemented, effectively solving the problem of realizing the valuation of intellectual property rights, and supporting gualified small and micro enterprises to convert "intellectual property rights" into "bank credit".

"Central Bank Refinancing+"Series Products

An edible fungus company in Chongging provided more than 100 jobs for local farmers, including 15 poor households with files and cards. Affected by the epidemic, the company experienced liquidity shortage, and its production and operation were in trouble. The account manager of the Bank actively communicated with the company, introduced the central bank's refinancing support policy in detail, opened the green service channel, tailored the financing scheme for enterprises, and granted the central bank's refinancing loan of 800,000 yuan in just two working days, effectively solving the urgent needs of enterprises.

CASE

"Good Enterprises Know How to Produce Loans"

A company in Chongging is a high-tech enterprise focusing on data processing services. With the gradual expansion of business scale, the increasingly scarce liquidity has become a difficult problem for the company's development. After hearing the news, the account manager of the Bank first went to the door to publicize the financial service policy of small and micro enterprises in detail, tailored the "Good Enterprise Knowledge Loan" with the advantages of pure credit, high guota and low cost, and issued the "Good Enterprise Knowledge Loan" of RMB 3 million to the enterprise within three working days according to the requirements of "fast, low and excellent", which strongly supported the business development of the enterprise.

of "specialized and innovative" small and medium-sized enterprises with the exclusive product "specialized and innovative credit loan".

In terms of policy support, the Bank implements list management for gualified technological innovation-oriented enterprises, and stimulates the enthusiasm of branches and employees to provide financial services for technological innovation-oriented enterprises by establishing mechanisms such as special assessment incentives, inclined economic capital coefficient, preferential internal fund transfer pricing and special risk loss reserve

In terms of organizational construction, the Bank has set up one branch of science and technology and four branches with special characteristics of science and technology, focusing on providing comprehensive financial services such as credit and listing financing counseling for qualified science and technology innovative enterprises, and enhancing the financial service ability of science and technology innovative enterprises by building a franchise team and establishing credit policies suitable for the characteristics of science and technology innovative enterprises.

"Specialized and special credit loan"

In 2021, the Bank signed a strategic cooperation agreement with Chongging Economic and Information Commission, and launched Chongging's first exclusive credit product "Specialization and Innovation Credit Loan" to support "Specialization and Innovation" small and medium-sized enterprises, and established quantitative credit rating indicators for national "Little Giant", municipal "Little Giant" and municipal "Specialization and Innovation" enterprises respectively. and implemented list-based precise financial services to promote the manufacturing industry to become better and stronger.

Effectively Link Rural Revitalization

In 2021, the Bank set up the Rural Revitalization Working Group of the Head Office, issued policies and measures such as 'the 14th Five-Year Plan of Financial Support to Consolidate and Expand the Achievements of Poverty Alleviation and Comprehensively Promote Rural Revitalization' and 'the 2021 Consumer Assistance Plan', launched the first rural revitalization loan in Chongqing, and landed the first 'New Rural Credit Through Train' loan in Chongqing. The rural revitalization youth loan was in the forefront of Chongqing, promoting 'good enterprises to help'

During the reporting period, the Bank strictly implemented the requirements of "Four Don't Picks" and implemented the measures of

"Five Helps", supported the poverty-stricken population to get rid of poverty steadily with credit assistance, promoted the revitalization and development of rural industries with consumption assistance, broadened the sales channels of agricultural and sideline products with sales assistance, improved educational facilities in poverty-stricken areas with donation assistance, guided by demonstration of rural revitalization with pairing assistance, and made great efforts to increase credit supply to support poverty-stricken areas by developing characteristic industries, improving infrastructure and consolidating the development foundation. We will continue to promote rural revitalization in povertystricken areas, build more than 200 inclusive finance bases in rural areas of Chongging,

walk into more than 200 villages and towns by means of "mobile banking vehicles" and organizing missionary teams, and carry out the educational activities of "sending financial knowledge to villages and households" to improve the financial literacy of poverty– stricken people.

By the end of 2021, the balance of agriculture-related loans of the Bank was 48.743 billion yuan, an increase of 7.615 billion yuan over the end of last year; The balance of type A inclusive agriculture-related loans was 10.525 billion yuan, an increase of 1.868 billion yuan compared with the end of last year.

By the end of 2021

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The balance of type A inclusive agriculture-related loans was

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nn "Three Services" for Rural Revitalization

The Bank focused on the revitalization and development of rural industries, new agricultural management entities and rural infrastructure construction, optimized financial services and fully supported rural revitalization.

Serve the revitalization and development of rural industries. Create a model of 'leading enterprises+farmers' and 'cooperatives+farmers' to support Fuling mustard tuber, Zhongxian citrus, Wushan crisp plum, Qianjiang kiwi fruit, Fengjie navel orange, Tongnan lemon, Jiangjin pepper, Fengdu beef cattle and pig industry in Wuxi, Yunyang and Kaizhou, and promote the development of local characteristic agricultural industry.

Serve the main body of new agricultural management. We will support the development of new agricultural management

entities such as farmers' cooperatives, family farms, leading enterprises in agricultural industrialization, and socialized agricultural service organizations by using products such as "good enterprises to help farmers' loans" and "rural revitalization youth loans" to help build a modern agricultural management system.

Serve the rural infrastructure construction. We will introduce rural revitalization loans and small hydropower loans to support rural road construction and environmental protection of hydropower. The models of 'Honest Credit for Agriculture, Countryside and Farmers' and 'Honest Credit for beautiful countryside' will be launched to open up the transformation channel from farmers' honesty to bank credit, and promote the construction of 'credit town' and 'credit village'.

🐻 | CASE

The "Golden Rooster Project" Serving National Industrial Poverty Alleviation Landed in Chongging

On March 9th, 2021, Chongqing Bank's holding subsidiary, Chongqing Xinyu Financial Leasing Co., Ltd. (hereinafter referred to as 'the company'), gave full play to the characteristics and advantages of financial leasing 'integration and financing' and supported the national key poverty alleviation project of agricultural industrialization 'Deqingyuan Jinji Industry Poverty Alleviation Project' (hereinafter referred to as 'Jinji Project') to land in Chongqing.

The company worked closely with Fengdu Sub-branch of Bank of Chongqing to open the green channel to speed up the examination and approval at the first time, and gave



Improving fundamental financial services

Developing convenient service sites

Relying on the financial service tools like POS for rural residents, mobile banking vehicles and portable terminals, the Bank built up the rural convenient financial service sites that integrated inclusive finance education, fundamental financial services and business promotion. In 2021, totally 41 sites were built with coverage of 558 administrative villages.

Diversifying payment and settlement channels

The Bank improved the payment and settlement service environment in rural areas, and met the routine financial needs of villagers such as bank card activation, small-amount deposit and withdrawal, and payment agency. In 2021, the Bank utilized the business promotion platform to remotely activate 19.736 bank cards for rural residents, and handled 185 rural POS transactions with a total amount of CNY 96900yuan.

Enlarging distribution of more petty cash

Taking advantage of geographic location, the Bank enlarged the distribution of more petty cash to small dealers and new agriculture operators. In 2021, totally CNY22.37 million yuan in petty cash was allocated to the rural areas.

preferential policies such as low interest rate and zero handling fee. Finally, 43 million yuan was invested through direct rent, which solved the problem of equipment procurement.

The 'Golden Rooster Project' has been put into operation in more than 30 poverty-stricken counties in nearly 20 provinces. After Chongqing Golden Rooster Project is put into full production, it can realize the economic benefits of annual output value of 500 million yuan and annual tax payment of 35 million yuan, directly driving about 1,200 local farmers to increase their employment income and indirectly driving nearly 10,000 people out of poverty.



Drive Innovation to Accelerate the Pace of Digital Transformation

Strengthen Financial Technology Empowerment

In 2021, under the overall planning of the Digital Innovation Leading Group, the Bank vigorously promoted key projects such as digital product service, risk quantification management construction, digital management, digital ecosystem sharing and integration, etc. Through the empowerment of science and technology, all business lines achieved good operation results.

In terms of building digital products and services. "Export E-Loan" achieved the first loan landing, and it is the first online credit product of city commercial banks in the Central and Western Departments relying on the cross-border financial blockchain service platform of the State Administration of Foreign Exchange: Compared with the traditional way, the counter paperless business processing time is shortened by nearly 30%, and the teller voucher sorting workload is reduced by about 50%.

In terms of promoting the construction of risk guantification management, the Bank-wide market risk management system was officially launched, realizing online system control of price revaluation, sensitivity analysis, limit management, stress test and return test, and it was the first local bank in Chongging to use online system to manage market risks. Fengling

Wisdom Evaluation-Industry Wisdom Chain built the industry and regional economic analysis models of "Chengdu-Chongging Economic Circle Pillar Industry Chain", "Carbon Neutral Industry Chain" and "Emerging Industry Chain", and made a comprehensive portrait of the business characteristics and risk characteristics of enterprises in specific industries and regions, and won the top ten outstanding cases of China Financial Digital Technology Innovation Competition.

In terms of continuously improving the level of digital management, we have built a wholeline cloud video conference system and put 79 enterprise smart screen terminals into use, which has effectively improved the working efficiency of remote collaborative office in the post-epidemic era; The customer master data system went online, realizing unified management of customer information of the whole bank, landing the customer theme basic data standard and customer label application system, and providing service support such as customer portrait and customer group screening for marketing platform, exhibition platform and mobile banking.

In the exploration of digital ecosystem sharing and integration, the green financial management system has been successfully launched. The system includes the equator principle business function module, which can be graded and managed according to the environmental and social risks of loan projects, so as to promote the sustainable and healthy development of green financial business. In terms of digital RMB, as the first corporate bank in China and the first in Chongging, it has successfully accessed the digital RMB interconnection platform, and has completed more than 1,100 transactions, with a transaction amount of about 450 000 yuan, promoting the pilot of digital RMB to public wallet and one-way business, and helping the construction of twin-city economic circle in Chenadu-Chonaging area.

At the same time, in 2021, the innovation work of financial standardization progressed steadily, and the innovation practice of the Bank's standardization system was recorded as a typical case in *China Banking Products* and Services Standardization Development Report 2020 and Blue Book 2021 of "Leader" of enterprise standards in the financial field, and it was listed as the leader of enterprise standards in the financial field for the third consecutive year.

Milestones =

Digital universal benefits.

By the end of 2021, the "Good Enterprise Loan" series of small and micro online fist products had expanded to 48 sub-products, with a cumulative investment of more than 23.5 billion yuan. Promote the O2O business model of digital credit, independently research and develop the "good enterprise to see", empower digital technology to the real-time portrait of credit customer risk, and promote online and offline collaborative management and multi-angle risk insight. Inclusive finance's micro-intelligent service system won the "Top Ten inclusive finance Service Innovation Award" by Banker magazine in 2021.

Digital wind control.

"Wind chime intelligence evaluation" was successfully selected into the second batch of supervision sandbox of the People's Bank of China. Since the system came online, it has played an increasingly prominent role in digital decision-making in the fields of credit evaluation, marketing development, internal control management, anti-money laundering and so on. Continue to improve the holographic image of the enterprise, assist the risk decisionmaking and marketing expansion in the credit business process of front-line branches, and quickly screen and accurately locate the target customers. The "Fengling Intelligence Evaluation" service has covered 24 departments and offices and 88 branches of the Head Office, outputting customized data for nearly 10 business and management systems.

CASE

Ba Shi Shu Zhi Mobile Bank

Bashizhi Mobile Bank has brought a new digital service model. First, it has solved the difficulty of serving rural revitalization, provided financial services to nearly 30,000 "three rural" customers, and lent about 170 million yuan to 3,800 poverty-stricken households with files and cards, thus promoting the effective connection between poverty alleviation and rural revitalization. The second is to eliminate the pain points caused by customers' mobility inconvenience, expand the service to thousands of households through the "Hong Shang" mode, and provide doorto-door service for nearly 5,000 elderly customers; Third, the blocking point of serving the real economy has been opened, and the efficient service process of "open, use and review immediately" has been implemented, providing credit services to over 10,000 customers in Chengdu-Chongqing area for about 1 billion yuan, accumulating energy for the high-quality development of the real economy.

Build a Scientific and Technological Risk Barrier

The Bank continued to improve the safety management system. We focused on the implementation of the development security consulting project, worked out the development security management and vulnerability management process, and worked out norms and security baselines for all links such as project establishment, requirements, design, coding, testing, launching, etc., which provided institutional support for the security management and control of the whole life cycle of software development.

Implement the practical application of safety technology. The anti-leakage system of terminal data and the approval system for outgoing mail have been deployed, and the security control means of terminal data have been improved, hehavior

Strengthen the daily control of safety operation. According to the standard process of network protection, special personnel are assigned to strengthen the daily security monitoring, analysis and disposal, continuously discover and repair asset loopholes, optimize the security monitoring and alarm strategy, improve the alarm accuracy and timeliness of event disposal, and significantly improve the network security protection capability. In 2021, the Bank participated in

Coordinate and Promote Digital Innovation

In 2021, the Bank continued to deepen the digital transformation strategy, and the Ministry of Science and Technology newly established a safety internal control center and a quality management center to further strengthen the professionalism and management capabilities of the science and technology departments in information security, internal control risks, quality control and other aspects. Continue to strengthen the research and application

Application of Innovative Technology

Start a number of artificial intelligence projects

Complete the upgrade of the face recognition system, and add the anti-hacker scene function of face recognition; Improve OCR recognition rate and realize daily average processing of nearly 10,000 pieces of bill information in centralized job; Using language and speech processing technology and other Al technologies, build a visual intelligent dialogue robot, which will realize anthropomorphic intelligent service interaction after completion

Enhance the application mode of blockchain technology

Completing the technical research of C-chain financial cloud service platform and starting the construction task will provide a better basic operation platform for the innovation of the Bank's supply chain business.

Expand the deep application of RPA robot Completed the technical upgrade of RPA robot platform, laving the platform foundation for RPA robot application mall; Continue to promote the integration and application of business scenarios, landing 56 business scenarios including credit card, operation management and risk prevention and control.

Constantly explore remote banking scenarios

New business scenarios have been added, such as remote signing of credit card "Love Home Wallet" business, remote signing of small business credit center and "remote account closing" of small and micro departments.

thus realizing the comprehensive control of data copying and outgoing. A new generation of threat situation awareness system and host security system were deployed, which realized the full coverage monitoring of the production network, test network host server and network abnormal Chongging network security attack and defense drill and PBOC financial metropolitan area network attack and defense drill all of which achieved excellent results with zero loss points.

Carry out top-level design of safety planning. After completing the network security planning project, ICBC (Science and Technology) Co., Ltd. conducted a comprehensive gap analysis of the Bank according to regulatory requirements and industry best practices, and worked out the planning objectives and implementation paths of the Bank in the next three years from three aspects of security management, security technology and security operation, which laid a foundation for further improving the network security work.

of digital and intelligent financial technology innovation technology, effectively integrate digital technology with financial services real economy, and empower traditional business transformation and new business development.



Green Low-carbon Building Ecological Beautiful Homeland

Construction of Green Bank

The Bank set up a "Green Finance Development Leading Group" and set up a new "Green Finance Department", a tier-one management department specializing in promoting the green finance business of the Bank as a whole. All the six subordinate branch-level institutions have set up green finance innovation service centers, set up special posts to promote green finance business, and 49 branches directly under the head office have designated special personnel to engage in green finance work.

In order to better provide characteristic services for global green industries, combined with the construction plan of Chongging Green Finance Reform Experimental Zone, the Bank closely connects five core areas including Liangjiang New Area, Yuzhong District and Jiangbei District, and eight key areas including Dazu District and Wulong District. Give full play to the regional coverage advantages of branches, set up a

"Green Financial Incubation Center" in Liangjiang New Area, set up a new Lijia Sub-branch to focus on the development of green financial business, support the transformation of Dazu Sub-branch and Wulong Sub-branch into green sub-branch, improve the green financial service format of the whole bank, and create a topdown, organically integrated and point-to-point areen financial service body.

Continuously improve and enrich the green financial management system, and form an institutional system based on strategic planning. In the 13th Five-Year Plan and the 14th Five-Year Plan, the Bank clearly proposed to vigorously support the development of green, circular and low-carbon economy, and successively formulated green financial business guidance, three-year implementation plan, annual development plan, special credit guidelines and special assessment policies, and gradually

implemented the management and guidance of green financial development from macro to micro. Deep integration of assessment policy and serving green enterprises. For four consecutive years, in terms of credit investment, the energy-saving and environmental protection industries were included in the priority support industries, and all branches were required to actively choose green industries to provide financial services: In terms of internal pricing, the preferential policy of double reduction of internal capital transfer pricing and economic capital adjustment coefficient of green loans is given, which greatly reduces the business cost of branches' green loans; In the performance appraisal, the increment of green loans will be included in the appraisal of graded banks, so as to strengthen the whole bank's emphasis on green industries, give play to the role of "baton" of the appraisal, and further guide and optimize the allocation of financial resources from positive incentives and appraisal constraints.

Deepen Green Finance

As the first "A+H" listed city commercial bank in the western region and the seventh "Equator Bank" in China, the Bank has always been committed to serving the local economic development, always adhering to the initial intention of serving the green development, grasping the strategic opportunities of the Yangtze River Economic Belt and the construction of the twin-city economic circle in Chengdu-Chongqing region, constantly improving the characteristic service capacity of green finance, constantly strengthening the policy and resource guarantee of green finance, providing strong financial support for the green transformation of key industries and key areas,

and providing an important ecological barrier in the upper reaches of the Yangtze River.

In 2021, 2 billion yuan of green financial bonds were issued, and all the funds raised were used to support environmental protection projects such as pollution prevention, energy conservation and emission reduction, resource conservation and recycling, ecological protection, river regulation, land regulation, and wetland park construction. By the end of 2021, the Bank's green finance scale exceeded 20 billion. Among them, the balance of green loans exceeded 19.1 billion, an increase of nearly 5 billion compared with the beginning of the year, with a year-on-year growth rate of 33%.

Signed the Strategic Cooperation Agreement between Chongging Eco-environment Bureau and Bank of Chongging to jointly promote carbon neutrality in Chongqing peak carbon dioxide emissions with Chonaging Eco-environment Bureau, becoming the first bank to reach a strategic cooperation with Chongqing Ecoenvironment Bureau on "double carbon". In the next five years, the Bank will provide 50 billion yuan of financial support for "double carbon" and climate investment and financing projects; Signed strategic cooperation agreements on green finance with the governments of Liangjiang New Area, Yuzhong District and Dazu District, and worked together to serve regional green industries.

Milestones =

In 2021, the Bank launched a series of 'double carbon' green financial products, with increasingly abundant service products, to fully promote the realization of the "double carbon" goal.

"Carbon reduction and integration":

Focus on supporting green manufacturing, green travel, green energy and other projects that can generate energy saving and emission reduction benefits.

"Carbon sequestration"

mainly supports projects that absorb carbon dioxide such as ecological protection, green gardens and ecological restoration.

"Clean integration":

focusing on supporting the projects of environmental remediation and resource recycling.

L CASE

Exploring Innovative Business of Carbon Finance

Bank of Chongging makes full use of Chongging's advantages as one of the first seven pilot cities of carbon emission trading in China, actively connects with the competent authorities, explores innovative business of carbon finance, and opens up the way of value evaluation and pledge realization of carbon emission rights. In July. 2021, the 100.000ton carbon emission guota owned by a company in Chongging was used as collateral for loan pledge, and a working capital loan of 45 million yuan was provided for it.

"Unexpectedly, I didn't expect Bank of Chongging to take a fancy to our green enterprise value, which provided us with financial services so quickly."

------ Relevant person in charge of the company

Performing Green Operation

The Bank vigorously advocates the concept of low-carbon and green office, and the concept of energy saving, consumption reduction and ecological environment protection is deeply rooted in people's hearts. Formulate the Administrative Measures of Bank of Chongging Building to regulate the energy consumption and environmental management of office buildings. The head office building was awarded the golden mark of green building design by Chongging Urban-Rural Development Committee. The office building uses river water renewable energy for central cooling and heating, lighting and air conditioning are intelligently controlled, energy-saving management in the office area is intelligently regulated and controlled, and air conditioning is reasonably used according to temperature changes. Charging piles have been built in the office building one after another, actively

promoting the development of new energy vehicles and reducing automobile exhaust pollution.

waste on the tongue.

On the one hand, the exterior walls are made of energy-saving and thermal insulation materials, and the building materials are made of environmentally friendly products. On the other hand, the intelligent control of indoor lighting in outlets is gradually implemented to effectively save energy, and natural ventilation and lighting are used indoors as

L CASE

Practicing a Green And Low-Carbon Lifestyle

While developing green finance, Bank of Chongging actively advocates and practices green operation, and carries out various online and offline environmental protection theme activities on Earth Day and National Low Carbon Day. In 2021, the online activity of "Green Building the Future with Low Carbon Life' deepened the public's knowledge and understanding of green and low carbon through guestions and answers, advocating green travel, etc. The activity attracted more than 500,000 people to participate in it and led the public to donate nearly 20 million steps.

Helping the Photovoltaic Industry

In 2021, Huyu Jinzu provided Sichuan Jingke Enerav Co., Ltd. with 150 million yuan, totally 100 single crystal furnaces with advanced level in the industry and their supporting equipment, for the construction of a 25GW single crystal silicon rod drawing project, which can meet the needs of high-end solar cells such as PERC. HJT and IBC, and will effectively promote energy conservation and emission reduction



Chongqing Financial Leasing, a subsidiary of Bank of Chongging, supports the monocrystalline silicon rod drawing project

Give full play to the advantages of online office, further promote paperless office, adopt doublesided paper, reduce disposable articles such as paper cups and minimize paper consumption. The whole bank practices the CD-ROM action, strictly saves and cherishes food, and rejects far as possible according to the actual conditions of outlets, so as to further achieve the goal of saving energy and reducing consumption.

In terms of waste management, due to the characteristics of the financial industry, hazardous waste is not an important environmental pollutant discharge in the Bank's operation. The harmless waste of the Bank mainly comes from general office waste and kitchen waste generated by staff canteen. During the reporting period, the kitchen waste of the Bank was uniformly collected and transported by the environmental management department of the city appearance office. Other office garbage and domestic garbage are collected by property cleaning staff and treated in a centralized way, striving to clean the garbage everyday.

Jointly Creating a Harmonious and Better Life under Human-oriented Principle

Commitment to Sustainable Growth of Employees

Chongyin School

In order to further optimize the talent training system of the Bank, constantly innovate the training concept, improve the training structure and training content, and realize the double promotion and promotion of Bank of Chongging's strategic development and employees' growth and talents, Chongyin School was established in February 2020, aiming to become a solid guarantee and intellectual support for the Bank's highquality development.

Chongyin School pays attention to the construction of internal courses and teacher system, has developed more than 80 excellent courses, trained and certified more than 240 internal trainers, and actively served internal training. Pay attention to the key groups, continuously promote the hierarchical and classified training of management talents, professional ability enhancement training and comprehensive quality enhancement training for all employees, and hold excellent training programs such as induction training camp

for new employees, "excellent teachers and excellent courses" program, special training on digital transformation, series training for branch directors' management ability enhancement, marketing ability enhancement training for account managers, etc., and implement the development plan of the 14th Five-Year Plan of the Bank to help 'technology empowerment, talent empowerment and management empowerment.



Advocating the idea that heavy pedestrians are willing to learn and share, at the same time adhering to the corporate culture development concept of "heart-to-heart and common growth of our bank, representing heavy pedestrians to continuously learn, improve themselves, gain personal growth, support the growth of others and develop together with the organization.



Cultivate talents and activate the driving force of development Spread culture and enhance cohesion of the whole bank

Focusing on the orientation of "three forces", Chongyin School will be built into a booster of strategic change, an important base for personnel training and development and corporate culture communication of the whole bank, so as to promote the high-quality development of the whole bank.

Lay A Solid Foundation, Improve the System and Form A Culture

The first stage, comprehensively upgrade the personnel training system and build a learning platform; The second stage, give full play to the role of excellent courses and serve the strategic development; The third stage is to comprehensively shape the learning sharing culture and build the learning ecosystem.

Improve the Efficiency of Human Resource Management

First

to implement the "big department system" based on post allocation, optimize and integrate functions and responsibilities, and integrate 34 management departments and offices to 26. Standardize the setting conditions and procedures of departments and offices of the Head Office and secondary centers under its jurisdiction, and standardize the management of internal institutions and management positions of branches in different places. Establish a regular optimization mechanism of the post system, assign responsibilities, posts, personnel allocation and personnel allocation, and strive to realize the suitability of people and posts and make the best use of talents.

optimize the introduction of talents, recruit more than 50 management trainees from wellknown universities at home and abroad, and introduce nearly 100 highly sophisticated talents such as financial technology, asset management investment bank and so on. A national-level Post-Doctoral Research Center was set up, with 19 postdoctoral fellows gathered in the station. Three projects were selected in the list of funded personnel of China Postdoctoral Science Foundation in 2021, ranking first among national banks and Sichuan-Chongging enterprises. Optimize the training and selection. In the past three years, competitive selection has produced more than 40 cadre positions, selected more than 40 department and office cadres of the Head Office to serve in branches and selected more than 10 post-80s and post-90s cadres to serve in remote districts and counties, and improved the system of rotation and exchange.

Continue to Deepen Democratic Management

Relying on the democratic management system with the workers' congress as the basic form, the Bank's major decisions and major issues related to employees' vital interests are submitted to the workers' congress for discussion and resolution, so as to safeguard employees' right to know,

participate and supervise. In 2021, a total of three employee congresses were held, and the proposal to revise *the Administrative* Measures of Bank of Chongging for Employees' Career Development Channels and the Administrative Measures of Bank of Chongging for Deferred Payment of

Caring about employees' life

The Bank adheres to the principle of caring for employees, rallying strength and warming people's hearts", and puts care for employees into practice. Efforts will be made to promote the construction of 'employees' homes', constantly improve the configuration of employees' gymnasiums, offer midday courses, and invite professionals to give lectures on the spot. Hold health knowledge lectures, and care for the physical and mental health of employees. Organize a variety of staff activities, covering the collection of literary works, DIY production of Mid-Autumn moon cakes, blueberry picking autumn tour, staff sports meeting and so on. Continue to help and condolence. Consolation

activities such as "Welcome the Spring Festival in send warm" and "Send Cool Summer" were carried out. In 2021, there were more than 4,000 condolences to employees. Focusing on the needs of front-line employees, we will continue to carry out activities with corporate culture characteristics such as "employees' family members go back to work". On the occasion of the centenary of the founding of the Party

the assessment encourages improving quality and efficiency. For branches, a mixed assessment model of quantitative model and objective model is adopted to strengthen objective management, streamline assessment indicators and enhance quality and efficiency. For management departments and offices, carry out difference assessment according to the front. middle and back office, construct KGB assessment model, covering key performance (KPI) indicators, key tasks (GS) indicators and key behaviors (KBI) indicators, scientifically set assessment indicators, weights and methods, so as to achieve performance assessment of all employees and stimulate development vitality.

Performance Pay was reviewed and approved, and important matters such as the annual operation of Bank of Chongging and the income and expenditure of trade union funds were reported at the employee congresses.

on July 1st, I visited 20 seriously ill party members and martyrs.

Allocate special funds to support grass-roots trade unions to carry out normalized epidemic prevention and control, and fully guarantee the personal safety of employees. Improve the emplovee's serious illness insurance system. renew mutual insurance, help 7 employees apply for serious illness mutual aid, apply for special solatium to the superior trade union. and bring the care and sympathy of the superior organization to 17 employees who have temporary difficulties in life due to illness.

CASE

Carry Out "Send Warm Welcome the Spring Festival" Condolence Activities

On the occasion of the Spring Festival in 2021, the trade union of the Head Office carefully worked out a condolence plan, launched the 'send warm Welcome the Spring Festival' campaign for the whole bank, and sent organized care and Spring Festival blessings for the employees.



Xiushan Sub-branch carries out the activity of "Thanks for your company" for employees families to go back to work



Dazu Sub-branch holds employee birthday party

Protect Consumers' Rights and Interests

The Bank focuses on continuously improving the quality and efficiency of consumer protection from three aspects:

Mechanism: Improve internal control system and strengthen supervision and inspection

According to the latest policies issued by regulators, combined with the actual situation of the Bank, the existing internal control system of consumer rights protection in the Bank was thoroughly sorted out, the gaps and shortcomings were filled up, and the Measures for the Administration of Financial

Marketing Publicity of Bank of Chongqing was formulated, constantly optimizing the audit points of consumer protection special products, expanding the audit scope, and gradually establishing a consumer rights protection system with product design compliance, marketing publicity norms,

information disclosure in place, powerful assessment and evaluation, and accountability to the end. And organized and carried out all-round supervision and inspection, such as special internal audit, information protection investigation and product walk-through test, to ensure the system execution.

Complaint management: implement quick disposal and promote traceability and rectification

In handling customer complaints, the Bank followed the principle of "first inquiry responsibility system", further refined the complaint handling process, fully utilized resources at all levels, effectively resolved difficult complaints, shortened the time for handling complaints according to the

characteristics of online and offline products, effectively implemented the Measures for Quick Handling of Customer Complaints of Bank of Chongging, and responded to customer demands in a timely manner.

At the same time, we attach great importance to key risk areas such as Internet loans, strengthen source governance, promote traceability and rectification, and turn customer opinions into an important starting point for optimizing products and services.

ln 2021

the Bank accepted 1.841 customer complaints Among them. in the field of complaint business. 701 accounting for 38.1% 292 accounting for 15.9% 254 accounting for 13.8%

Education: Practice the inclusive finance and pay attention to the effectiveness of publicity

The Bank earnestly implemented the requirements of the "I do practical things for the masses" campaign, and with the theme of "financial education, protecting rights and interests, growing together", continued to promote the normalization of financial knowledge publicity and education, and carried out publicity and education for financial consumers at various levels and through various channels to continuously improve the financial literacy and safety awareness of the public, 200 inclusive finance bases have been established in rural areas of the city, and relying on the bases, rural financial knowledge education has been vigorously carried out: Open a small class of financial knowledge on the official WeChat official account, and push more than 60 promotional materials such as tweets, cartoons and videos on the theme of financial knowledge publicity: Create an online education position in official website Consumer Protection column, and publish 50 articles on financial knowledge popularization throughout the year, providing the public with an online platform to learn financial knowledge anytime, anywhere; Use the official video number to push short videos *Three Kinadoms Fraud*. Stay away from campus loans and How much do you know about deposit insurance



Party members and volunteers in Cultural Palace Branch popularize financial knowledge for customers

The main reasons for complaints are system rules, service attitude and quality. In terms of geographical distribution, there were 1.717 cases in Chongqing, accounting for 93.2% 36 cases in Sichuan, accounting for $2_{\%}$ **27** cases in Guizhou, accounting for **1**.5%

61 cases in Shaanxi, accounting for 3 3%

to enhance the public's financial literacy and safety awareness: Establish cooperation with the Daily 630 column group of Chongging Satellite TV News Channel, popularize the knowledge of refusing to buy or sell bank cards and using credit cards reasonably to the public through the 630 Open Class program of this channel in the form of typical case broadcast and expert comments, and make a lot of use of the ways that the public loves to see and hear, entertain financial knowledge in a lively way, and enhance the practicability and availability of financial knowledge publicity and education

Quality Service for the Benefit of the People and Enterprises

The Bank has always adhered to its original intention of serving local economy, urban and rural residents and small and micro enterprises, and practiced "I do practical things for the masses" to help benefit the people and enterprises.

Turn complexity into simple people. Focus on the difficulty of opening accounts for small and micro enterprises, promote simple account opening services, and provide small and micro enterprises with the services of opening accounts first and then door-to-door verification, and open accounts at one time on the day when the information is complete; Focusing on the problem that newly graduated college students and migrant workers are refused to open cards, this group can open accounts with personal ID card information by improving account classification and hierarchical management.

Openness and strong supervision. Strengthen the "three openness" of the settlement account service of enterprise banks, track and manage

the whole process of customer identification, account opening progress, consultation and complaint, reduce the processing carry-over time, improve the account opening transparency and efficiency, and smooth the account consultation and complaint mechanism.

Optimize the process to help the elderly. Optimize the links such as manual information filling and signature by customers, and actively provide door-to-door service to groups with older age and mobility difficulties, providing more than 100 door-to-door services throughout the year.

Empowering science and technology to improve quality and efficiency. Actively participate in the pilot project of "One Network Office" in the whole city, build the service system of Bashi Digital Intelligence Mobile Banking, and land on the mobile terminals and applications of "Mobile Exhibition Platform" to enhance the service capacity through technology empowerment and provide better services for citizens.

🖪 | CASE

Carry out the activity of "Financial Education and Village Tour"

On May 26th, 2021, Bank of Chongging went into Guangpu Town, Bishan to carry out the activity of 'Financial Education and Rural Tour. Employees of the Consumer Rights Protection Department of the Head Office wrote, directed and acted by themselves, bringing the sketch Mist to the villagers, entertaining and entertaining, revealing the trap of illegal fund-raising to everyone more easily and easily, rejecting the temptation of high profits and staying away from illegal fund-raising.

Two employees of Bishan Sub-branch carefully prepared and explained in simple terms the harm of bad personal credit records and illegal trading of bank accounts. During the activity, educational videos such as personal financial information protection, prevention of telecommunication network fraud, etc. were also broadcast, and a question-and-answer session with prize-winning knowledge was set up. Everyone actively participated, and the publicity covered more than 300 villagers in Guangpu Town, which achieved good educational effect.



Bank of Chongqing walks into Guangpu Town, Bishan to carry out financial knowledge education activities



Kaizhou Sub-branch launched "Campus Tour of Finance Course"

Enthusiastic About Social Public Welfare

In 2021, the Bank organically integrated the practical activities of "I do practical things for the masses" with public welfare activities, built a convenience service point of "Paying Attention to the Silver Inn", provided convenience services for outdoor workers, etc., gave full play to the role of the "Chongqing Xiaojin" volunteer service team, and continued to convey the repeated temperature of "growing together with the heart"

Launch a "practical class" to temper practical skills. Create a social practice platform for college students. More than 80 internship positions are provided to help college students accumulate work experience. Actively carry out cooperation between banks and universities, and jointly hold a gold medal marketing competition with

chongging technology and business university University of Finance and Economics. Nearly 100 college students went to 47 outlets to conduct two-month actual combat training in summer, further enhancing their professional practical ability. Docking more than 160 teachers and students from Chongging Zihuan College to conduct research and exchange, broaden their horizons and increase their knowledge.

Launch "Finance and Business Course" to popularize financial knowledge. For primary and secondary school students, play a role as the city's youth financial base, and build a financial and business education platform. More than 10 activities such as "Little Banker" and "Finance Course" were held. Young people were invited to enter the business outlets to gain financial experience.

"Spring Warming Chongging Send Love Home"

In 2021, Bank of Chongging, together with the Chongging Municipal Committee of the Communist Youth League and the Chongging Municipal Committee for Youth Work, launched the scholarly transmission activity of "Spring Warming Chongqing Send Love Home". The activity covered 30 non-main cities and counties and 60 primary schools in Chongqing, reaching more than 60,000 people. This activity screened out 4,000 excellent books, standardized and orderly flowed in primary schools by means of "reading and delivering" provided excellent books for the majority of children, especially leftbehind children in rural areas, and guided children to read more books, read well and study well through education. At the same time, more than 30,000 books of reading notebooks were given out to encourage children to record their reading feelings and experiences, and to experience the fun of extracurricular reading. After the event, Bank of Chongqing plans to donate 4,000 books to Wuxi local primary school, and set up Bank of Chongging Happy Bookstore to help local children grow up healthily and comprehensively.



Fuling Sub-branch launched a volunteer campaign to sympathize with the lonely elderly

Party members and volunteers were organized to enter the community to publicize financial knowledge for more than 50 young people and enhance their financial awareness. risk awareness and safety awareness.

Launch a "public welfare class" to help the dream set sail. For rural teenagers, the "Chongging Xiaojin" volunteer service was carried out nearly 10 times. Employees organized to Fengshan Village, Sanmiao Town, Hechuan District and shima town Unity Center Campus, Dazu District, to send stationery and books to left-behind children, and to preach the financial development history under the leadership of the Party. Walk into Huanghe Village, Nanbin Town, Shizhu County, and send love donations to the sick youth.





"Spring Warming Chongging Send Love Home" Scholarly



Kaizhou Sub-branch launches love and sympathy activities

ESG Disclosure

Governance



For this part, please refer to the part of improving corporate governance and promoting green finance.



Level A1: Emissions

Level A3:

Environment and Natural Resources, please refer to the Implementing Green Operation and Key Performance

Level A4:Climate change

After actively adopting the Equator principle, the Bank continued to actively carry out the research on EU sustainable classification standards, compared and analyzed the four mainstream green financial standards at home and abroad, and took the lead in landing EU sustainable classification standards in China to promote the development of green business against the world–class standards; Focus on industry standardization research and lay a solid foundation for development. As an advanced financial standard innovation unit in Chongging, the Bank is the first legal person bank in Chongging to carry out research on green financial standards. The Green Credit Business Process Standard and the Green Bond Information Disclosure Standard formulated by the Bank of China have passed the certification of the head office of the People's Bank of China and been publicly released, gradually improving the green financial standard system.

Level A2:

Use of Resources

Participated in the innovative development of compliance of green finance business of Chongqing Business Management Department of People's Bank of China, Bank of Chongginging Insurance Regulatory Commission and Chongqing Local Financial Supervision Bureau, became the first pilot bank of "Yangtze River Green Finance", and assisted Chongqing Business Management Department of People's Bank of China to launch the functional modules of "Green Easy Loan" and "Support Tools for Carbon Emission Reduction" to promote global intelligent management of green finance.

The city's first green financial management system was launched, which used big data, artificial intelligence and other financial technologies to consolidate the construction of green financial infrastructure. Through deep integration with green financial business processes, the system realized intelligent identification of green financial business, automatic measurement of environmental benefits, multi-dimensional monitoring of environmental risk 1, and overall management of the group's green financial business, which made a beneficial attempt for Chongging to establish a green financial reform and innovation experimental zone and digital construction in climate investment and financing experimental zone

As the governing unit of China Green Finance Professional Committee and Chongging Green Finance Professional Committee, it actively learns advanced theoretical experience from professional organizations in the industry, and conducts close cooperation and exchanges with domestic and foreign green finance organizations such as the Equator Principles Association of the United Kingdom, Hong Kong Monetary Authority, Swiss Consulate General in Chengdu, peer organizations, universities, etc., and draws on advanced green finance development experience.

Relying on the national Post-Doctoral Research Center of Bank of Chongqing, we will actively carry out the research on the development path of "green bank" in Wuling Mountain area, and explore the transformation of abundant green resources in Wuling Mountain into "green bank". In addition, the research on Chongqing's green and low-carbon development path was jointly carried out with Chongqing Business Management Department of the People's Bank of China and Tsinghua University, to contribute financial wisdom to the city's lowcarbon development.

① The 'environmental risk' in this green financial management system is the environmental and social risk management only for businesses that meet the equator principle access requirements.

The Bank of Chongging followed the Appendix XXVII of Hong Kong Stock Exchange Guides on Environment, Social and Governance Report to finish the ESG disclosure.

Social

Level B1, B4: Employment, labor standard

The Bank strictly abides by Labor Law of the People's Republic of China and other labor and employment laws and regulations, actively builds a perfect labor and employment relationship, and eliminates the use of child labor. The Bank keeps improving the welfare measures to protect employees' rights and interests, adheres to the principle of fixed post, rank and personnel, improves personnel recruitment and configuration,

Level B2: Health and Safety

The Bank attached great importance to safety work, invested a great deal of manpower and material resources to ensure the safety of customers and employees' lives and assets, actively participated in the drafting, discussion and publication of GA38-2021 national

CASE

Conduct Fire Safety Training and Emergency Drills

theoretical training, evacuation and escape, and practical exercises.

Evacuation and escape mainly simulates the evacuation of people



Fire emergency evacuation drill was carried out in the Head Office Building, and employees were evacuated to the refuge floor in an orderly manner



streamlines duties and functions of departments and posts, and endeavors to create a modern human resource management system. In 2020 the two policy documents namely Regulations on Remuneration Management for Heads of Operation Organizations of Bank of Chongqing and Regulations on Selection and Appointment of Middle-level Management Personnel of Bank of Chongging were amended and released.

standard Bank Security Prevention, actively promoted the digital transformation of safety management, and compiled and distributed the Bank of Chongging Security Knowledge Reader, which provided a comprehensive work guide for the Bank's security practitioners.

In June, 2021, the Bank launched the fire safety training and in the high-rise building fire scene. The whole evacuation and emergency drill of the Head Office Building in 2021. Include escape drill was intense and orderly, and all the staff had a deeper understanding of evacuation routes and escape skills in case of fire, and their safety awareness and skills were further improved.

CASE

Carrying out the "Safe Production Month" activity

From June 1st to June 30th, 2021, the "Safe Production" Month' will be organized across the Bank. All departments and offices of the Head Office and branches fully combine the ongoing study and education of party history and organize to watch the feature film *Life is more important than Mount Tai*. All branches carry out the "five-in" publicity in combination with business activities, and enter enterprises, rural areas, communities, schools and families.

In addition, the Bank focused on safety in production, took posters, folders, banners and videos as the main forms, and made great efforts to carry out theme publicity by using "one screen" and other publicity carriers. The Head Office organized three live broadcasts online, focusing on Safety System Construction, Security Supervision and Management and Fire Safety Management respectively, with a cumulative audience of more than 1,500 people. Make 20,000 copies of Safety Manual and place them in various business outlets for centralized publicity. The Bank has conducted more than 290 safety education and training sessions in various forms.





Yunyang Sub-branch conducts fire safety training and teaches the correct use of fire fighting equipment.

Level B3: Development and Training, Please Refer to Practice-Committed to the Continuous Growth of Employees and Key Performance

Level B5: Supply Chain Management

The Bank advocates and practices the concept of green environmental protection in procurement management. Strictly control the suppliers' access requirements in terms of environmental protection, energy saving and emission reduction, and regard the environmental protection qualification and energy saving performance of intelligent auxiliary materials, curtains, signage, office furniture and other products suppliers as important consideration indicators for procurement. The procurement management system has been built and fully operated, and the online remote bidding of suppliers has been implemented to reduce the cost of procurement.

Level B6: Product Responsibility

Tracking regulatory concerns and social hot issues, improving the sensitivity to risks, focusing on key risk points such as the safety of customer information collection and use, whether the publicity of product and service information is in place, and compliance of postloan collection. Combined with the centralized feedback from the Bank's customers, we paid attention to the quality and price conformity of products and services, the independent choice of customer credit enhancement methods and other issues, constantly optimized the key points of market entry audit of consumer rights protection products, and improved the effectiveness of pre-control links.



Further expand the coverage of market entry audit. On the basis of the special audit on the management system, operation process and format contract of new products and services, we will focus on the audit of marketing promotion schemes and texts, and further standardize the marketing promotion behavior. In 2021, a total of 568 systems, procedures, publicity programs and other contents were specially examined for consumer protection, and 216 amendments were put forward to urge all business departments to revise them.

Level B7: Anti-Corruption

Relying on the self-assessment of money laundering risk, the Bank scientifically evaluates and accurately locates the money laundering risk status and specific risk points in various regions, customers, businesses and channels, and rationally allocates the anti-money laundering resources of the whole bank; Combined with the key points of anti-money laundering supervision, comprehensively investigate the weak links of the Bank's money laundering risk management, build a strong anti-money laundering defense line, and fulfill the responsibility of "financial guardian"; Carry out anti-money laundering

By using digital means such as "wind chime intelligence evaluation" and audit information system, online monitoring will be regularly strengthened, and abnormal behaviors such as employees' lawsuits and dishonesty will be dynamically investigated. Together with the resident discipline inspection and supervision team, employees' participation in private lending, illegal fund-raising and acting as fund brokers

Promote the Intelligence of Internal Control Compliance

Update more than 40 innovative applications online throughout the year, and use big data intelligence to improve the level of internal control compliance. One is strong wind control with "wind chime wisdom evaluation". The digital risk control system of "wind chime intelligence evaluation" is constructed with four sections, namely "correlation intelligence check". "industry intelligence chain". "financial intelligence" and "digital intelligence map", which is widely used in credit business, asset preservation, employee behavior management, antimoney laundering and other fields, and provides intelligent risk control and auxiliary decision-making tools for internal control and compliance construction. Second, data governance is a strong foundation. Online customer master data system, it completed the management and integration of tens of millions of historical data at one time, and more than 60 business and management systems of the whole bank were all connected, thus completing multi-channel customer data synchronization and realizing real-time data aggregation, update and sharing. Relying on the customer master data system, it can meet the requirements of uniqueness, accuracy and timeliness of customer

First, according to the requirements of external supervision, we will carry out the 2021 "Construction Year of Internal Control and Compliance Management' compliance case prevention knowledge test activity in the whole bank, and organize 75 institutions and more than 4,400 people in the whole bank to take part in the knowledge test, so as to promote learning through the test, infiltrate the concept of compliance culture into business management activities, and guide employees to strengthen compliance awareness and effectively prevent

Anti-Money Laundering

knowledge contest, anti-money laundering business training and antimoney laundering executive training of "learning system and promoting compliance" to enhance the anti-money laundering awareness of personnel at all levels of the Bank and enhance their anti-money laundering performance ability; Practically fulfill the work requirements of "finance for the people", launch anti-money laundering essay contest and anti-money laundering creative short video contest, actively expand the influence of anti-money laundering work, and form a strong joint force to jointly prevent and curb money laundering crimes.

Employee Behavior Management

will be investigated, and the rectification of problems found will be continuously promoted, so as to further increase the shock of violations and carefully manage employee behaviors. In 2021, the number of corruption lawsuits filed and concluded by the Bank against companies or employees was 0.

information management, and rely on complete and accurate data results to clarify customer identification, improve the efficiency of suspicious transaction analysis and consolidate data support for internal control and compliance. Third, it is strongly supported by science and technology system. Realize the system control of "maximum credit line", and effectively improve the control ability of unified credit line for a single customer. Put into operation the market risk management system, and change manual management into intelligent management. Complete the transformation of the credit fund payment process system to ensure that the credit fund payment meets the regulatory and approval requirements of the Bank. On-line anti-hacker function of face recognition, put into production intelligent OCR recognition of centralized operation bill information, promote human-computer interaction, artificial intelligence system construction, intelligent recognition platform phase II, intelligent voice recognition platform and other projects, and strengthen scientific and technological support for internal control compliance construction

Compliance Culture

compliance risks. Second, the Bank-wide special training on compliance management was conducted to promote learning through training, timely transmit the latest requirements of compliance management around rules and regulations management, compliance officer's work practice, OA system formulation process and other aspects, focus on answering common problems encountered in compliance officer's work. and strive to improve the enthusiasm and initiative of employees in compliance performance.

Key Performance

Comprehensive performance

Economy	2021	2020	2019
Total assets (thousand yuan)	618,953,620	561,641,397	501,231,864
Net profit (thousand yuan)	4,859,025	4,565,695	4,321,457
Shareholders' equity (thousand yuan)	47,273,188	40,174,997	36,949,429
Capital adequacy ratio (%)	12.99	12.54	13.00
Balance of agriculture-related loans (100 million yuan)	487.43	413.05	310.13
Balance of microloans (100 million yuan)	879.02	833.22	798.67
Balance of inclusive loans to micro and small businesses (100 million yuan)	397.83	342.59	289.68
Balance of targeted poverty alleviation loans (100 million yuan)	26.52	29.75	22.49
Social contribution value per share (yuan)	6.43	6.47	6.21
Total number of employees	4,714	4,401	4,274
Proportion of female employees (%)	56.96	56.33	56.06
Proportion of female leaders (%)	29.09	28.57	27.27
Bank outlets	156	145	142
Substitution rate of electronic transaction volume (%)	95.7	91.6	86.5
Customer satisfaction (score)	93.58	92.42	91.41
Customer complaints	1,841	1,300	959
Charity donation (thousand yuan)	4,090	17,543	9,960

Social dimension-employees structure

Dete soore	Employees	by gender	Employees by age		
Data scope	Male	Male Female < 30 years old 30-50 years old		>50 years old	
Head Office	516	521	101	814	122
The whole bank	2,029	2,685	828 3,523		363

Data scope	Employees by type			Employees by region (Statistics of employee's native place preferred)				ive place
Data scope	Senior managementmanagement	Middle−level management	Grassroots	Chongqing	Sichuan	Guizhou	Shaanxi	Others
Head Office	12	77	948	660	148	7	9	213
The whole bank	12	209	4,493	2,801	649	191	212	861

		over by gender		mployee turnover by age	
Data scope	Male	Female	< 30 years old	30–50 years old	>50 years old
Head Office	11	8	7	12	0
The whole bank	80	72	49	101	2

Determent		Employee turnover by reg	jion(Statistics of employee	e's native place preferred)	
Data scope	Chongqing	Sichuan	Guizhou	Shaanxi	Others
Head Office	8	3	0	0	8
The whole bank	44	30	9	20	49

Social dimension – training of employees

	Employees	by gender	Employees by type		
Head Office	Male	Female	Senior management	Middle-level management	Grassroots
Trained employees	516	521	12	77	948
Training hours	11,601	11,693	510	2,956	19,828

The whole bank	Employees	by gender		Employees by type	
	Male	Female	Senior management	Middle-level management	Grassroots
Trained employees	2,029	2,685	12	209	4,493
Training hours	45,937	56,118	510	10,219	91,326

Social dimension - death of and injury to employees in work

The whole bank	2021	2020	2019
Death in line of duty (person)	0	0	0
Lost time of work injury (day)	239	240	0

Social dimension -- Suppliers' data

Quantity of partnering supplies in 2020 by region						
Region	Beijing	Guangdong	Shanghai	Sichuang	Chongqing	Others
Quantity	59	28	20	10	146	27

Environmental dimension(CNY100 million)

Index	2021	2020	2019
1. Projects of green agriculture development	3.77	4.26	2.38
2. Projects of green forestry development	28.62	25.24	8.88
3. Projects of industrial energy and water conservation, and environmental protection	3.21	8.06	3.78
4. Projects of natural protection, ecological restoration and disaster prevention and control	30.8	15.46	13.13
5. Projects of resource recycling and utilization	11.7	7.53	1.14
6. Projects of garbage treatment and pollution prevention	16.99	11.11	5.33
7. Projects of renewable energy and clean energy	16.36	12.61	11.16
8. Rural and urban water projects	16.51	16.08	9.99
9. Building energy conservation and green building	17.49	17.02	9.57
10. Green mobility project	28.3	16.97	21.44
11. Energy conservation and environmental protection services	13.29	9.76	3.50
12. Balance of green loans(100 million yuan)	191.15	144.10	90.30
13. EIA rate of loan project	100%	100%	100%

Note 1: The statistical caliber of each dimension changed as per the requirements of the People's Bank of China in 2020.

Greenhouse gas emission and density at Head Office (scope 1 and scope 2)

ltem	Unit	2021	2020	2019
Emission of vehicles (scope 1)	Ton	23.14	25.28	30.96
Emission of canteen LNG emission (scope 1)	Ton	85.40	67.43	92.17
Emission of electricity use (scope 2)	Ton	1,654.12	1,481.74	2,024.90
Total GHG emission	Ton	1,762.66	1,574.45	2,148.03
Density of GHG emission	Ton/m ² floor area	0.02	0.01	0.02

Note 1: The GHG emission is calculated as per the Instructions on Carbon Dioxide Baseline Emission Factor OM Calculation for the Power Grid in China in 2019.

Note 2: The floor area refers to the floor area of office buildings of Head Office.

Air pollutant emission of public vehicles owned by the Head Office

ltem	Unit	2021	2020	2019
NOx	kg	2.89	3.16	15.26
S0x	kg	0.165	0.18	0.20
СО	kg	61.56	67.25	147.58
PM2.5	kg	0.27	0.30	0.70
PM10	kg	0.272	0.30	0.77

Note 1: The emission of air pollutants from the public vehicles is calculated as per the *Technical Guides for Preparing Air Pollutant Emission List of Road Motor Vehicles* issued by the Ministry of Ecology and Environment of the PRC.

Resource consumption and intensity of the Head Office

Item	Unit	2021	2020	2019
Electricity consumption	10MWh	314.65	281.86	331.90
Electricity consumption density	kWh/m ² floor area	29.58	26.50	31.21
Water consumption	10,000 tons	3.65	3.33	6.26
Water consumption density	ton/m ² floor area	0.34	0.31	0.59
Gas consumption	10,000 m ³	4.04	3.19	4.36
Gas consumption density	m ³ /m ² floor area	0.38	0.30	0.41
Gasoline consumption (by vehicle)	10,000 liters	1.08	1.18	1.33
Gasoline consumption density (by vehicle)	l/vehicle	981.81	1,072.73	1,213.53

Quantity and density of harmless wastes of the Head Office

ltem 2021		2020	2019
Quantity of kitchen wastes	4 (tons)	3.95 (tons)	87,120 (liters)
Density of kitchen wastes	0.004 (tons per capita)	0.004 (tons per capita)	89.26 (liters per capita)

Note 1: The statistical unit was adjusted to 'tons' in 2020.

Independent Assurance Report



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Independent Assurance Report on the Social Responsibility Report

安永华明(2022)专字第61285686 A02号 Bank of Chongqing Co., Ltd.

To the Board of Directors of Bank of Chongging Co., Ltd.

We have been engaged to express a limited assurance opinion on the key performance as at 31 December 2021 and for the year then ended in the 2021 Annual Corporate Social Responsibility Report prepared by the Bank of Chongqing Co., Ltd. (the "Bank of Chongqing").

邮政编码·100738

Key Performance

The key performance in the Social Responsibility Report of Bank of Chongging for 2021 that is covered by this report is as follows:

- The Head Office electricity consumption(10MWh)
- The Head Office water consumption (10,000 tons)
- The Head Office gas consumption (10,000 m³)
- The Head Office gasoline consumption (by vehicle) (10,000 liters)
- Total number of employees
- Proportion of female employees (%)
- Proportion of female leaders (%)
- Bank outlets .
- Substitution rate of electronic transaction volume (%)
- Customer satisfaction(score)
- Charity donation (thousand yuan)
- Social contribution value per share(yuan)
- Balance of green loans (100 million yuan)
- Balance of agriculture-related loans (100 million yuan)
- Balance of inclusive loans to micro and small businesses (100 million yuan)

Our assurance was with respect to the key performance as at 31 December 2021 and for the year then ended only and we have not performed any procedures with respect to earlier periods or any other elements included in the 2021 Social Responsibility Report.

1



Criteria applied by the Bank

within the "Notes to Report" of the 2021 Social Responsibility Report

The Board of Directors' Responsibilities

The Board of Directors of the bank are responsible for selecting the basis of compilation, and for presenting the key performance in accordance with the basis of compilation within the 2021 Social Responsibility Report, in all material respects. This responsibility includes establishing and maintaining internal controls, maintaining adequate records and making estimates that are relevant to the preparation of the key performance, such that it is free from material misstatement. whether due to fraud or error.

Our Responsibilities

on the evidence we have obtained. limited assurance conclusions.

Our Independence and Quality Control

Standard on Quality Control 1.

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Independent Assurance Report on the Social Responsibility Report 安永华明(2022)专字第61285686 A02号 Bank of Chongging Co., Ltd. The criteria used by the bank to prepare the key performance in the 2021 Social Responsibility Report is set out in the basis of compilation of the key performance(the "basis of compilation")

Our responsibility is to express a conclusion on the presentation of the key performance as at 31 December 2021 and for the year then ended in the 2021 Social Responsibility Report based

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We conducted our engagement in accordance with International Standard on Assurance Engagements 3000 (Revised): Assurance Engagements Other than Audits or Reviews of Historical Financial Information issued by the International Auditing and Assurance Standards Board. The standard require that we plan and perform our engagement to obtain limited assurance about whether, in all material respects, the key performance in the Social Responsibility Report is presented in accordance with the basis of compilation, and to issue a report. The nature, timing, and extent of the procedures selected depend on our judgment, including an assessment of the risk of material misstatement, whether due to fraud or error.

We believe that the evidence obtained is sufficient and appropriate to provide a basis for our

We have complied with the independence and other ethical requirements of the International Code of Ethics for Professional Accountants issued by the International Ethics Standards Board for Accountants. Our team has required competencies and experience for this assurance engagement. And we have complied with the quality control requirements of the International

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Independent Assurance Report on the Social Responsibility Report

安永华明(2022)专字第61285686 A02号 Bank of Chongqing Co., Ltd.

Description of Procedures performed

Procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for a reasonable assurance engagement. Consequently the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Our procedures were designed to obtain a limited level of assurance on which to base our conclusion and do not provide all the evidence that would be required to provide a reasonable level of assurance.

Although we considered the effectiveness of management's internal controls when determining the nature and extent of our procedures, our assurance engagement was not designed to provide assurance on internal controls. Our procedures did not include testing controls or performing procedures relating to checking aggregation or calculation of data within IT systems. A limited assurance engagement consists of making enquiries, primarily of persons responsible for preparing the key performance in the Social Responsibility Report and related information, and applying analytical and other appropriate procedures.

Our work was performed at the Head Office of Bank of Chongging, which includes:

- 1) Interviews with management and personnel in the departments involved in providing information for inclusion in the 2021 Social Responsibility Report in relation to the key performance.
- 2) Analytical procedures,
- 3) Examination, on a test basis, of documentary evidence,
- 4) Recalculation.
- 5) Other procedures deemed necessary.

Conclusion

Based on our procedures and the evidence obtained, we are not aware of any material modifications that should be made to the key performance as at 31 December 2021 and for the year then ended in the 2021 Social Responsibility Report, in order for it to be in accordance with the basis of compilation.

3



Restricted use

person for the content of this report.



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Independent Assurance Report on the Social Responsibility Report 安永华明(2022)专字第61285686 A02号 Bank of Chongqing Co., Ltd. Our report has been prepared for and only for the board of directors of Bank of Chongqing and for no other purpose. We do not assume responsibility towards or accept liability to any other

4

Appendix

Notes to Report

Scope of report	Organizational scope of the report: Head Office and branches of the Bank of Chongqing. The "Bank of Chongqing" and "the Bank" herein both refer to Bank of Chongqing Co., Ltd. Time scope of the report: from Jan. 1, 2021 to Dec. 31, 2021 with part of contents beyond this time scope. Publishing cycle of the report: the report is published annually.
Basis of compilation	The report is compiled in accordance with the Opinions on Strengthening Social Responsibility of Banking Financial Institutions of the former China Banking Regulatory Commission, the Guidelines on Corporate Social Responsibility of Chinese Banking Financial Institutions of China Banking Association, Guidelines for Self-discipline Supervision of Listed Companies of Shanghai Stock Exchange No.1Standardized Operation by Shanghai Stock Exchange, and the relevant requirements of the Guides on Environment, Social and Governance Report of Hong Kong Exchanges and Clearing Market. Meanwhile, reference has been made to the GRI Standards of GSSB, the Guidance on Social Responsibility (2010) of ISO 26000 and the Guidance on Social Responsibility (GB/T36000) of Standard Administration of the PRC.
Data specification	The financial data in the report are extracted from the Annual Report of Bank of Chongqing Co., Ltd. in 2021(A-share) while other data are mostly within the year of 2021 with part of them beyond the time scope. All the current amounts in the report are in the unit of Renminbi yuan.
Publication form	The report is published in both hard copy and soft copy. The softcopy is available at: http://www.cqcbank.com The report is in three language versions of simplified Chinese, traditional Chinese and English. In case of any inconsistency therebetween, the simplified Chinese version should prevail.
Contact information	Office of Board of Directors, Bank of Chongqing Co., Ltd. Address: 6 Yong Ping Men Street, Jiangbei District, Chongqing, China Zip code: 400024 Phone: +86 (0)23 63799024

Feedback Form for Readers

Dear readers,

Thank you very much for taking time to read the Report of Corporate Social Responsibility (Environment, Social, Governance) of Bank of Chongqing 2021. We look forward to your valuable comments and feedback, which help us improve the report. Best regards!

Single choice question (please tick the option \surd)		
Does the report comprehensively and accurately show the Bank's major impac		
□ Excellent	□ Good	General
Does the report respond to and disclose the most concerned issues of stakeho		
□ Excellent	□ Good	General
Are the information, indicators and data disclosed in the report clear, accurate		
□ Excellent	□ Good	General
What is the readability of the report the logic thread, content, language and for		
Excellent	🗆 Good	General

Open questions

What information you intend to know is not contained in the report?
What is your advice on our future reports?

	Bank of Chongqing Co., Ltd.	
	March, 2022	
impact on economy, society and	d environment?	
□ Bad	□ Very Bad	
akeholders?		
□ Bad	□ Very Bad	
urate and complete?		
□ Bad	□ Very Bad	
and format of the report?		
□ Bad	□ Very Bad	

(a) This report is made of renewable environmental protection paper





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