



**Corporate  
Social Responsibility**  
(ESG) Report

2022

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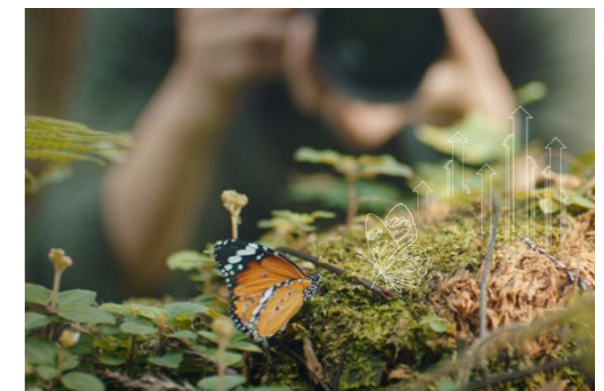
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# About the Report

Welcome to read the *2022 Corporate Social Responsibility (ESG) Report of China Everbright Bank Company Limited*. China Everbright Bank identifies key topics and opportunities concerning its stakeholders through the analysis of importance. It fully discloses the ESG performance information on these topics during the reporting period.

## Report Framework

Based on the overall strategic plan of the Bank, the *2022 ESG Report* is structured to focus on five aspects of serving national strategies, Everbright featured operation, corporate governance, new progress on ESG management and ESG performance presentation, and discloses relevant information, so as to showcase the Bank's new look and new achievements in terms of management of corporate social responsibility.

Chapter One – “Committing to High-quality Development through Financial Empowerment” describes the Bank's moves and achievements in supporting the real economy, rural revitalization, regional coordination, opening up and green finance, etc.

Chapter Two – “Highlighting Everbright Featured Operation with Pragmatical Development” describes the Bank's moves and achievements in advancing high-quality development, building the livelihood services system, innovating in the Bank's financial products and services, ensuring the security of private data and protecting consumers' rights and interests.

Chapter Three – “Consolidating the Foundation to Improve Corporate Governance” describes the Bank's moves and achievements, guided by Party building, in the work of Shareholders' General Meeting, the Board of Directors, the Board of Supervisors, and Senior Management, disclosure of compliance information, investor communication, internal control and compliance management, comprehensive risk management and corporate culture building.

Chapter Four – “Upholding Fundamental Principles and Breaking New Ground to Improve ESG Management” describes the Bank's efforts in ESG management, contributions to the United Nations Sustainable Development Goals (SDGs) and ESG cooperation and research, as well as awards and honors of the Bank.

Chapter Five – “Forging Ahead for Better ESG Performance” describes the Bank's efforts and results in environmental, social and governance management.

## Coverage

Organizations: The Report covers the Head Office of China Everbright Bank and the institutions in its jurisdiction.

Reporting Period: January 1, 2022 to December 31, 2022 (Some contents may not fall into the aforesaid reporting period).

Reporting Cycle: Annual report.

Issue: The Report, renamed *Environmental, Social and Governance (ESG) Report*, follows the 12 consecutive CSR Reports published by the Bank previously.

## Basis

*Opinions on Strengthening Social Responsibility of Banking Financial Institutions (2007)* by the former China Banking Regulatory Commission

*Guidelines for Financial Institutions Environmental Information Disclosure(2021)* by the People's Bank of China

*Green Finance Guidelines for Banking and Insurance Sectors (2022)* by China Banking and Insurance Regulatory Commission

*Guidelines on Corporate Social Responsibility of Banking Financial Institutions (2009)* by China Banking Association

*Code of Corporate Governance for Listed Companies (2018)* by China Securities Regulatory Commission

*Guidelines for Self-disciplinary Supervision of Listed Companies No. 1—Standard Operation (2022)* by Shanghai Stock Exchange

*Environmental, Social and Governance Reporting Guide (2022)* by Hong Kong Exchanges and Clearing Limited

*Sustainable Development Reporting Standards (2021)* by Global Reporting Initiative (GRI)

Task Force on Climate-related Financial Disclosures (TCFD) Recommendations

The United Nations Sustainable Development Goals (SDGs)

## Sources of Information

There are no significant changes in the method of obtaining and calculating data in the Report compared with previous ones. The financial data herein is quoted from the audited Annual Results Announcement (A share), and other data comes from the Bank's internal management system, statistical ledger, etc. All monetary amounts stated in the Report are denominated in RMB, unless otherwise specified.

## Reporting Principles

In line with the principle of importance, the Report identifies and addresses important ESG topics concerning the Bank's sustainable development based on online surveys and information analysis of stakeholders.

Abiding by the quantitative principle, the Report discloses key quantitative ESG performance indicators of the Bank.

Following the principle of consistency, the indicators used herein maintained maximum consistency in different reporting periods, with explanatory notes given to those that have changed to reflect trends in the performance.

In accordance with the principle of balance, the content of the Report reflects objective facts and discloses both positive and negative indicators.

## Languages

The Report is prepared in simplified Chinese, with English and traditional Chinese versions. The simplified Chinese version shall prevail in case of any discrepancy.

## Third-party Assurance

To ensure the authenticity and reliability of the Report, KPMG Huazhen (LLP) has performed limited assurance of selected key data disclosed in the Report, and issued an independent assurance engagement report in accordance with the *International Standard on Assurance Engagements (ISAE) 3000 (Revised): Assurance Engagements Other than Audits or Reviews of Historical Financial Information*.

## How to Access the Report

The printed version of the Report is available at the General Office of CEB Head Office. The electronic version of the Report is available on the Bank's website at [www.cebbank.com](http://www.cebbank.com), the websites of Shanghai Stock Exchange at [www.sse.com.cn](http://www.sse.com.cn) and Hong Kong Exchanges and Clearing Limited at [www.hkex.com.hk](http://www.hkex.com.hk).

## Definitions

PBOC: People's Bank of China

CBIRC: China Banking and Insurance Regulatory Commission

CSRC: China Securities Regulatory Commission

SSE: Shanghai Stock Exchange

HKEX: Hong Kong Exchanges and Clearing Limited

China Everbright Group, Everbright Group, CEG: China Everbright Group Ltd.

China Everbright Bank, CEB, the Bank: China Everbright Bank Company Limited

Everbright Financial Leasing: Everbright Financial Leasing Co., Ltd.

Everbright Wealth: Everbright Wealth Management Co., Ltd.

Sunshine Consumer Finance: Beijing Sunshine Consumer Finance Co., Ltd.

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# Statement of the Board of Directors

The Board of Directors of the Bank attaches great importance to environmental, social and governance (ESG) and advances the implementation of a range of ESG work in accordance with regulatory requirements, so as to fulfill the overall responsibilities for ESG matters as the highest authority in a listed company.

## Supervision of the Board of Directors over ESG matters

China Everbright Bank has established an ESG governance structure covering the three levels of "decision-making, management and execution" along with its operating mechanism. Specifically, the Board of Directors constitutes the decision-making level for ESG work, which is responsible for identifying ESG strategic objectives and priorities, supervising and evaluating the implementation of ESG plans, fulfilling regulatory requirements on ESG work for the Board of Directors, and regularly debriefing reports on the progress of ESG work from the special committee and senior management. The CSR/Inclusive Finance Management Committee of CEB constitutes the management level for ESG work and relevant departments and units constitute the execution level. In 2022, all levels fulfilled their responsibilities and cooperated with each other, ensuring the effective execution of a series of plans regarding corporate social responsibility and ESG work.

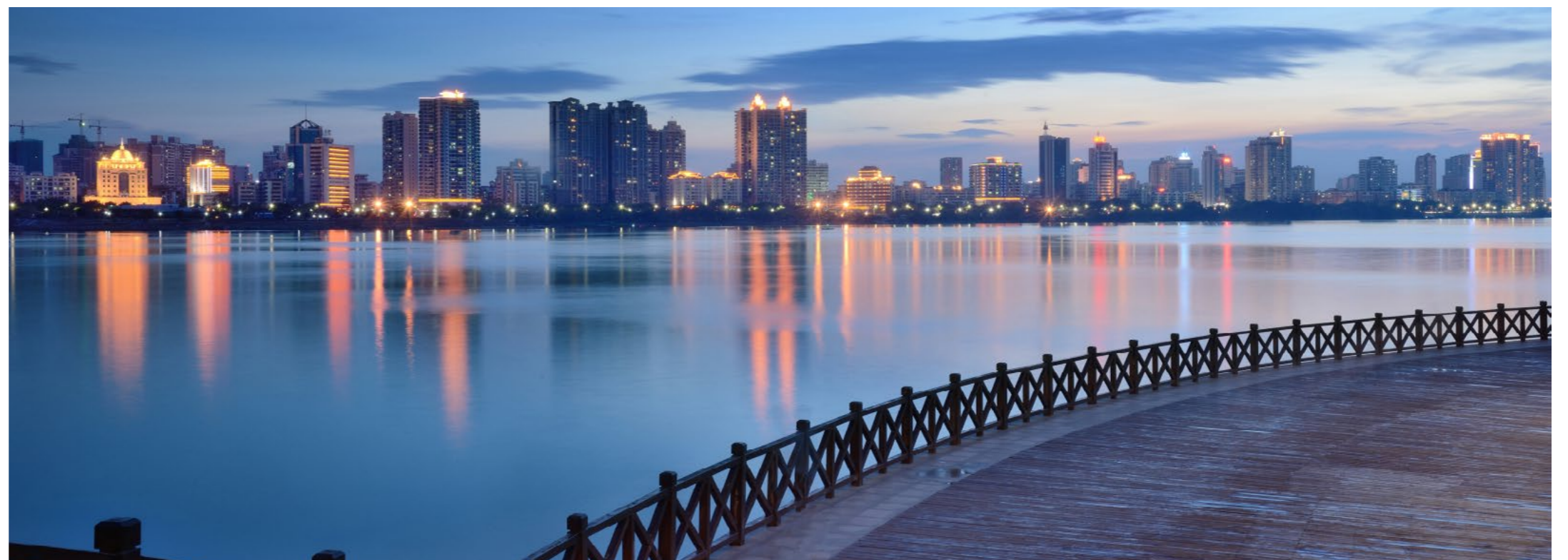
## ESG Approach and Strategy of the Board of the Directors

Communication with stakeholders was strengthened, annual stakeholder surveys were carried out, major ESG topics of the year were identified, and the implementation of ESG-related issues concerning stakeholders was continuously followed up. In the fourth quarter of 2022, the latest stakeholder survey was held which identified ESG-related risks such as environmental and climate change risks as well as 51 key topics including serving the real economy, boosting rural revitalization, practicing inclusive finance, protecting consumers' rights and interests and adapting to climate change. These topics were ranked by priority and deemed the disclosure orientation and key tasks of ESG work.

## Supervision of the Board of Directors over the Progress of ESG Objectives

The Three-Year Development Plan for Corporate Social Responsibility was formulated and implemented with 16 moves and 23 specific tasks in seven aspects of management mechanism, capacity building, responsibility fulfillment, information dissemination, stakeholder linkage, ESG communication on the capital market, and theoretical study. The formulation and implementation of special environmental and social policies were enhanced. In terms of green finance, the Bank introduced and implemented the *Medium Action Plan for Green Finance of China Everbright Bank (2022-2025)*. Regarding inclusive finance, the interest rate of new loans and the NPL ratio remained within a reasonable range and met the requirements of CBIRC on "Two No-less-thans and Two Controls". As for protection of consumers' rights and interests, the *2022 Annual Plan for Protection of Consumers' Rights and Interests of China Everbright Bank* was reviewed and approved.

The Report discloses in detail the Bank's management and progress on the afore-mentioned work and other ESG topics. Relevant work has been reviewed and approved by the Board of Directors in March 2023.



# About Us

China Everbright Bank, established in August 1992 and headquartered in Beijing, is a national joint-stock commercial bank approved by the State Council of China and PBOC. The Bank was listed on the SSE in August 2010 (stock code: 601818) and the SEHK in December 2013 (stock code: 6818).

Focusing on the strategic vision of "building a first-class wealth management bank", the Bank has accelerated innovation in products, channels and service models, which not only forged a competitive edge in wealth management, fintech and comprehensive finance, but also built up a sound social image as a first-class wealth management bank, with balanced development of all business sectors, continuous improvement of risk management and gradual enhancement of innovation capabilities.

As at the end of December 2022, the Bank had established 1,307 branches and outlets in the domestic market, covering all provincial administrative regions and extending its business reach to 150 economic center cities. Centering on wealth management strategy, Everbright Financial Leasing Co., Ltd. strove to serve as a comprehensive operation platform and an asset operation platform for leasing business, Everbright Wealth Management Co., Ltd. focused on asset management and wealth management business, and Beijing Sunshine Consumer Finance Co., Ltd. engaged in the specialized consumption market. In the overseas market, closely following the Belt and Road Initiative, CEB has expanded its international presence at a faster pace. The Bank's Hong Kong Branch, CEB International Investment Corporation Limited, Seoul Branch, China Everbright Bank (Europe) S.A., Luxembourg Branch, Sydney Branch and Macao Branch opened for business successively. And the Bank's Tokyo Representative Office was officially opened. At the same time, the Bank assumed its social responsibility, paid attention to social needs, and conducted diverse activities in fields like education, environmental protection, targeted assistance, care and respect for the elderly, charity, etc. The Bank's Everbright Cloud Fee Payment, an online convenient service with a focus on people's livelihood services and financial scenarios, has served hundreds of millions of people. The Bank's three rural banks located in Shaoshan of Hunan Province, Huai'an of Jiangsu Province and Ruijin of Jiangxi Province delivered sound results in providing inclusive financial services for rural residents. In 2022, the Bank's corporate image was

increasingly improved. It was listed in the "China ESG 50" released by Forbes China, and selected into the Hang Seng (China A) Corporate Sustainability Index. It was ranked 27th among the "Top 1000 World Banks" according to The Banker, up 5 places over the previous year to enter the top 30.

Over the years, along with the evolution of Chinese economy and the growth of Chinese financial sector, the Bank's brand image and market value have improved continuously. While rendering quality financial services to its customers and the public, it has also achieved good results in business performance, becoming a listed bank with sound compliance and wide influence.



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## Message from the Chairman

2022 was a critical year for embarking on a new journey to build China into a modern socialist country in all respects and advance towards the Second Centenary Goal. The 20th CPC National Congress was held successfully, drawing a grand blueprint for building a modern socialist country on all fronts and advancing the rejuvenation of the Chinese nation on all fronts through a Chinese path to modernization, formulating programs of action and fundamental policies to develop the cause of the Party and the country in the periods to come, and sounding a clarion call of the times for us forging ahead on a new journey.

Guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era in the past year, the Bank thoroughly implemented the guiding principles of the 20th CPC National Congress and the Central Economic Work Conference, ensured that the financial work is politically oriented and can better represent the people, and put into action the new development philosophy in a complete, accurate and comprehensive way, making new strides and taking a new look.

**Adhering to the political orientation of financial work, the Bank unswervingly followed the path of socialism with Chinese characteristics.**

We upheld the Party's comprehensive leadership as the greatest political mission and profoundly understood the significance of the centralized and unified leadership of the CPC Central Committee. We firmly advocated the "Two Establishes", practiced the "Two Upholds", and continuously reinforced our political, ideological and behavioral initiative. Unswervingly following the path of socialism with Chinese characteristics, we fully implemented the Party's line, principles and policies, as well as the decisions made by the CPC Central Committee and the State Council in an efficient manner. Targeted at serving the real economy and forestalling financial risks, the Bank furthered reform and innovation, perfected corporate governance and proactively assume social responsibilities. We conscientiously performed our responsibilities as a financial central state-owned enterprise, translated the institutional advantage of the Party's leadership in finance into a pragmatic stimulus for high-quality development, and worked together and remained of one mind to serve modernization with Chinese characteristics.

We regarded risk prevention and control as the eternal theme of finance, and risk management and internal control & compliance as the lifeline and core competitiveness. We continuously improved our comprehensive risk management system, identified new characteristics of traditional and new risks and internal and external risks, and firmly held the bottom line for risks. We constantly reinforced our institutional restraints and internal control and audit system construction. We incorporated compliance management into the whole process of operation and management, consolidated institutional restraints, specified duties, regulated operation, enhanced risk management from the source to take precautions, and thus strengthening internal control and compliance management. Furthermore, we deepened strict governance and made great

efforts in risk prevention and control and anti-commercial bribery in key areas, improved our ability to tackle ESG-related risks and compliance problems.

**Adhering to the "customer-centered" operation philosophy, the Bank improved our internal strength and source of value creation and stuck to the people-oriented nature of financial work.**

By integrating customer orientation and "people-centered" concept, we worked unremittingly to meet the increasing demand of people for high-quality financial services. We supported rural revitalization, helped to revitalize "rural industries, talent, culture, ecosystem and organization" in an orderly fashion, and increased agriculture-related loans supply with all indicators well fulfilled. We responded proactively to population aging, actively participated in the construction of national multi-level medical insurance systems, and concentrated efforts on addressing people's needs and individual problems. We promoted common prosperity through premium financial services and helped to fulfill the people's aspiration for a better life.

We endeavored to serve the real economy, resolutely implemented the plan of keeping the focus of economic development on the real economy made in the report of the 20th CPC National Congress, actively alleviated pressing issues and built self-supporting capacity for the real economy, and fostered a healthy cycle of finance and real economy featuring co-development and co-prosperity. We specified and carried out 33 measures of the State Council for stabilizing the economy, and introduced 22 measures in six aspects to help to stabilize the economy and bolster the real economy. We supported the urban function optimization, industrial transformation and upgrading, and major infrastructure projects in national key strategic areas. We increased credit granting to advanced manufacturing and strategic emerging industries, supported key industrial chains of manufacturing, and raised the proportion of medium- and long-term businesses. We worked unswervingly both to consolidate and develop the public sector and to encourage, support and guide development of the non-public sector, and increased support for private sector, with the focus on private customers (such as technical innovation enterprises and specialized and sophisticated enterprises that produce new and unique products) with growth potential. We devoted more efforts to inclusive finance, and provided targeted support for counties, micro and small enterprises, private enterprises and new-type agricultural operating entities.

Bearing in mind the country's most fundamental interests, we forged ahead to develop ecological civilization and build a beautiful China, practiced the concept of "lucid waters and lush mountains are invaluable assets", and pursued development amid promoting harmony between humanity and nature. We continuously pushed forward carbon and pollution reduction, green expansion and growth in a coordinated way, pursued the target of peaking carbon emissions and achieving carbon neutrality as the planned steps. To address climate change, we facilitated a "greener" credit structure,

and boosted the transformation and development of traditional industries while strongly supporting green industries.

**The Bank gained a deep understanding of market laws, actively addressed uncertainties, and demonstrated our financial achievements and service quality through professionalism.**

We underlined strategic orientation and vigorously advanced wealth management transformation. Three key indicators, namely, AUM for retail banking, FPA for corporate banking and GMV for interbank banking, improved at the same time. We helped customers to raise efficiency, reduce cost, boost sales and control risks by catering to their needs and solving problems in industries, in a bid to create value for them. Centering on four major businesses of wealth management, retail deposit, retail credit and credit card, we established a full-chain wealth management ecosystem with wealth management, asset management and asset custody at the core, effectively improved our capability to offer integrated financial services, and consistently highlighted featured wealth management.

Committing ourselves to technological empowerment and agile orientation, we created a sound development system, actively embraced innovative technologies such as internet, Internet of Things and big data, and empowered business, product, operation, service and risk management by virtue of technologies. We launched our core system construction, upgraded version 10.0 of Mobile Banking App, developed advantageous products such as Sunshine Logistics Express (Wu Liu Tong) and Sunshine Payment Express (Guang Fu Tong), and expanded their application in digitalized scenarios.

We adhered to the correct guidance in selecting personnel that are pragmatic, responsible, competent and diligent, and cultivated competent professional talents to cater to market needs. According to the principles of selecting talent with moral integrity and professional competence from around the world and appointing them on their merits, we optimized career development paths, identified, cultivated and selected excellent young cadres, boosted the growth of both the employees and the Bank, and worked hard on building a leadership with firm political stance, good work style and strong competence.

Long as the journey is, we will reach our destination if we stay the course; difficult as the task is, we will get the job done if we keep working at it. Rallying more closely around the CPC Central Committee with Comrade Xi Jinping at the core, and guided by the Party's leadership, we will stand firmly with the people, stay confident in development, maintain a strategic focus and improve our professional capacities. Forging ahead and rising to challenges, we will boost the high-quality development and blaze a new trail of development for CEB.



Chairman

Wang Jiang

## Message from the President

In 2022, CEB adhered to Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, learned, promoted, and implemented the essence of the 20th National Congress of the Communist Party of China (CPC) and assumed its responsibilities as a member of the national financial team. It focused on enhancing corporate governance and fulfilling social responsibilities in alignment with national strategies for the new development stage and concepts in a bid to generate greater value for society, shareholders, customers, and employees.

**Committing to the real economy and addressing social welfare needs.** CEB consistently prioritized serving the real economy and social welfare as the foundation and goal of its high-quality development. Upholding the core financial values, it offered targeted support to critical sectors and weak links within the national economy, with an 8.01% increase in total credit volume compared to the previous year. The Bank introduced a package of 22 measures in six aspects to stabilize the economic fundamentals and bolster the real economy, organized a series of activities under the "Serving Enterprises for Economic Stability" campaign to foster stable and sustained growth. Through the implementation of specialized credit plan management, preferential policies for differentiated funds transfer pricing, and other measures, the Bank lent robust support to key areas such as manufacturing, inclusive finance, green finance, and rural revitalization. The growth rate of loans granted to manufacturing, inclusive finance, and private enterprises exceeded the average growth rate for all loans. It also refined its services related to pension payment agency and third-generation social security cards, serving over 12.0702 million social security customers.

**Pursuing low-carbon transformation and strengthening the philosophy of green development.** CEB followed the national "dual carbon" strategy by enhancing its support for green, low-carbon, and circular economies. The green loan balance has increased by RMB74.698 billion or 59.95% since the beginning of the year, among which the clean energy loan balance has risen by RMB18.437 billion, a surge of 144.93%. The Bank consistently broadened the range of green financial products, with a volume of RMB9.077 billion for green bonds underwriting, RMB1.887 billion for green commercial papers, and RMB1.883 billion for green letters of credit. Moreover, the Bank actively drove innovation in green products, introducing green financial offerings such as the "Carbon E-Trading Connect", "Energy Saving Easy Loan" and forest right mortgage loan.

**Fostering ESG integration and collaboratively shaping a brighter future.** CEB raised sustainable development principles to a strategic priority across the Bank, embedding ESG concepts within its governance and business frameworks. It integrated environmental, social, and governance risks along with climate risk management into the comprehensive risk management

system, facilitating the Bank's continuous and orderly transition to green and low-carbon operation. In addition, it has completed the inventory of operational energy consumption and greenhouse gas emissions to enhance energy conservation and emission reduction endeavors. It also persistently refined talent development initiatives, and cultivated a first-class innovative team. The Bank bolstered ESG capacity development among its suppliers to enhance the risk resilience across its supply chain. Furthermore, it engaged in various public welfare activities, continually responding to social needs.

**Advancing digitization and propelling new business growth.** CEB persistently enhanced its "123+N" digital development framework, which encompasses "one smart brain, two technology platforms, three service capabilities, and N (numerous) digital hit products." In 2022, the Bank put in place the "two committees, two departments, and two centers" organizational structure as part of its technology system transformation. The retail banking sector established a customer operation center by initiating the business middle office, optimizing customer profiling, model tagging, and marketing strategies, and constructing a tool box of over 100 retail models, reaching 276 million customers via marketing leads. The number of users directly connected to Cloud Fee Payment rose to 153 million, marking a 44.91% increase since the beginning of the year. The corporate banking division built an integrated online service matrix that includes online corporate banking, corporate mobile banking, and corporate WeChat. The Bank devised digital, scenario-based financial solutions, launched product series like "Sunshine Receivables Express (Guang Xin Tong)", "Sunshine Logistics Express (Wu Liu Tong)" and "Sunshine Housing Express (An Ju Tong)" and "Sunshine E-financing Chain". Additionally, it established a reciprocal exchange mechanism between technology and business departments, to cultivate professionals with both financial and technological competencies.

**Emphasizing the role of Party leadership and elevating corporate governance standards.** CEB prioritized Party-building activities as always and adhered to the comprehensive leadership of the Party and the centralized and unified guiding of the CPC Central Committee. It regarded inspection and rectification issues identified as a vital political mission, firmly assuming its political responsibility. The Board of Directors, Board of Supervisors, the Senior Management and Shareholders' General Meeting functioned effectively, with the Board Diversity Policy put in place. The Bank was committed to protecting the rights and interests of minority shareholders and maintained communication with investors through multiple channels. It also focused on enhancing risk prevention and mitigation capabilities, bolstering internal control and compliance management, and driving the re-assessment of the bank-wide regulatory framework and risk control matrix.

In 2023, remaining steadfast in its original aspiration and assuming its responsibilities, CEB will unwaveringly pursue financial development with Chinese characteristics and continue to make steady progress on the path of high-quality development. CEB will achieve common growth with all stakeholders, champion innovation, and jointly build a promising future.



President

Wang Zhiheng

# Highlights of performance in 2022

## Financial indicators

Total assets	Operating income	Net profit	Net profit attributable to shareholders of the Bank	Provision coverage ratio
<b>6,300,510</b>	<b>151,865</b>	<b>45,040</b>	<b>44,807</b>	<b>187.93%</b>
million	million	million	million	

## Operating indicators

Balance of medium and long term loans to manufacturing enterprises	Balance of inclusive loans to small and micro enterprises	Green loan balance	Balance of agriculture-related loans	Total study hours of staff
<b>193,624</b>	<b>305,317</b>	<b>199,290</b>	<b>414,677</b>	<b>1,655,100</b>
million	million	million	million	hours
External donations	Staff volunteer hours	Social contribution per share <sup>1</sup>		
<b>15.7656</b>	<b>1,578</b>	<b>3.84</b>		
million	hours	yuan		

## External recognition



• Ranked **27<sup>th</sup>** on the list of "Top 1000 World Banks" in 2022, up **5** places over the previous year



• One of the signatories of the *Joint Declaration of the Banking Sector to Support Biodiversity Conservation*



• Fitch rating: BBB long-term  
• F2 short-term



• Included in Hang Seng (China A) Corporate Sustainability Benchmark Index for **4** consecutive years



• Listed among "2022 China ESG 50" by Forbes China

<sup>1</sup> Social contribution per share = earnings per share + (tax payment + employee expense + interest expense + total external donations - social cost)/total share capital at the end of the period



# *Committing to High-quality Development through Financial Empowerment*

2022 was the opening year of the 20<sup>th</sup> CPC National Congress and a crucial year for the further implementation of the 14<sup>th</sup> Five-Year Plan. As a member of the national financial team, the Bank keeps national priorities in mind and strives to serve national strategies. While consolidating its achievements, the Bank entertained a firm belief in development, maintained firm strategic resolve, enhanced the implementation of strategies, and fulfilled the new development philosophy to comprehensively promote high-quality development.



On January 16, 2023, the Bank convened the 2023 Work Conference

## Serving the real economy

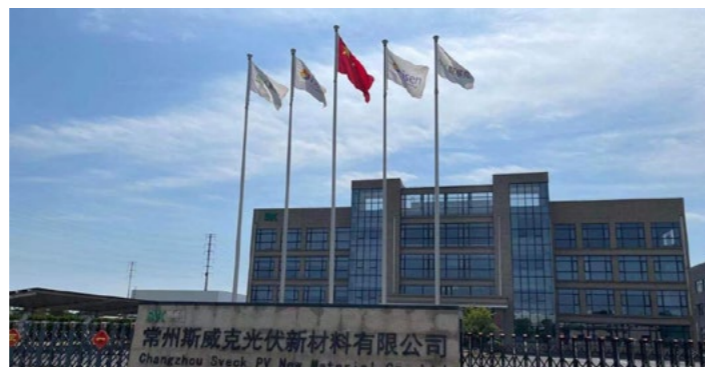
The Bank adhered to serving the real economy, firmly fulfilled its missions and responsibilities as a central financial enterprise. It refined and implemented the 33 measures launched by the State Council to stabilize growth, introduced 22 initiatives to help maintain the stability of the economy and support the real economy, increased financial support, improved financial services to take concrete actions for a steady economy. As at the end of December 2022, the balance of loans<sup>2</sup> to the manufacturing sector hit RMB393.584 billion, an increase of RMB67.584 billion or up 20.73% from the beginning of the year; the balance of medium- and long-term loans to the manufacturing sector<sup>3</sup> reached RMB193.624 billion, an increase of RMB56 billion or up 41% from the beginning of the year.

## Supporting the development of strategic emerging industries

The Bank continued to optimize its institutional mechanism, strengthen resource allocation and incentives, and enrich financial products and service models to support the development of strategic emerging industries and advanced manufacturing. In 2022, according to *China Everbright Bank's Plan for Service Campaigns Titled "Serving Enterprises for Economic Stability"*, the Bank held activities themed "Creating and Sharing Value Together", focusing on "One Theme, Five Paths, Seven Actions, and Five Objectives". In virtue of preferential pricing, simplified credit approval, aligning with structural monetary policy tools and other measures, the Bank facilitated visits of leaders and signing strategic agreements with medium and large clients, as well as frequent communication with leaders of governmental departments and key clients. The Bank propelled the high-quality development of "Tens of Thousands of Enterprises" with classified and tiered solutions, policy support, innovative products, special assistance, and effectively ensured the satisfaction of credit demands of all kinds of enterprises. The Bank got an increase of 4,915 new customers receiving facility with a total of RMB219.6 billion via the activities.

<sup>2</sup>Data from the China Banking and Insurance Regulatory Commission (CBIRC).

<sup>3</sup>Data from the People's Bank of China (PBOC).



## Four Priorities to contribute to the development of specialized and sophisticated enterprises

The Bank gave priorities to pre-review, acceptance, approval, and lending for specialized and sophisticated enterprises producing new and unique products. It continued to increase its support in medium- and long-term loans for such enterprises, actively support new-generation information technology, high-end equipment, new energy vehicles, new materials, integrated circuits, and new infrastructure industries, improve services for advanced industrial clusters, and provide those enterprises with full life-cycle financial services by opening up green channels for access. As at the end of December 2022, it had cooperated with more than 1,900 state-level specialized and sophisticated enterprises producing new and unique products and offered credit support to more than 900 of them, with credit balances totaling more than RMB26 billion.

## New-generation information technology

### Supporting the manufacturing of new semiconductor display devices

The Wuhan Huaxing Project of TCL China Star Optoelectronics Technology Co., Ltd. is designed to produce the 6-generation of new semiconductor display devices, which will further increase China's global market share in the field of small and medium-sized display devices after it is put into operation. The Guangzhou Huaxing project is designed to produce the 8.6-generation new oxide semiconductor display devices, which is the first to import 4mask Oxide technique into production line in the world, and the only high-generation panel production line in the world that is compatible with LCD, Micro LED and IJP OLED. The Bank approved loan support for the above two projects with a total of over RMB4 billion.



## High-end equipment

### CEB Yantai Branch supported the development of a specialized and sophisticated enterprise

Yantai Darbond Technology Co., Ltd., a state-level specialized and sophisticated enterprise producing new and unique products listed as “Little Giants”, engages in the R&D of integrated circuit packaging and intelligent terminal packaging, etc. CEB Yantai Branch raised RMB180 million for the enterprise.

### CEB Shenzhen Branch supported the development of a industrial computer enterprise

EVOC Hi-Tech Holding Group Co., Ltd. is China’s largest high-tech enterprise integrating the R&D, manufacturing, marketing, and systematic integration of industrial computers. CEB Shenzhen Branch provided RMB1.5 billion credit support for the group, including RMB500 million newly-added medium- and long-term loans for manufacturing and RMB500 million newly-added working capital loans for manufacturing for the headquarter of EVOC as well as RMB500 million fixed capital loans for Ningbo EVOC R&D base.



## New Materials

### CEB Beijing Branch supported the development of high-tech material technology

Beijing Tianyishangjia New Material Corp., Ltd. is a leading supplier of powder metallurgy brake pads for high-speed multiple units in China. CEB Beijing Branch granted a total of RMB86 million M&A loans to the company.

CEB Beijing Branch granted a total of RMB

**86**

million M&A loans to the company.

## The Red Star Plan supporting the development of the manufacturing sector

Incorporating the services for manufacturing industry into its strategic plan, the Bank is committed to promoting the high-quality development of the industry, directing more capital to the key areas and weak links of the manufacturing sector, and effectively reducing the financing costs of the real economy. It supports the high-end, intelligent, and green development of the manufacturing sector through special solutions, the Red Star Plan, and preferential interest rates, etc.

### CEB Chongqing Branch supported the development of a national single-product champion demonstration enterprise in the manufacturing sector

As a national single-product champion enterprise, Chongqing Millison Co., Ltd. is mainly engaged in the R&D, production, and marketing of aluminum alloy precision die-casting parts for communication and automotive. CEB Chongqing Branch approved a fixed asset loan of RMB300 million for the enterprise, specifically for the projects of a new energy automobile system, production lines for 5G communication parts and molds, and Chongqing Millison R&D center.



### CEB Beijing Branch supported the development of the high-end green manufacturing sector

United Power Technology Co., Ltd. under China Energy Group is a leading global wind power manufacturer, supplier, and service provider. CEB Beijing Branch provided RMB200 million credit for the enterprise.

### Everbright Financial Leasing supported national ship equipment manufacturing

In 2022, Everbright Financial Leasing delivered three homemade Very Large Gas Carriers (VLGC) to the overseas joint ventures established by China State Shipbuilding Corporation Limited by way of leasing, with a leasing amount equivalent to RMB1.36 billion.



## Supporting the transformation and upgrading of traditional enterprises

### CEB Nanning Branch supported the green transformation of an iron and steel enterprise

Liuzhou Iron & Steel Company Ltd. is the leading large-scale iron and steel producer in South China and Southwest China. Listed on the 5th batch of "Green Factories" of the Ministry of Industry and Information Technology (MIIT), it firmly follows the green development path and has built more than 500 advanced energy-saving and environmental-friendly projects in the past decade and beyond. CEB Nanning Branch underwrote RMB500 million green medium-term notes of the enterprise to help customize its green and low-carbon action plan.

CEB Nanning Branch underwrote RMB

# 500

million green medium-term notes of the enterprise to help customize its green and low-carbon action plan.



## Building modern infrastructure systems

### CEB Chengdu Branch supported the Universiade Village of Dong'an Lake Smart City Demonstration Project

Based on technologies including 5G, the Internet of Things, big data, and smart terminals and relying on the existing foundation of automotive and electronic information industries in Chengdu, the Universiade Village of Dong'an Lake Smart City Demonstration Project represents a crucial new infrastructure project for realizing the synergistic development of smart transportation and smart city and a key project of the 31st Summer World University Games. CEB Chengdu Branch has provided the first 10-year loans of more than RMB62 million for the project.

### CEB Changsha Branch supported the construction of a major logistics infrastructure project

The Yongzhou International Land Port Project is intended to make up for the weaknesses of transportation and municipal infrastructure in Hunan Province. CEB Changsha Branch approved an early-stage loan of RMB400 million for the project, helping Hunan area connect to the ports in the Guangdong-Hong Kong-Macao Greater Bay Area (GBA) as well as the Guangxi Beibu Gulf and promote the development of rail-sea intermodal transport.



### CEB Shenyang Branch supported highway construction

CEB Shenyang Branch supported a major expressway project in Liaoning province. In the bid for the syndicated lending qualification for the PPP (Public-Private-Partnership) project of three national expressways, namely, Benhuan Expressway, Benhuan Main Line, and Kuandian Stretch, the Branch won the qualification for the Benhuan Expressway out of 14 financial institutions.

## Supporting rural revitalization

2022 marks a crucial year for comprehensively promoting rural revitalization. The Bank resolutely implemented the decisions and arrangements made by the CPC Central Committee and the State Council, deeply comprehended the connotations to revitalize the five areas including industry, talent, culture, eco-environment, and organization in rural areas and facilitated the mission in an orderly manner. By perfecting its organizational structure, making work plans, and reviewing its tasks and targets on a quarterly basis, the Bank consolidated gains in poverty elimination and advanced major tasks of rural revitalization on all fronts.

In order to optimize its targets and clarify its action plans, the Bank formulated the *Work Plan for Promoting Rural Revitalization 2022*, the *Work Plan for Providing Financial Supports for Comprehensively Promoting Services for Rural Revitalization 2022*, the *Management Measures for the Forest Ownership Mortgage Loan*, and the *Management Measures for Mortgage loans for Rural Land Contractual Management Right*. It contributed to the high-quality development of inclusive finance, provided financial support for the implementation of the rural revitalization strategy, increased agricultural loans, and achieved the targets of agriculture credit well. As at the end of December 2022, the balance of agriculture-related loans reached RMB414.677 billion, an increase of RMB24.575 billion over the year beginning; the balance of the inclusive agriculture-related loans stood at RMB21.214 billion, up RMB5.955 billion over the year beginning; the balance of the loans for the impoverished regions that have shaken off poverty registered RMB38.76 billion and the balance of the loans for key counties receiving assistance reached RMB3.658 billion.

### Industrial revitalization

The Bank assisted in building industrial systems, production systems and operating systems of modern agriculture to build rural areas with thriving businesses so as to contribute to industrial revitalization.

The Bank strengthened the innovation of featured products and released Sunshine Rural Revitalization - Financial Service Package 2.0. It stepped up its support for farmers' business operation, continued to build the "Sunshine Agriculture Loan" brand, to form a system of multi-dimension and multi-level projects supporting rural areas.

As at the end of December 2022, the branches of CEB launched a total of 53 featured products for rural revitalization with the balance of loans over RMB16 billion.



## Revitalizing “people’s livelihood + industry” empowered by fintech

The “Online Sales Platform for Agricultural and Sideline Products in Areas Lifted out of Poverty” (“832 Platform”) is a strategic e-commerce platform for local governments to procure agricultural and sideline products from areas that have shaken off poverty. Since 2019, the Bank has launched services including merchant registration, account management, order payment, information inquiry and system notification via the Bank’s digital financial product “Sunshine Payment Express (Guang Fu Tong)” and exempted any handling charges, to effectively reduce the burden of merchants.

The Bank’s “Wonderful Shopping” e-commerce platform continuously increased its consumption assistance via agricultural product live-streaming sales, themed marketing activities, and joint consumption assistance with external institutions. As at the end of December 2022, it assisted 238 rural enterprises in 198 counties (those receiving paired assistance included) in 29 provinces, launched 1,157 agricultural products, sold a total of 2.4071 million products, and achieved a sale of RMB157 million, including RMB23.3189 million for 2022. In 2022, it won the “Making moves for Rural Revitalization” National Innovation Case Award by Xinhuanet.

## Ensuring Food Security

### CEB Hefei Branch’s Sunshine Golden Seed Loan promoted the integration of resources and large-scale development in the seed industry

Anhui Province is the largest seed-exporting province in China, and plays a significant role in promoting scientific and technological innovation in the seed industry and maintaining national food security. CEB Hefei Branch launched the “Special Action on Revitalizing Seed Industry with Finance” together with the Department of Agriculture and Rural Affairs of Anhui Province, and optimized the special credit policy for financial support to the seed industry revitalization in line with the whole-industry-chain idea of “protection, farming, breeding, promotion and management”. As at the end of December 2022, CEB Hefei Branch connected with more than 400 seed enterprises and provided a total financing volume of RMB1.235 billion.



## Accelerating agricultural transformation and upgrading

**Livestock industry:** CEB Nanchang Branch developed a closed loop of capital flow and logistics by encouraging the core hog cultivation enterprises to provide guarantees for their downstream farmers, lending operating loans to farmers who purchase piglets and pig feed from the enterprises, and encouraging the enterprises to repurchase the farmers’ pigs for sale, thus supporting the steady development of the hog cultivation industry with supply chain financing. As at the end of December 2022, the Branch granted loans of RMB782 million to a total of 770 households cumulatively.

## Forestry development

### CEB Nanning Branch put forest right mortgage loans in operation

Fully utilizing the forestry resources in Guangxi province, CEB Nanning Branch lent a forest right mortgage loan of RMB10 million to Guangxi Sanmenjiang Ecological Camellia Oil Co., Ltd. via targeted marketing. As an innovation to the single pattern centering on traditional mortgage, the loan introduced forest land use rights and forest ownership as new collaterals, putting into good use of the ecological resources of forest enterprises and forest farmers and realizing the transformation and increase of ecological value.

### CEB Wuxi Branch put forest right mortgage loan in operation

CEB Wuxi Branch successfully implemented the first forest right mortgage loan across the city. It granted a credit of RMB49 million to HOdo Group Co., Ltd. with its 81 mu (5.2 hectares) of taxus chinensis forest as the mortgage, turning its forest rights, which had been put aside for 25 years into a "green bank".



## Strengthening competitive industries with distinctive features

### The processing and sales industry of agricultural and sideline products

CEB Yinchuan Branch underwrote a note for rural revitalization of RMB300 million of Ningxia State Farm Group Co., Ltd. to support the supply of agricultural by-products in Ningxia.



### Highland agriculture

CEB Kunming Branch constantly provided credit support for competitive industries with highland characteristics in Yunnan Province with the balance of loans stood at RMB1.26 billion as at the end of 2022, covering industries of flower, medicinal herb, sugar cane, edible fungus, rubber, Yunnan potato, Yunnan forestry, etc. For local farmers, the Branch launched a series of exclusive products like "Sunshine Sugarcane Farming Loan", "Sunshine Agriculture Loan", "Sunshine Flower Loan", etc.

CEB Kunming Branch constantly provided credit support for competitive industries with highland characteristics in Yunnan Province with the balance of loans stood at RMB

# 1.26

billion as at the end of 2022

### Crayfish farming industry

CEB Wuhan Branch customized a credit solution for Kanghong Group under Hubei Crayfish Industry Holding Group Co., Ltd. and granted a loan of RMB100 million to ease the financial pressures from its crawfish farming industry chain.

granted a loan of RMB

# 100

million

### Fruit and vegetable farming

Adopting the mode of a small amount of equipment as the mortgage plus loans, CEB Yantai Branch granted a loan of RMB8 million to Shandong Qingqing Dadi Fruit and Vegetable Co., Ltd., a local Pyrus pyrifolia (akizuki pear) producer and seller, to solve its difficulties in financing.

CEB Yantai Branch granted a loan of RMB

# 8

million to Shandong Qingqing Dadi Fruit and Vegetable Co., Ltd.

### Tea industry

CEB Nanchang Branch launched an inclusive credit product named "Sunshine Tea Loan", granting loans of RMB5 million to the leading enterprises of the Gougunao tea industry in Suichuan County, Ji'an City.

### Jiang-flavour liquor production

Aiming at the competitive Jiang-flavour Chinese Baijiu industry with Guizhou's characteristics, CEB Guiyang Branch innovated in a product for the food supply chain named "Red Sorghum Loan" to support the upstream grain suppliers with full strength.



## Talent revitalization

The Bank helped cultivate the new-type skilled farmers and strengthened team building of rural talent to enhance the support of talent for rural revitalization.

As at the end of 2022, a total of 176 employees were dispatched to 66 paired-off places, 79 of whom are still on duty in the villages.

### CEB Kunming Branch organized financial training to build the rural talent team

To alleviate the shortage of human resources, bring knowledge of intelligence, technology, and management to the countryside, and foster more rural talent, CEB Kunming Branch launched the training campaigns of “Bringing Financial Literacy to the Countryside” and “Popularizing the Rights of Financial Consumers under Rural Revitalization”, and carried out professional training on financial knowledge in Ximeng County and Yangma Village. The Branch enriched the training content and diversified the measures for assistance, around aspects of financial knowledge publicity, rural education enhancement, rural industrial development, environmental improvement, etc., to promote the high-quality economic and social development of the paired areas, and increase people's sense of gain and happiness.



## Cultural revitalization

For cultural revitalization, the Bank explored the excellent ideology, humanistic spirit and moral norm in farming culture via various cultural activities to promote patriotism and social righteousness and cultivate civilized rural custom and honest folkway.

### CEB Urumqi Branch empowered rural revitalization via “Enriching Xinjiang via Culture”

CEB Urumqi Branch's task force in Yingmaili village brought singing and dancing performances, movies, and peasant painting exhibitions to local households via the comprehensive culture station. The task force also organized villagers with specialties in painting, embroidery, and music to carry out the “Showing Beautiful Rural Life Together” event, which involved more than 200 participants, motivated peasant painters and artists to exhibit the beautiful scenery and rural life through paintings and songs, thus enriching the cultural life of the villagers.

### CEB Taiyuan Branch carried out events to show filial piety and respect for the elderly

CEB Taiyuan Branch's task force carried out events to show filial piety and respect for the elderly in two paired-off villages, and rewarded credit points to sons and daughters who donated money for honoring the elderly at the event, in an bid to guide them to care for the elderly and return home more frequently.

## Eco-environmental revitalization

Oriented at green development, the Bank promoted the green development of agriculture and rural areas by accelerating the improvement of living environments in rural areas, making the ecosystem a prop for rural revitalization.

### Promoting green development of agriculture and rural areas

#### CEB Changsha Branch supported the construction of high-standard farmlands

The high-standard farmlands can help improve local farmland infrastructure, control soil erosion, enhance farmland protection, and improve living environments in rural areas. As at the end of 2022, CEB Changsha Branch provided loans of RMB170 million for enterprises responsible for the construction of high-standard farmlands.

As at the end of 2022, CEB Changsha Branch provided loans of RMB

# 170

million for enterprises responsible for the construction of high-standard farmlands.



#### CEB Zhengzhou Branch supported the green development of a leading hog cultivation enterprise in China

The leading hog cultivation enterprise Muyuan Group is committed to promoting the development of green husbandry by creating a circular economy model integrating “breeding—biogas fertilizer—planting—ecological agriculture”. The company has been recognized as a pilot business of circular economy, a technological innovation demonstration enterprise in energy saving and emission reduction, and an excellent enterprise in pollution reduction in Henan Province. CEB Zhengzhou Branch has built a bank-enterprise cooperation platform and continuously provided one-on-one services for years with a focus on the businesses of capital, settlement and logistics of the Group and its upstream and downstream enterprises. As at the end of 2022, the company was granted a cumulative credit total of nearly RMB4 billion by the branch.

## Organizational revitalization

To promote rural organizational revitalization, the Bank participated in the building of rural Party organizations and helped strengthen the leadership of those organizations at the primary level in rural revitalization in all respects.

#### CEB Guangzhou Branch promoted the construction of rural Party organizations at the primary level

Formulating the *CEB Guangzhou Branch’s Plan for Joint Party Building with the Party Organization at the Primary Level in Huangben Town*, the general Party branch of CEB Guangzhou Branch carried out paired Party building with the Party branches of the targeted villages and towns to gather various assisting resources and elements for the paired-off areas so as to achieve a mutual development.

#### CEB Haikou Branch upheld Party leadership and promoted Party history learning and education

CEB Haikou Branch made multiple efforts to promote the leadership of Party building and orderly carry out a campaign on Party history learning and education. The Branch earnestly fulfilled its major responsibilities of Party building in the targeted villages by providing one-on-one paired assistance among its Party members. The Party branches under CEB Haikou Branch built “one-on-one assistance pairs” with the 12 groups in the villages, and the Party members went into the villages to communicate with the households that shaken off poverty face-to-face to continuously consolidate the gains of poverty alleviation through targeted assistance measures.

The Party branches under CEB Haikou Branch built “one-on-one assistance pairs” with the

# 12

groups in the villages, and the Party members went into the villages to communicate with the households

The Bank promoted its achievements in paired assistance via multiple channels. In April 2022, the Bank introduced its brand story *A Beautiful World* under the theme of rural revitalization, which told true stories of cadres working in the village; in September, the Bank launched its brand film *Committed to CEB’s Original Aspiration to Make Continuous Contributions to Rural Revitalization* and planned the show *Anchor on Site* jointly with CCTV, fully demonstrating the Bank’s determination and measures to support and benefit agriculture, rural areas and farmers. The Bank also launched a promotion campaign for agriculture-related products under the theme of the 24 solar terms and designed posters for featured agricultural products correspondent with each solar term.



## Setting up a new model for coordinated regional development

In order to implement the major decisions and plans made by the CPC Central Committee and the State Council on promoting coordinated regional development, further support and integrate into major regional development strategies and the strategy for coordinated regional development, follow and promote the development of national major regional strategies, and improve the quality and efficiency of its services, the Bank formulated and implemented the *Organization and Promotion Plan for the Implementation of National Major Regional Strategic Services*. The Bank continued to step up efforts in promoting the strategies, improved the mechanism and process of financial services, enriched financial products and service models, and promoted the efficiency and level of services, thus to fully implement the national major regional strategic services.



### Further implementing the major regional development strategies

Taking advantage of CEG's comprehensive finance, industrial and financial integration, and the advantages in China Mainland Hong Kong, the Bank fully supported such major regional development strategies as promoting the coordinated development of the Beijing-Tianjin-Hebei region, the development of the Yangtze Economic Belt, the development of the GBA, the integrated development of the Yangtze River Delta, and ecological conservation and high-quality development in the Yellow River basin. The Bank also committed to coordinating the high-quality regional economic layout, the new development philosophy featuring dual circulation, in which domestic and overseas markets reinforce each other, with the domestic market as the mainstay, and injecting financial impetus into our national major coordinated regional development.

### The coordinated development of the Beijing-Tianjin-Hebei region

Focusing on facilitating the coordinated development of the Beijing-Tianjin-Hebei region and the construction of the Xiongan New Area, the Bank constantly improved the quality and efficiency of financial services in the Beijing-Tianjin-Hebei region.

### Supporting transportation integration

CEB Beijing Branch issued a project loan of RMB3.69 billion to Beijing-Shanghai High-speed Railway Co., Ltd. As a national-level key project, the Beijing-Shanghai high-speed railway, the longest one-time completed high-speed railway in the world with the highest technical standards, has been included in the list of national key projects.

### Supporting ecology and the environment protection

CEB Shijiazhuang Branch launched the project of "CCB Capital—Green (Carbon Neutrality) Asset-Backed Securities (ABS) Special Plan for Geothermal Heating Charging Right of Sinopec Green Energy in Xiongan New Area".

### Supporting coordinated development of industries



CEB Beijing Branch newly provided China National Salt Industry Corporation, the largest salt manufacturer in Asia, with medium- and long-term manufacturing loans totaled RMB150 million.



CEB Tianjin Branch approved a comprehensive credit limit of RMB1 billion for Tianjin Lishen Battery Joint-Stock Co., Ltd., the first domestic lithium-ion battery R&D and manufacturing enterprise.



CEB Shijiazhuang Branch newly issued medium- and long-term manufacturing loans of RMB860 million for Chengde Vanadium & Titanium New Material Co., Ltd and other enterprises.

### Supporting public service integration

Led and underwritten by CEB Beijing Branch, the 14th tranche of super & short-term commercial paper of Beijing Tourism Group Co., Ltd. in 2022 was successfully issued with the amount of RMB700 million, and the share of CEB Beijing Branch was RMB350 million.

CEB Shijiazhuang Branch provided loans of RMB89.61 million for the Logistics Park Project of Shijiazhuang Chengtong Lianzhong Storage and Transportation Co., Ltd., a subsidiary of China Logistics Co., Ltd.

### The integrated development of the Yangtze River Delta



CEB Shanghai Branch participated in the urban renovation syndicated project in the urban core area of Huangpu District. The project was initiated by Yongye Group, a state-owned enterprise in Huangpu District of Shanghai, aiming at serving the development of people's livelihood with a total syndicated loan of RMB22 billion, among which CEB Shanghai Branch held RMB2 billion.



CEB Hangzhou Branch offered credit support of RMB300 million to "Jiashan Beyond the Cloud", a project of public data sharing platform with an aim to facilitate the construction of Jiashan County, Jiaxing City as the Yangtze River Delta Integration Demonstration Zone.



CEB Hefei Branch approved loans of RMB800 million for the Liugang-Baoyi Section in Shouxian County of S16 Hefei-Zhoukou Expressway. The project plays an important role in connecting Huainan with Hefei metropolitan traffic circle and deeply integrating Huainan into the integration of Yangtze River Delta.



### The development of the Yangtze River Economic Belt

#### The Yangtze River Delta city clusters

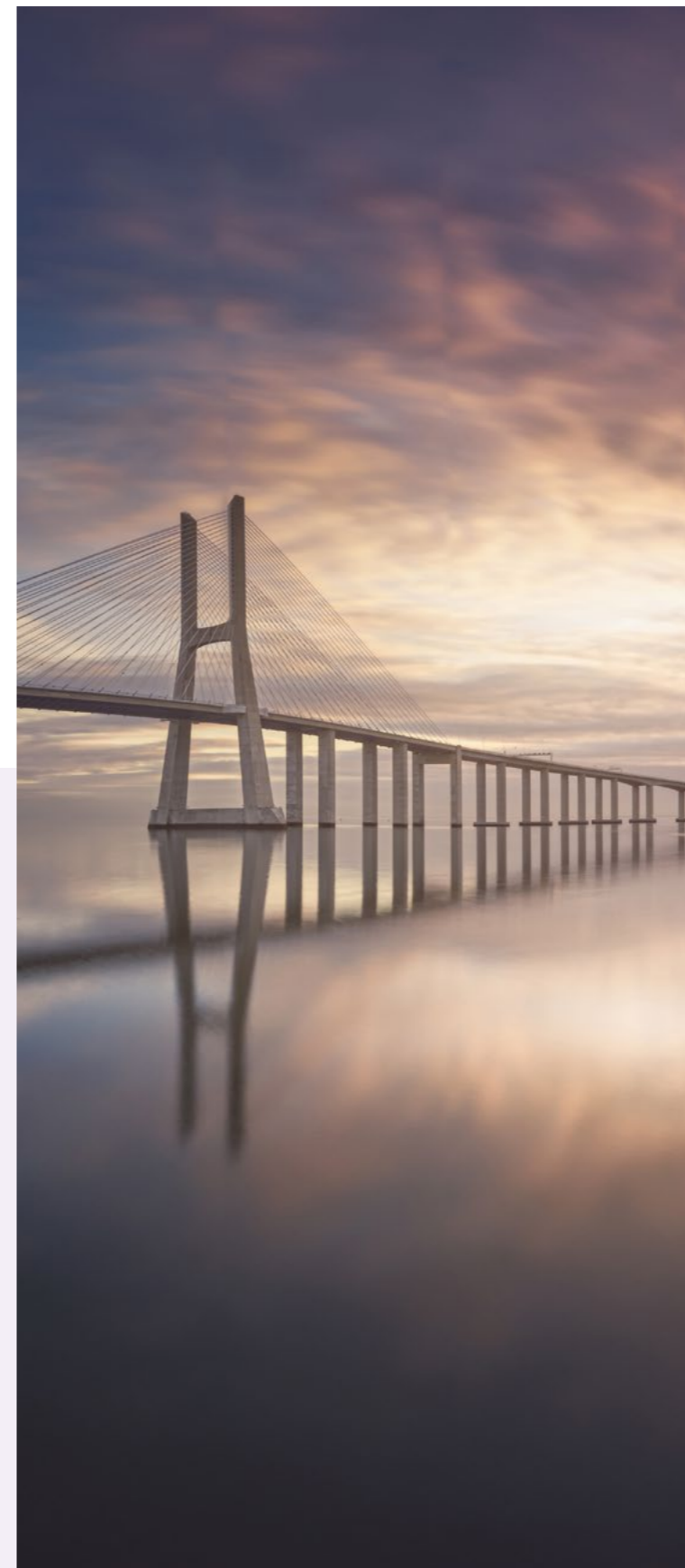
CEB Nanjing Branch launched the country's first "Yangtze River Economic Belt" Port Charging Right Asset-Backed Securities (ABS) Special Plan. The issuance of the product is a milestone and demonstration for the revitalization of the stock assets of port enterprises along the Yangtze River in Jiangsu Province and the innovation of the financing mode of port enterprises. CEB Suzhou Branch connected with the "Supply Chain Connect (Quan Lian Tong)" platform set up by Jiangsu Provincial Market Supervision Administration, and opened a corporate account on the platform to help clients in the Yangtze River Delta region access all kinds of services online.

#### The city clusters along the middle reaches of the Yangtze River

Based on local conditions and industrial characteristics, CEB Nanchang Branch formulated a series of financial measures to increase green credit input in the field of ecological environment, boost industrial transformation and upgrading, and facilitate major infrastructure construction. As at the end of December 2022, the loan balance reached RMB23.679 billion, showing an increase of 9.2%.

#### Chengdu-Chongqing city cluster

CEB Chongqing Branch issued a project loan of RMB170 million for the efficiency expansion and reconstruction project of the Gaishidong Hydropower Station in Qijiang District of Chongqing to promote the development of local hydropower industry.



### The construction of Guangdong-Hong Kong-Macao Greater Bay Area (GBA)

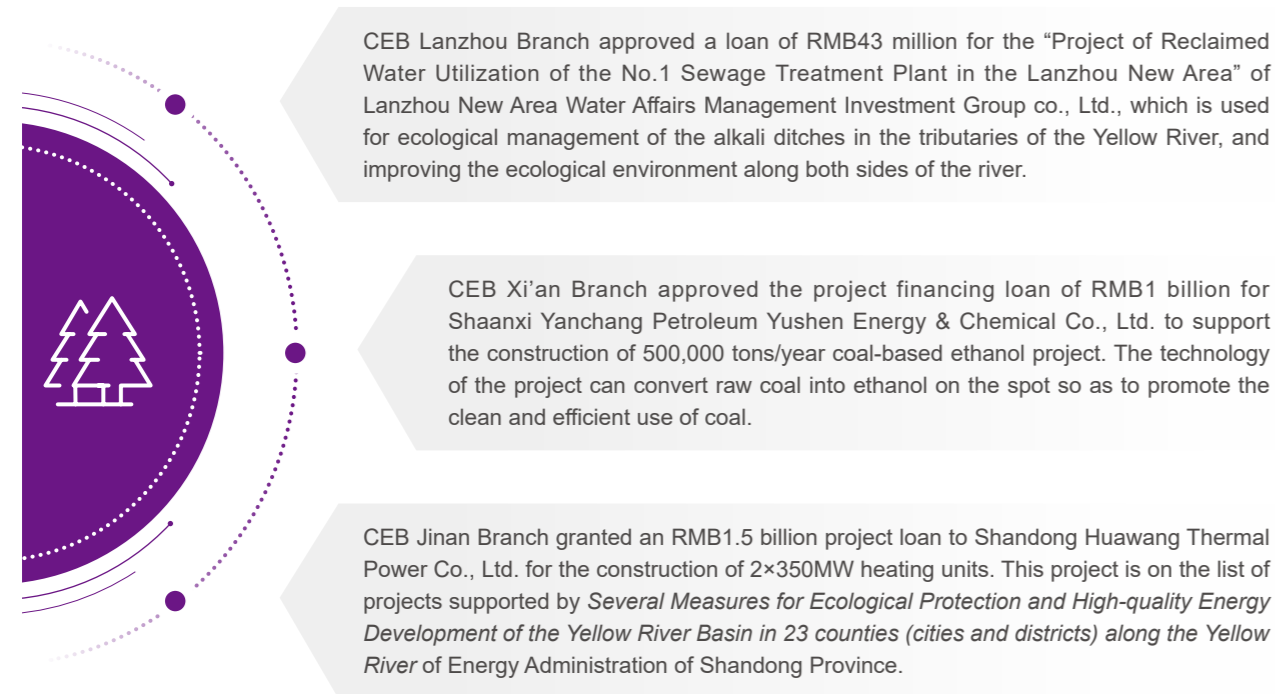
In 2022, the Bank formulated a regional special working plan to support such key projects in the region as high-end manufacturing industry and infrastructure construction, strengthen the linkage between domestic and overseas institutions, and constantly enhanced the professional service capacity and support for cross-border business in Guangdong, Hong Kong and Macao.

As a leading logistics enterprise in Guangdong Province and a national 5A comprehensive service logistics enterprise, Guangdong Provincial Port & Shipping Group Co., Ltd. operates more than 100 inland waterway cargo ships in Guangdong, Hong Kong and Macao. CEB Guangzhou Branch invested in Tranche 1 of the medium-term notes of Guangdong Provincial Port & Shipping Group in 2022.

CEB Hong Kong Branch supported the development of the GBA and the Belt and Road Initiative (BRI) through diversified forms such as project loans, syndicated loans, trade financing, overseas bond underwriting and bond trading, and won the "HKSAR 25th Anniversary Enterprise Outstanding Contribution Awards".

CEB Macao Branch was approved by the Government of the Macao Special Administrative Region and started operation as at the end of the report period.

## Ecological protection and high-quality development of the Yellow River Basin



CEB Lanzhou Branch approved a loan of RMB43 million for the “Project of Reclaimed Water Utilization of the No.1 Sewage Treatment Plant in the Lanzhou New Area” of Lanzhou New Area Water Affairs Management Investment Group co., Ltd., which is used for ecological management of the alkali ditches in the tributaries of the Yellow River, and improving the ecological environment along both sides of the river.

CEB Xi’an Branch approved the project financing loan of RMB1 billion for Shaanxi Yanchang Petroleum Yushen Energy & Chemical Co., Ltd. to support the construction of 500,000 tons/year coal-based ethanol project. The technology of the project can convert raw coal into ethanol on the spot so as to promote the clean and efficient use of coal.

CEB Jinan Branch granted an RMB1.5 billion project loan to Shandong Huawang Thermal Power Co., Ltd. for the construction of 2×350MW heating units. This project is on the list of projects supported by *Several Measures for Ecological Protection and High-quality Energy Development of the Yellow River Basin in 23 counties (cities and districts) along the Yellow River* of Energy Administration of Shandong Province.

## Hainan Free Trade Port

### CEB Haikou Branch supported the economic development of Hainan Free Trade Port in an all-round way.

In 2022, CEB Haikou Branch became the first joint-stock commercial bank in Hainan Province through filing as the pilot program to facilitate foreign exchange receipt and payment.



The first high-level opening up pilot business of overseas loan granting registration in Hainan Free Trade Port for chemical enterprises in Yangpu region was successfully implemented, making it possible to handle cross-border investment and financing business in a nearby bank and no longer exclusive to the State Administration of Foreign Exchange.

CEB Haikou Branch implemented the first “pooled operation and management of cross-border funds of multinational companies” business in Hainan Province, the first high-level opening up pilot business of overseas loan granting registration in Hainan Free Trade Port, and the FT full-function capital pool business. As at the end of December 2022, the branch handled QFLP business of USD48.9 million, offshore new international trade of USD48.9 million, and cross-border financing (foreign debt) of USD88.83 million, cumulatively.

## Facilitating the building of a high-quality regional economic layout

### Modernization of the eastern region

#### CEB Nanjing Branch supported the new energy charging pile infrastructure project in Jiangsu Province.

As one of the major infrastructure projects funded by the national infrastructure fund, the new energy charging pile project of Lianyung District, Lianyungang City covered the building of 7,158 charging piles for 82 operational stations and 57 residential areas. CEB Nanjing Branch approved the project with a credit facility of RMB450 million, helping the project to start construction efficiently.



### Rise of the central region

#### CEB Taiyuan Branch supported the construction of local major infrastructure projects.

CEB Taiyuan Branch became the first joint-stock commercial bank in Shanxi Province to finance the major national infrastructure projects, granting a loan of RMB33 million for the Shanxi Lishi-Xixian County section of the Hohhot-Beihai National Expressway.

### A new stage of large-scale development of the western region

#### CEB Urumqi Branch supported the construction and development of highways in Xinjiang.

Xinjiang Communications Investment (Group) Co., Ltd., a large enterprise controlled by the State-owned Assets Supervision and Administration Commission of Xinjiang Uygur Autonomous Region, is the most important entity for toll road investment and financing, construction and operation in Xinjiang. CEB Urumqi Branch and Everbright Securities won the bid for the underwriting qualification for the RMB3 billion corporate bond of the AAA-rated Xinjiang Transportation Investment.

#### CEB Guiyang Branch supported the project to channel computing resources from the east to the west<sup>4</sup>.

Approved to provide financing loans for the projects supported by national policy tools, CEB Guiyang Branch offered an RMB3.5 billion financing loan for the construction project of a computing base of a technology company, so as to improve the efficiency of channeling more computing resources from the eastern areas to the less developed western regions.

### New breakthroughs in the all-round revitalization of the northeast region

CEB Dalian Branch participated in the underwriting of Series 1 of the super & short-term commercial paper of RMB500 million for Liaoning Hongyanhe Nuclear Power Co., Ltd. in 2022. Currently, the company operates the country’s largest nuclear power plant in operation.

CEB Changchun Branch approved a credit facility of RMB66 million for the “Key Equipment Renewal Project of National Development and Reform Commission” of Gongzhuling Bearing Co., Ltd.

<sup>4</sup> The project to channel computing resources from the east to the west: By building a new computing network system integrating data centers, cloud computing and big data, the computing resources from the east will be introduced to the west in an orderly way, thus improving the construction and distribution of data centers and coordinating development of the east and west.

## Promoting higher-level opening up

Bearing in mind the Bank's strategies and its internationalized planning, CEB continued to give play to its advantages in globalization, and was proactive in implementing the BRI, building a network of correspondent banks, deepening the cross-border collaboration mechanism, and promoting the RMB internationalization, so as to promote higher-level opening up on all fronts.

## Responding to the BRI

To implement the BRI, the Bank participated in more key projects along the Belt and Road and helped build quality cooperation platforms for "going global" and "bringing in", contributing to the high-quality development of the Belt and Road.

### CEB Hong Kong Branch supported the construction of the Belt and Road.

CEB Hong Kong Branch facilitated the issuance of dual-currency Belt and Road green bonds. Projects including clean energy and green buildings of countries along the Belt and Road and key domestic provinces were selected as underlying assets, all which were in line with the *Green Bond Principles* of the International Capital Market Association (ICMA) and received third-party certification.

### CEB Seoul Branch supported the development of Korea-invested enterprises in China.

CEB Seoul Branch granted USD15 million working capital loans to a manufacturing company, subsidiary of a large South Korean corporation in China, in support of its production of wires and other materials.

## Facilitating cross-border RMB business

Facing multiple impacts imposed by the COVID-19 pandemic and the reshaping of global supply chains, the Bank firmly implemented the requirements of ensuring stable foreign trade and investment, prudently promoted RMB internationalization, proactively implemented facilitation policies for cross-border RMB business, fully supported the development of real economy with foreign investment and trade, and served the construction of a new development paradigm. In 2022, the amount of receipt and payment from cross-border RMB corporate banking business reached RMB83.4 billion, up 39% year on year.

### CEB Tianjin Branch promoted the facilitation of cross-border RMB settlement.

CEB Tianjin Branch assisted a foreign trade enterprise in being selected into the list of outstanding cross-border RMB settlement enterprises. The customer can access cross-border RMB settlement service by providing Statements for Receipt/Payment via Cross-border RMB Settlement or the receipt/payment instruction.

### CEB Chengdu Branch guided enterprises to avoid exchange rate risks via cross-border RMB settlement.

Faced with exchange rate risks out of two-way fluctuations of RMB, CEB Chengdu Branch promoted the concept of exchange rate risk neutrality to a foreign trade enterprise, guided them to settle in RMB in cross-border trade, and helped them avoid exchange rate risks.

## Building global correspondent banking network

CEB established SWIFT's Relationship Management Application (RMA) relations with 946 overseas correspondent banks from 86 countries and regions around the world, including 39 countries along the Belt and Road. In 2022, the Bank approved country/region credit risk limits worth USD82.5 billion for 38 countries and regions, among which 13 countries along the Belt and Road were entitled to credit limits totaling USD4.722 billion. It approved credit limits totaling USD41.638 billion for 155 overseas correspondent banks (including factors) from 28 countries and regions.

Sunshine Consumer Finance on China International Fair for Trade in Services, September 2022



## Promoting green development

The Bank firmly implemented the decisions and plans of the CPC Central Committee on achieving carbon peaking and carbon neutrality goals as well as the building of a beautiful China, actively implemented the philosophy of green development, made coordinated efforts in carbon reduction, pollution treatment, green business expansion, and economic growth, and supported economic and social development. CEB fully implemented regulatory requirements relating to green finance development. Focusing on green finance, ESG risk management, climate risk management, and low-carbon transformation, CEB formulated the *Internal Management Measures for Green Finance of China Everbright Bank (Trial)* and the *Medium-term Action Plan for Green Finance of China Everbright Bank (2022-2025)* and clarified management requirements, development goals, key tasks, policy guarantees, and organization and implementation methods for promoting green finance.

The Bank constantly enriched green finance product spectrum, focused on key areas including clean energy, energy conservation and environmental protection, green agriculture, low-carbon transportation, clean and efficient coal utilization, and secure energy supply, stepped up efforts in financial support, innovated products, models, and services, and supported the development of green, low-carbon, and circular economy.

As at the end of December 2022, the Bank's green loan balance stood at RMB199.29 billion, an increase of RMB74.698 billion or 59.95% compared with the year beginning. The scale of green bond underwriting reached RMB9.077 billion, green notes reached RMB1.887 billion and green letters of credit reached RMB1.883 billion.



## Supporting green transformation

The Bank supported the development of green industries and the green transformation of enterprises and continued to improve the allocation of financial resources. Targeting green industries specified in the *Green Industry Guidance Catalogue* of NDRC including energy conservation, clean production, clean energy, ecological environment, green upgrading of infrastructure and green services, it gave priority to the granting of credit and promoted the green adjustment of investment and financing structure. The Bank strictly controlled credit granted to areas with high energy consumption, heavy pollution and large emissions, resolutely curbed irrational expansion, controlled the scale of credit step by step in an orderly manner, supported the promotion of low-carbon transformation and upgrading of traditional industries, constantly improved the credit structure of industries and customers, controlled the intensity and pace of work relating to carbon peaking, and prevented forced early repayment of loans, and arbitrary termination of loan agreements.

## Energy conservation and environmental protection industry

### CEB Wuhan Branch led a syndicated loan in fixed assets to help sewage treatment.

CEB Wuhan Branch provided a special syndicated loan of RMB1.043 billion for the Beihu Sewage Treatment Plant of Wuhan Urban Drainage Development Co., Ltd. and its affiliated projects. The project has been fully put into operation, with a monthly sewage treatment capacity of 15 million tons.



## Clean production

### CEB Xi'an Branch provided credit support to promote coal green exploitation.

CEB Xi'an Branch provided a limit of RMB126 million fixed asset loans for infrastructure projects of Shaanxi Coal Group Yulin Chemical Co., Ltd., and supported the construction of the demonstration project of clean and efficient coal conversion after separation and the coal pyrolysis start-up project, with a capacity of 15 million tons/year.

## Clean energy

### CEB Hangzhou Branch supported the molten salt energy storage project.

CEB Hangzhou Branch granted RMB100 million loans to Shaoxing Green Electricity Energy Co., Ltd for the green electricity molten salt energy storage demonstration project. The first phase of the project is expected to generate 32 million KWH of electricity per year, save 77,500 tons of standard coal and reduce about 145,000 tons of carbon dioxide emissions annually.

### Everbright Financial Leasing Co., Ltd. supported the battery leasing service project.

Everbright Financial Leasing Co., Ltd invested RMB468 million to Mirattery Co., Ltd. to support the project of Battery as a Service (BaaS), which is expected to consume 26.4 million KWH of electricity per year, save 12,000 tons of gasoline consumption and reduce 38,000 tons of carbon dioxide emissions.



## Supporting ecology and environment protection and ecological restoration

### CEB Hefei Branch supported mine ecological restoration project.

Abandoned mines lead to a series of problems such as regional environmental pollution and geological disasters. CEB Hefei Branch approved RMB160 million loans to Hefei Jinsiliu Ecological Construction Co., Ltd., a mine restoration enterprise, to support ecological restoration and environmental protection of abandoned mines.



## Facilitating green upgrading of infrastructure

### CEB Chongqing Branch supported the green upgrading of Chongqing Jiangbei International Airport.

The construction projects of the East Terminal area and the third runway of the Jiangbei International Airport of Chongqing Airport Group Co., Ltd. focus on green upgrading in such areas as rainwater utilization, new energy use, pollution prevention. CEB Chongqing Branch invested in the second tranche of green medium-term notes of the company in 2022 to serve green development.



## Supporting the carbon peaking and carbon neutrality goals

Focusing on the carbon peaking and carbon neutrality goals and aiming at strengthening top-level planning, the Bank issued the *Notice on Implementing Major Decisions and Plans on Peaking Carbon Emissions and Achieving Carbon Neutrality to Promote the Comprehensive Development of Green Finance*, in which the work programs and action plans of fully implementing carbon peaking and carbon neutrality goals were put forward, for which a leading group under the Head Office was established. The *Notice on Accelerating the Scenario-based Finance Marketing of Carbon E-trading Connect* was issued to boost the development of carbon trading market.

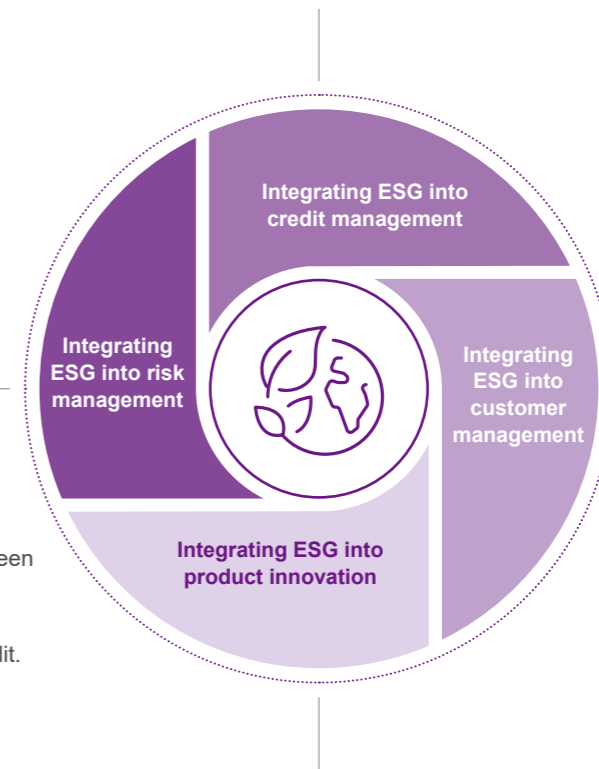
The Bank continued to enrich financial product spectrum with carbon peaking and carbon neutrality goals. Utilizing carbon-reduction supporting tools, the Bank supported low-cost financing of loan projects in key carbon-reduction fields including clean energy, energy saving and environmental protection, which generated environmental benefits and devoted to the “dual carbon” targets. In terms of carbon financial product innovation, the “Scenario-based Finance Carbon E-trading Connect” model has been launched, and innovative credit products such as carbon trading pledge loan and forest right mortgage loan have been phased in, providing a package of financial services to meet enterprises’ diversified financing needs in low-carbon transformation.



## Green finance contributed to realizing the carbon peaking and carbon neutrality goals

Dynamic assessment and classification of environmental and climate risks of major industries and customers were strengthened to prevent various risks caused by the transformation towards carbon peaking and carbon neutrality.

The Bank made green investment through utilizing green financial instruments including underwriting green financial bonds and granting green credit.



Following industry-oriented credit policies, the Bank focused on green industries supported by national policies, prudently engaged in business with traditional high-carbon industries, and strictly limited the credit granting to energy-gobbling, high-emission and severely over-capacity industries.

Focusing on enterprises in connection with energy production, energy consumption, and support for carbon emission reduction, the Bank further specified the key areas of green finance credit and investment support targeting different types of enterprises and improved resource allocation, so as to fully advance the development of green industry and the low-carbon transformation of enterprises.

### CEB Fuzhou Branch Implemented the Carbon Trading Scenario-based Finance Project.

Fuzhou Hete New Energy Co., Ltd., an innovative and environmental-friendly enterprise using comprehensive resources, engages in local cogeneration and central heating projects. It is also a key emitter included in the national emission trading allowances management. Fuzhou Branch issued working capital loans of RMB10 million with pledge of carbon emission right.

### CEB Hangzhou Branch granted loans with mortgage of green carbon emission allowances.

Huzhou Jiajun Thermal Power Co., Ltd. is a thermal power supply enterprise that serves the main urban area and South Taihu New District of Huzhou. Hangzhou Branch valued its carbon assets with reference to the national carbon emission allowance trading price published by Shanghai Environment and Energy Exchange, completed the mortgaging of 290,000 tons of carbon emission allowances, and granted loans of RMB8 million with mortgage of carbon emission allowances.

### Sharing experience on green practice

Promotion video "Leading a Green and Low-carbon Life with Everbright"



The Bank actively participated in exchanges and activities relating to green finance and ESG, delved into the future prospect of sustainable development, and shared the philosophy of Green Everbright with other parties, which all demonstrated the fine characteristics of Green Everbright.

The trip exploring green finance by the green experience officer - Purple (CEB mascot, also named "Xiao Qie Zi" in Chinese spelling)



NFT themed digital collectibles



## Stepping up efforts to promote inclusive finance

Sticking to the work requirement of "scale increase, cost cut, and convenient services", the Bank expanded the coverage of inclusive finance to support the development of small and micro enterprises. As at the end of December 2022, the balance of inclusive loans to small and micro enterprises stood at RMB 305.317 billion, an increase of RMB 68.316 billion or up 28.82% from the year beginning, exceeding the growth rate of other loans by 21.68 percentage points. The number of customers reached 425,288, an increase of 33,163 from the year beginning. The weighted average interest rate of newly-granted loans was 4.44% and the NPL ratio was 0.67%, both remaining within a reasonable range and meeting the requirements of the CBIRC on "Two No-less-thans and Two Controls".

### Improving the capability of financial services

The Bank continued to improve its institutional mechanism, established and developed the long-term mechanism for encouraging banks to become confident, willing, qualified and able to provide loans for small and micro enterprises, innovated financial products, and empowered inclusive finance through fintech. It built a business process management system for inclusive finance to realize intensive operation and intelligent integration of middle-office functions for featured inclusive finance businesses such as credit management, business management, project management, contract management and data management. More than 100 inclusive finance eco-chain projects were developed, and as at the end of December 2022, the credit balance exceeded RMB9 billion.

## Empowering the development of small and micro enterprises

The Bank formulated targeted credit scheme of inclusive finance, implemented special and full credit guarantee, and continuously released policy dividends in special performance, FTP preferential reduction, EVA performance coefficient, pricing authorization, remote reporting, etc. It also developed differentiated assessment methods for inclusive finance, and met regulatory requirements on the proportion of inclusive finance assessment. In addition, it implemented sub-authorization requirements including the review and approval of inclusive loans, and made more interest concessions to small and micro enterprises.

The Bank continued to enrich product spectrum of quick loans for inclusive finance and upgraded "Sunshine E-Mortgage Loan", "Sunshine E-Micro Loan", "Tobacconist Loan", and "Sunshine Government Procurement Loan", innovatively developed "Sunshine E-Tax Loan" and "Sunshine E-Bill Loan", enriched the logic and scenario application of taxation approval, and increased financing access to unsecured loans.

### CEB supported SF Express eco-chain project.

The Bank connected its "Sunshine Inclusive Finance Cloud" platform with SF Express "Fengrongtong", a capital logistics platform solution provider. Taking fintech, data interaction and real trade as the focus and the supervision of goods as the guarantee, following up the philosophy of "scenario-based, intelligent, online, and digital" development, the Bank introduced SF Digits as the supervisor and handler of the project, and provided order financing and inventory financing services for downstream dealers of core branding customers who had established cooperative relations with SF Digits, with a total amount of financing exceeding RMB1.5 billion.

with a total amount of financing exceeding RMB

# 1.5

billion



# Highlighting Everbright Featured Operation with Pragmatical Development

Positioned as a “a first-class wealth management bank”, the Bank has made an effort to strengthen the strategy implementation, oriented to three North Star Metrics (NSMs)—Retail Clients Asset Under Management (AUM), Corporate Clients Finance Product Aggregate (FPA) and Interbank Clients Gross Merchandise Volume (GMV), to improve the capability of comprehensive financial service and promote the transformation towards a wealth management bank.

## ★ Three NSMs:

- Retail Clients Asset Under Management/AUM
- Corporate Clients Finance Product Aggregate/FPA
- Interbank Clients Gross Merchandise Volume/GMV

传承

青春之光

美好

青春之光

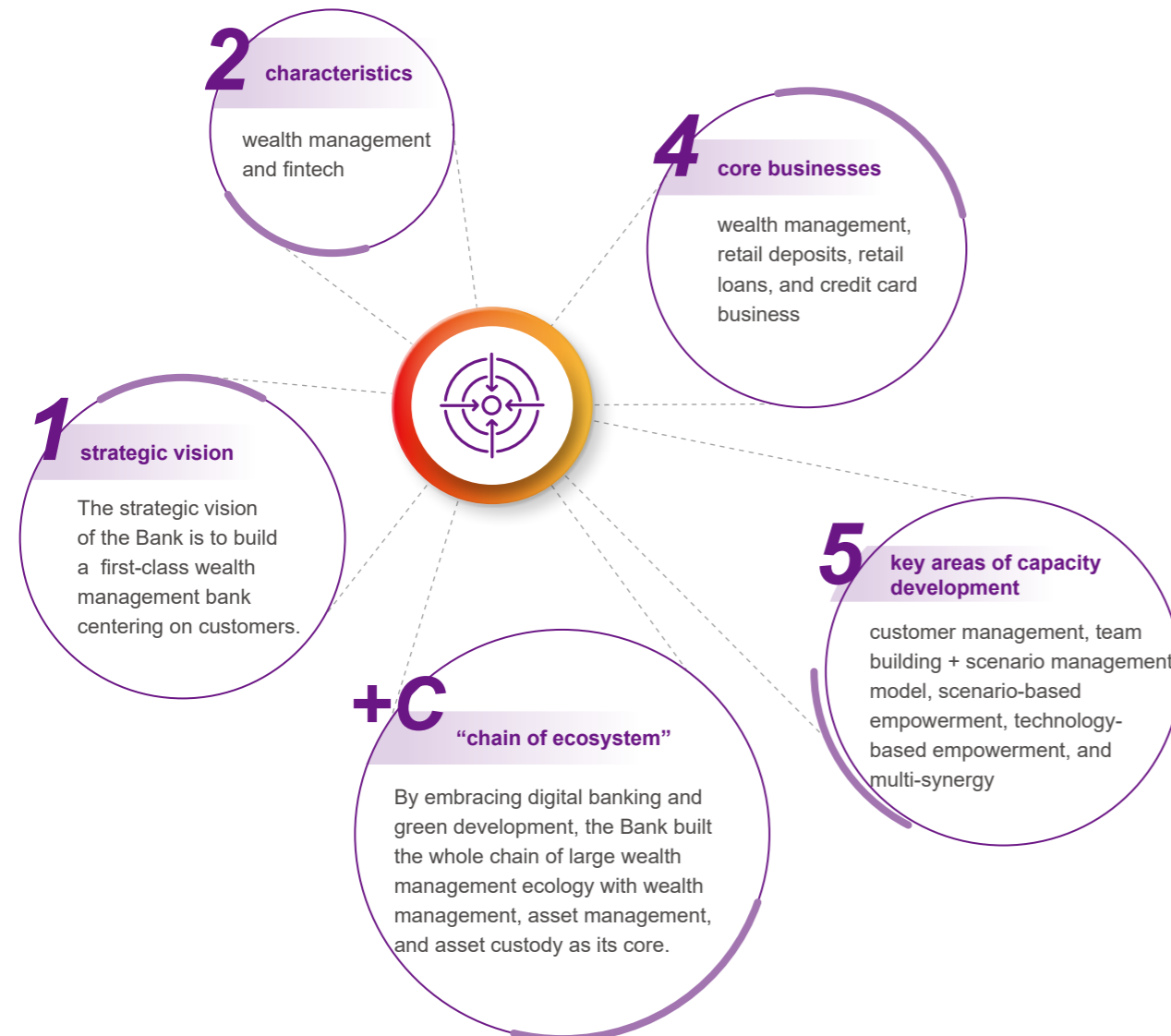


# Transforming wealth management

The Bank has actively promoted the transformation of wealth management with the people-centered development philosophy and fulfilling the responsibility of financial institutions to serve the political goals and the people. It has made a continuous effort to optimize business structure and effectively meet clients' needs for financial services. Based on its four core businesses, namely wealth management, retail deposits, retail loans, and credit card business, it built the whole chain of large wealth management ecology with wealth management, asset management, and asset custody as its core, so as to effectively improve capability of comprehensive financial service and highlight the featured wealth management.

As at the end of December 2022, it had 147.0641 million retail customers (including holders of debit and credit cards), more than 1.16 million wealth management customers who have a monthly average of RMB0.5 million to RMB6 million in their account with the Bank, an increase of 10.65% over the end of the previous year, and 56,500 private banking customers with more than RMB6 million, an increase of 13.00% over the end of the previous year, representing an improving customer structure. The AUM of its retail customers stood at RMB2,424.034 billion. The total number of its credit card customers reached 47,646,582.

## 1245+C Retail Banking Strategy



## Wealth Management Night Market

The Bank resumed the Wealth Management Night Market Program which introduced exclusive products, selected quality products according to the market and dynamically managed the product portfolio. Cooperating with excellent content producers and other professional institutions to offer investing courses, financial information and advice to help customers build financial IQ. With refined products and content, the program offered customers companionship and wealth appreciation, representing a featured platform providing inclusive, convenient and wealth management services for users.



## Tailored and targeted offerings

The Bank gained insights into customer needs and offered highly personalized and targeted wealth management products to precisely match customer needs.

## Private banking

To advance the net value-based transformation of wealth management business, the Bank worked to improve market research and forecasting, optimize the supply structure, and increase the supply of lower or zero risk and inclusive products. The Bank has launched more than 1,800 “90% off + Class C Fund” and 36 inclusive insurance products, making wealth management accessible to more common investors.

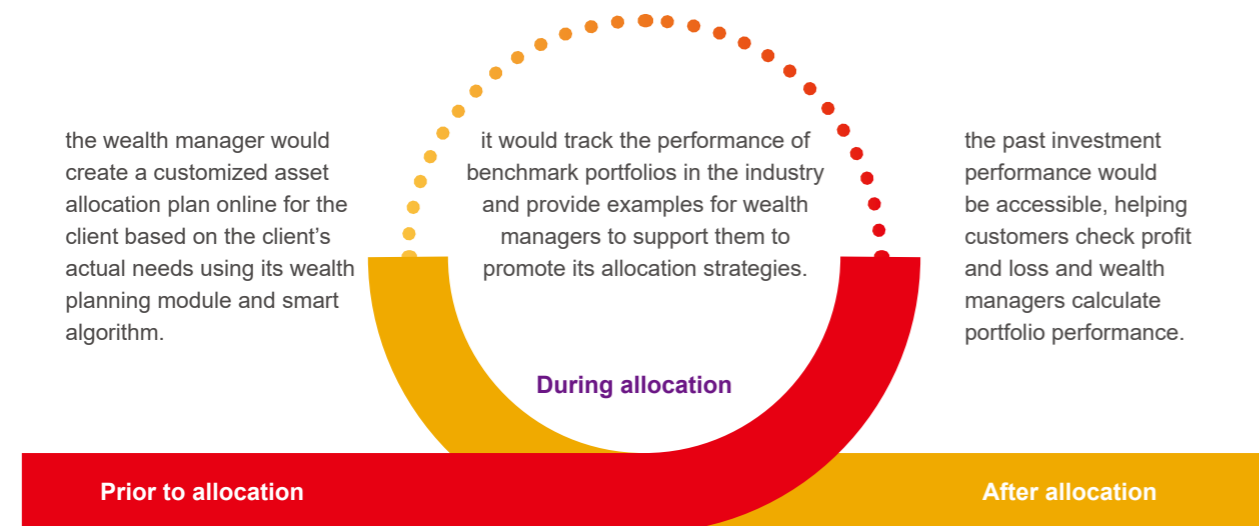
The Bank honed the skills to pick quality products and used indicators such as customer experience, product evaluation, and investment penetration to build an independent product selection system that can help customers pick public and private equity products throughout the market at any time. It supported and accompanied its customers, and practiced philosophy of long-term investing and value investing.

### China's first trust for the service of the disabled under private banking

The Bank launched the first trust for the service of the disabled as an innovative life-long caring solution to meet the needs of people with disabilities becoming the first to offer such service under private banking in China.

### Smart asset allocation

The Bank implemented a smart asset allocation strategy for its private banking customers and accompanied the customers throughout the following three stages of asset allocation.



## Innovating in credit card



### CEB Rural Revitalization Credit Card

Committed to supporting livelihoods and well-being of rural population, the bank launched the CEB Rural Revitalization Credit Card, which designed multiple preferential solutions for cardholders in various aspects of life, including entertainment, travel, food, shopping, etc.



### CEB Youth Credit Card

In response to the *Notice on Strengthening Financial Services for New Residents* of CBIRC and PBOC, the Bank launched CEB Credit Cards for Young People exclusive for the 300 million new residents including young white-collar workers, young front-line blue-collar workers, and newly employed graduates, etc.



# Supporting livelihoods with featured services

The Bank is committed to supporting people's livelihood by providing improved financial services. It accelerated the development of the "Enjoy Sunshine" series of products for the senior to build financial services system caring for the aged people. In addition, it attached great importance to its healthcare and medical industry and strengthened the coordination of online and offline service capabilities, making the financial services more accessible and useful to customers.

## Financial services for the senior

The Bank worked hard to nail its senior customers' core needs. For example, it made the CEB Mobile Banking App and its Cloud Payment app more senior-friendly and built a multi-level, multi-pillar pension insurance system. A personal pension sector was placed on its mobile banking app, offering a one-stop online solution that covers the complete spectrum of pension account services, including account application, account opening, deposit, withdrawal, fund transfer, and purchase of products. It also made an effort to raise the levels of financial literacy of aged people and enhance their financial risk awareness and ability to protect themselves from financial fraud. It pressed ahead the building of "Demonstration Outlets of Respecting the Elderly", respected the senior's habits to improve the customer experience, contributing to the improvement of financial service system for the elderly in multiple dimensions.



### Senior-friendly version of the CEB Mobile Banking App



Considering the decline in visual functions and finger flexibility among elderly people, the Bank has adjusted the font size and contrast of pages relating to frequently used functions such as account services, transfer and remittance to make them easier to read for the senior.



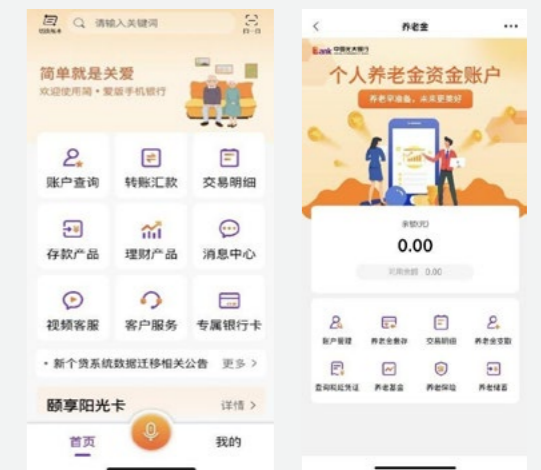
The Bank set touch areas bigger to help elderly users to tap the functions wanted. Additional functions such as voice interaction and screen reading are offered to help bridge the digital divide for the senior.



The senior-friendly versions of the app's customer services and video customer services have been launched, featuring functions such as large fonts and screen reading, with priority access for the elderly, etc.



A pension section was set up to provide pension account services, covering all three pillars of China's pension system: public pension (first pillar), enterprise annuity (second pillar), and personal pension (third pillar).



Senior-friendly version of the CEB Mobile Banking App/personal pension section

### Demonstration Outlets of Respecting the Elderly

#### “Demonstration Outlets of Respecting the Elderly” covered 39 branches of the Bank

As at the end of December 2022, the Bank designated 100 banking outlets as “Demonstration Outlets of Respecting the Elderly” with Everbright features, covering all of its 39 branches. These outlets are moderate-sized and operate efficiently with sound system and quality services. They tend to the needs of the senior with the utmost enthusiasm, patience, compassion, and professionalism, improving the elderly customers’ experience.



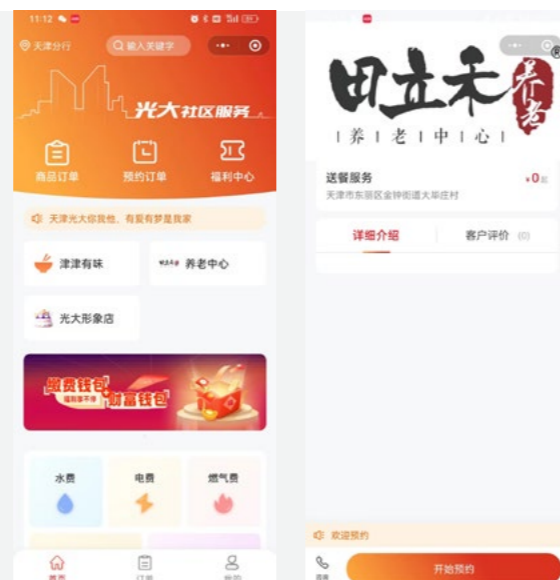
#### Improving and standardizing services for seniors at banking outlets

To improve and standardize services for seniors at its banking outlets, the Bank compiled *Financial Knowledge for Elderly People* and *A Guide to Serving Elderly Customers* according to their characteristics. The senior are given priority at its banking outlets with special personnel assigned to tend their needs. Its banking outlets also set up special teller windows with skilled tellers to reduce the time spent in waiting areas for elderly people and other customers with special needs.

#### Offering special financial education for the senior

As part of its effort to build an inclusive smart society, the Bank offered financial and consumer protection education for elderly customers to help them expand financial knowledge and improve their awareness of risks around the use of financial services and ability to protect themselves from financial fraud.

### Tianjin Branch launched a mini-program for the Tianjin Tianlihe Elderly Care Center



## Healthcare and medical services

The Bank leveraged its financial resources, expertise and channels to offer innovative and standardized healthcare and medical services to its customers as part of its effort to support the country’s medical and health system, improve Chinese people’s well-being, and contribute to social stability.

### CEB Suzhou Branch launched the Fangchengshi App

Via fintech innovation, CEB Suzhou Branch launched the Fangchengshi App which is an online platform that offers services of “Internet + finance + combination of healthcare, medical insurance and medicine”. With this app, a lot of services are clicks away from the comfort of users’ home. For example, users can use this app to pay for appointment, get a prescription online, purchase medicines online, and get prescription medicines delivered to home. All services can be paid by medical insurance or at their own expense.

### The third-generation social security card can be applied via the Bank’s WeChat mini-program

Customers can apply for a third-generation social security card through the Bank’s WeChat mini-program. The application procedure includes submitting application, identity authentication, making appointment with a banking outlet, etc. This function improved customers’ experience at the counter with simplified procedure. As at the end of December 2022, more than one million customers received their third-generation social security card.

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# Enhancing financial availability

## Online services

### Personal online banking

The Bank has two personal online banking systems: a standard version and an entrepreneur version. In 2022, the personal online banking focused on upgrading the data protection system and improving the customer experience. As at the end of December 2022, the number of the Bank's personal online banking customers stood at nearly 41 million.



The Bank's personal online banking user interface

As at the end of December 2022, the number of the Bank's personal online banking customers stood at nearly

**41**  
million

### Corporate online banking

The Bank offered value-added services and products to its corporate online banking customers and was the first commercial bank to offer "Business Credit Report Searching Service" via online digital business license authentication. It also upgraded its agency payroll services to enhance security and convenience of its app.



The Bank's corporate online banking user interface

### Mobile banking

In December 2022, version 10.0 of CEB Mobile Banking App was launched. It offers an upgraded one-stop solution to address customer financial needs in areas such as wealth management, social security, lending and payment services, covering wealth management products, social security payment, consumer finance, payment of utility bills, and citizen services.



## Corporate mobile banking

CEB Corporate Mobile Banking App has been updated with a number of new features, including cross-border finance, cash management, supply chain finance, agency payroll and multiple first-level services such as foreign exchange services, letters of guarantee, and tax services, to meet the diverse needs of corporate customers with mobile terminals. It also launched functions of online credit certificate, cash withdrawal by appointment, approval of the daily transfer limit, etc. To better meet corporate customers' financial needs and protect their asset security, the Bank has strengthened the risk control, launched Yun Zheng Tong e-signature, and raised the limit of payment without a physical security key to RMB5 million.



CEB Corporate Mobile Banking App

## Offline services

Indicator	2022
Banking outlets	1,153
Self-service banking kiosks	1,203
ATMs	2,865
Community banks	460

### Rolling out community banking outlets

Drawing up the *Work Instructions on Operation and Development of Community Banks of China Everbright Bank (2022)* and following the guiding principles of "based on community, practicing inclusive services, highlighting quality, conducting compliant operation", the Bank provided community residents with professional, convenient and considerate financial services. As at the end of December 2022, the Bank set up 460 community banking outlets.



A community banking outlet of CEB Hefei Branch launched door-to-door banking services

## Scenario-based financial services

The Bank leveraged its strengths in digital economy to integrate financial services into the work and lifestyle of users and develop competitive products to meet financial needs linked to scenarios including transportation and logistics, real estate transactions, flexible working, smart travel, smart campus, healthcare, and supply chain services.



### Sunshine Logistics Express

#### (Wu Liu Tong): financial services for the logistics industry

Sunshine Logistics Express integrates multiple bank account systems to provide logistics platforms with one-stop solutions for all of their financial needs, including membership authentication, account opening and closing, fund transfer, day-end reconciliation, voucher printing, etc. It significantly enhanced the ability of logistics platforms to pass online authentication, improved the efficiency of financial processing, supported their high-frequency transactions, and helped them synchronize the flow of work, goods, information, and money. In 2022, Sunshine Logistics Express supported leading logistics companies, including Full Truck Alliance, Kuaicheng, G7, Yunda Youpei, WB Tech, and xcw9898.com, in completing transactions amounting to more than RMB190 billion.



Digital port of Full Truck Alliance in Guizhou

### Sunshine Flexible Employment

#### Express (Ling Gong Tong)

Sunshine Flexible Employment Express (Ling Gong Tong) expands flexible employment scenarios to include online car-hailing platforms, housekeeping companies, food delivery and logistics platforms, local life service platforms. It supports livelihoods by providing these platforms with a full spectrum of financial services, including fund supervision, factoring, payment, and settlement services. In 2022, Ling Gong Tong supported the completion of over 800,000 transactions and the total transaction value amounted to RMB2.1 billion.

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**2.1** billion

### Sunshine Housing Express

#### (An Ju Tong)

Sunshine Housing Express (An Ju Tong) offers custody services for scenarios like property transaction based on "account administration + payment and settlement" with the Bank's credit to protect citizens' funds. Taking advantage of open service system, smart configuration settings, well-designed account system, and full spectrum of online services, An Ju Tong helped more than 60 platforms, including Beike, 5i5j.com, and Maitian, complete transactions worth more than RMB300 billion in 2022.

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**60**

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**300**

billion in 2022

### Sunshine Receivables Express

#### (Guang Xin Tong)

Sunshine Receivables Express (Guang Xin Tong) is a supply chain finance platform empowered by blockchain, smart contracting, and big data, integrating industry and finance. It gains insight into the transaction background and debtor-creditor relationships of corporate clients, digitizes and standardizes the management of their accounts receivable, and provides e-signature, payment and settlement, online financing and other financial services. By the end of December 2022, Guang Xin Tong has served more than 100 leading companies.



CEB Kunming Branch launched Tong (Concrete) Xin Tong, a digital supply chain finance platform for local manufacturing companies

## Innovation-driven development

The Bank viewed data as a factor of production, technology as a tool of production, and platform scenarios as a means of production. By mining data and harnessing the power of technology, it worked to build a multi-tiered and classified customer management system.

### Building technological innovation system

The Bank issued a series of corporate policies to promote innovation, including *Innovation Management Policy of China Everbright Bank (Trial)*, *Innovation Management Guidelines of China Everbright Bank*, *Protocol of the Technology Innovation Laboratory of China Everbright Bank— Working Rules of Seminar Room*, *Fintech Innovation Project Management Policy (2022)*, *Management Measures for Annual Innovation Awards of China Everbright Bank (2022)*, *Rules of Procedure of the Innovation Committee of China Everbright Bank (2022)*, and *Management Measures for Technology and Innovation Laboratory of China Everbright Bank*.

The Bank continued to improve the functions of its innovation management platform and launched 12 project supervision functions (including project evaluation and project revenue) and 5 ex-post control, review, and query functions on the mobile app and upgraded the “Good Idea” platform with optimized functions.

### Data traffic management platform

The data traffic management platform is built on a group-wide architectural framework and has the ability to manage data in public domain. It has become a frontline command center for the Bank’s business operations, supporting public data traffic analysis, interaction between public and private domains, and formulation of an automation strategy. Featuring four functional modules—traffic map, operating model canvas, Strategy Kanban, and A/B testing, the platform efficiently attracts traffic from public domain and converts private traffic into sales by presenting right content to targeted user at proper time via suitable channel. The Kanban mode can be used to visualize data traffic operation outcome so that operators can make better decisions and continuously improve their operation strategies.

## Qualifications and certifications

The Bank has obtained ISO/IEC 20000, CMMI V2.0 Level 4, three-star green data center architecture (for Shijingshan Cloud Computing Center), Chinese national data center infrastructure Level A (for Xiangshan Data Center), TMMi Level 4, Agile Maturity Level 3, and DCMM Level 4 certifications.

### Publishing Research Report on Data Asset Audit in Commercial Banking Sector and Research Report on the Ecosystem of Data Elements Market in Commercial Banking Sector

The Bank actively participated in university-industry-science partnership to drive data innovation and practice. In 2022, it published *Research Report on Data Asset Audit in Commercial Banking Sector* and *Research Report on the Ecosystem of Data Elements Market in Commercial Banking Sector* of more than 5,000 copies, hoping to be informative for related sectors.



## Digital transformation

The Bank harnessed fintech for advancing the digital transformation of products and services to improve its ability to deliver quality financial services and enhance the customer experience.

### Corporate services

#### Launching the Sunshine Supply Chain Cloud Platform

The Sunshine Supply Chain Cloud Platform is an online one-stop platform that uses the SaaS model, cloud service and an open API to provide supply chain finance, cross-border finance, trade finance, and other financial services for corporate customers. This platform helped the Bank deep cooperation with high-quality supply chain partners to build a supply chain finance ecosystem and to facilitate innovation and development of businesses throughout supply chains. As at the end of December 2022, the Platform connected to 35 scenario-based financial service platforms, with nearly 6,000 registered users and transactions totaling around RMB50 billion.

As at the end of December 2022, the Platform connected to

**35**

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with nearly

**6,000**

registered users and

transactions totaling around RMB

**50**

billion

#### Auto Full Pass helped bolster the auto market

In 2022, the Bank kept the Auto Full Pass system running smoothly by rolling out strong support policies and harnessing the power of technology to streamline business processes, thereby helping bolster the domestic auto market. In 2022, the Auto Full Pass provided a total of RMB226.6 billion in financing to 52 auto manufacturers and nearly 5,000 auto dealers. It also offered loans to EV manufacturers and dealers. In 2022, it provided RMB74.1 billion in financing for over 1,000 BYD auto dealers, an increase of more than RMB51.8 billion over previous year.

In 2022, the Auto Full Pass provided a total of RMB

**226.6**

billion in financing

to

**52**

auto manufacturers

and nearly

**5,000**

auto dealers



### Citizen services

As a people-centric bank, the Bank is committed to making life easier for its customers. It worked to improve its customer experience in key areas such as payment, shopping, bill checking, social security, and medical insurance by offering convenient services and quality products.

#### Building digital twins for payroll account systems as a technological solution to wage arrears for migrant workers

CEB Beijing Branch helped regulators effectively monitor wage payment data of migrant workers by creating a digital twin of the payroll account system of construction companies. This service can help regulatory authorities keep abreast of the progress of projects, labor relationships, and wage payments, thereby preventing wage arrears.



### Livelihood services on CEB Mobile Banking App

CEB Mobile Banking App has set up a citizen service section. Under this section, users can access the four most frequently used services: bill checking, quick payment, electronic social security card, and electronic certificate for medical insurance via the "One-stop Social Security". Customers can use the app to inquire about personal insurance or make social security payment online.



The "One-stop Social Security" on CEB Mobile Banking App

### Convenient services by Cloud Fee Payment

The Cloud Fee Payment platform of the Bank is an open, digital and smart system offering financial services, covering 25 groups, 220 categories, and over 14,491 items of online payment such as bills for water, electricity, gas, telecommunications, heating, social security, education, fine, property management, medical services, etc. As at the end of December 2022, it provided online social security payment in 29 provinces (autonomous regions or municipalities), including Shanxi and Hebei.

Persistently implementing its plan, the Bank focused on solving critical and urgent problems of urban and rural residents in third- and fourth-tier cities in payment services. It has published the *Report on Convenient Fee Payment Industry of China* for 8 consecutive years as part of its effort to support high-quality development of the industry.

# Strengthening consumer protection

## Consumer protection system

To effectively protect the rights of consumers, the Bank has made a continuous effort to improve its consumer protection system. For example, it has formulated *Management Measures for Consumer Protection of China Everbright Bank* and *Review and Management Measures for Consumer Protection of China Everbright Bank*, and strengthened consumer protection throughout the whole process by clarifying ex ante, interim, and ex post focus, and standardized consumer protection practices to strengthen consumer protection capability and safeguard legitimate rights of consumers.

The Board of Directors, the Board of Supervisors, and senior management of the Bank have contributed to the improvement of its consumer protection system by providing guidance, reviewing relevant proposals, and overseeing the implementation of its consumer protection strategy, policies and targets.

In 2022: Its Board of Directors reviewed the *Consumer Protection Action Plan of China Everbright Bank (2022)* and other proposals, and determined annual consumer protection goals and tasks;

## Popularizing financial knowledge

The Bank actively participated in various financial education and awareness activities and campaigns organized by regulators and organized its own financial education and awareness campaigns. For example, in 2022, the Bank launched Sunshine Consumer Protection Campaign 2022, which focused on building a financial education system for new residents, teenagers, elderly customers, and rural residents as well as education activities exclusive for elder people and rural residents. As at the end of December 2022, the Bank designated 100 Demonstration Outlets of Respecting the Elderly, and built first seven rural financial education centers. Via digital technology, the Sunshine Consumer Protection Program and the digital human “Xiaoxuan” were introduced on its mobile banking app to reach the areas without outlets and people unable to go to the outlets.

The Inclusive Finance Development and Consumer Rights and Interests Protection Committee of the Board of Directors reviewed the *Consumer Protection Report for the First Half of 2022 of China Everbright Bank* and other proposals, and provided guidance on consumer protection practices;

The Board of Supervisors stepped up the oversight of consumer protection, reviewed consumer protection reports, and attended the general meeting of shareholders, meetings of the board of directors, and consumer protection meetings of the Bank;

The leading group for consumer protection and sunshine service of the Head Office held regular meetings to coordinate and promote the implementation of consumer protection measures;

The Consumer Rights & Interests Protection Department of the Head Office took a leading role in organizing, coordinating, supervising, and providing guidance on relevant departments and subordinates to conduct consumer protection activities, establishing a responsible, civilized and smart consumer protection system.



## Sunshine Consumer Protection Campaign 2022

This campaign was designed in the same vein as the Sunshine Consumer Protection Campaign and the Diversity and Inclusion Campaign and with the “C+1+N” model. It aimed to cover as many financial consumers (“C”) as possible and pays special attention to one special group namely the elder people (“1”) and at the same time gives attention to young people, rural residents, military members and their families, people with disabilities, and ethnic minorities (“N”). The campaign lasted one year, engaged all of its employees and utilized all channels of the Bank to reach all of its customers, sending warmth to everyone and opening a new stage for financial consumer protection.

### New Residents

The Bank leveraged short video platforms, Weibo, WeChat, and banking outlets to offer financial education for new residents, including migrant workers and their parents and children, in accordance with the requirements of the *Notice on Strengthening of Financial Services for New Residents*. It has also organized activities in communities, schools, factories, and construction sites to raise new residents’ financial literacy

### Teenagers

The Bank launched a financial literacy campaign for students themed “Sunshine Consumer Protection—Caring for the Young”. The campaign organized the First Lesson, class meetings, open classes, internships, Cultural Week, and appointment of Financial Integrity Ambassadors, with case studies and simulation exercises to stimulate young people’s interest in learning financial knowledge.

### Elder citizens

As part of its effort to respond to the population aging challenge of the country, the Bank organized various activities themed “Sunshine Consumer Protection—Caring for the Elderly” to help senior citizens raise risk awareness and understand the importance of matching the risk rating of investment products with their risk preference.

### Rural residents

To support China’s rural revitalization strategy, 19 branches of the Bank dispatched 25 employees to rural areas to serve as the first secretary of village CPC Committee where they promoted the “Sunshine Consumer Protection—Joining Hands for Rural Revitalization” activities to popularize financial knowledge and consumer rights protection. Education centers were built in the villages of Changsha, Chongqing, Shenyang, Xi’an, Kunming, Nanchang, and Heilongjiang. Seven villages including Lishanping Village were awarded the “CEB Rural Financial Education Center” plaque.

### Investors

The Bank carried out publicity of investors education via multiple channels including the *Open Mic for Wealth Management* of Everbright Wealth official account and the Guangcai pension service program on CEB Mobile Banking App to strengthen companionship and education for investors. Furthermore, it helped its customers gain insight into value investment and long-term investment, build wealth management and risk resistance capabilities, and increase property income of the most customers, safeguarding the wealth accumulation of clients.

## Fair advertising policy and procedure

The Bank formulated its information disclosure regulations for financial products and services in accordance with the *Measures of the People's Bank of China for the Implementation of the Protection of the Rights and Interests of Financial Consumers*. Following principles of being honest and trustworthy, resuming sellers' responsibility, ensuring the integrity, accuracy, completeness and timeliness of the information, the Bank provided information about its products and services for its financial consumers in such manner.

It put in place an ex-ante control mechanism for the protection of financial consumer rights and rolled out special regulations for financial advertising conduct. Financial advertisements must be carefully reviewed before being released. In addition, it formulated guidelines for consumer protection investigation, carried out self-checks and spot checks on financial advertisements, and strengthened control and monitoring. It also offered consumer protection investigation training and invited legal consultants and experts to explain relevant laws, regulations and policies.

### Optimizing late payment reminders for credit card holders

The Bank formulated, implemented and regularly reviewed documents for standardized business procedures, restrictions, operational standards, etc. based on regulatory policies, customer needs and practical business so as to reinforce its compliance management, improve customer experience, and clarify business specifications.

What's more, the Bank made a continuous effort to improve service quality in multiple dimensions and customized differentiated payment reminder strategies for different types of customers on the basis of quantitative decision-making. It also improved its employees' compliance awareness and professionalism through assessment, training, case studies, certification exams, smart inspection, etc. The AI-driven voice payment reminder has been widely applied and other ways like apps, emails, and SMS have been explored.

### Risk warning of wealth management products

The Bank implemented a robust suitability policy with its wealth management clients. Customer risk ratings, product details and product risk warnings are displayed on the purchase page of the self-service system. Investors are required to read the risk warning before investing and tick corresponding boxes.

When a customer submits a purchase order, a pop-up that reads "I have read the Risk Warning and I accept it" will be displayed to guide the customer to transcribe the statement and reconfirm that he/she is aware of the risks associated with the product.

It optimized the online purchase process in order to ensure customers aged 65 and above read and understand the risk warning when purchasing a product with a 3-star or above risk rating. When a client aged 65 and above submits a purchase order for a product with a 3-star or above risk rating online, he/she will be asked to transcribe a statement acknowledging that he/she has independently assessed the risk tolerance of himself/herself.

## Data security and privacy

### Strengthening data security

Strictly complying with the *Data Security Law of the People's Republic of China* and the *Personal Information Protection Law of the People's Republic of China*, the Bank took steps to improve data protection capabilities and reduce the risk of sensitive information leakage. Specifically, it carried out a whole-bank data security check quarterly, screened suspicious files via tools like Data Detective, and deleted sensitive files or moved them to the data safe to guarantee data storage security and protect customers' information.

It publicized knowledge about data security to improve the staff's data security compliance awareness and skills, and encouraged all employees to set personal learning targets, so as to build a proactive and compliance culture of data security.

Bank-wide data security knowledge contests

620,000

### Enhancing privacy protection

The Bank formulated the *Protection Measures for Consumers' Financial Data of China Everbright Bank*, managed consumers' information in a lawful, necessary and honest way, and put in place a usage and management system of consumers' information with hierarchical authentication as its core.

In 2022, according to the requirements of the *Notice of the General Office of the China Banking and Insurance Regulatory Commission on Cracking Down on Privacy Infringements by Banks and Insurance Providers*, the Bank conducted a self-inspection and rectification to identify such cases and took steps to perfect its consumers' information protection system.

## Improving the whistleblower protection system

In accordance with the Administrative Measures for the Handling of Consumer Complaints in the Banking and Insurance Industries by the CBIRC, the Bank rolled out the Management Measures for Consumer Protection of China Everbright Bank, which clarified that "the Bank should identify the identity of the complainant in accordance with relevant regulations, protect data security of the complainant and protect state secrets, trade secrets, and personal privacy according to relevant laws" to protect the complainants' privacy during the handling of complaints.

## Improving complaint management

Highly valuing customer complaints and feedback and strictly following the *Administrative Measures for the Handling of Consumer Complaints in the Banking and Insurance Industries*, the *Notice of the General Office of the China Banking and Insurance Regulatory Commission on Improving the Handling of Consumer Complaints* and other regulatory requirements the Bank constantly optimized the handling mechanism for customer complaints and feedback. Steps were taken to smooth and standardize the channels for customers' complaint filing, interests coordination and benefits protection. Complaints handling channels were displayed at its outlets, official website, mobile banking app, and contracts, with the content covering advertisements, labels, privacy, and health and safety issues of products and services. It analyzed the causes of complaints and then took steps to improve products and services according to customers' demands. Furthermore, the Bank drew lessons from and developed the "Fengqiao Experience", actively engaged stakeholders in the resolution of financial disputes, and fully considered and respected the reasonable demands of consumers to effectively protect the legitimate rights of consumers. In 2022, the Bank received 369,453 customer complaints. Geographically, complaints were concentrated in Beijing, Guangdong and Henan and mainly related to businesses including bank cards, debt collection and loans.

# Consolidating Foundation for Better Governance

Firmly observing the *Company Law of the People's Republic of China*, the *Securities Law of the People's Republic of China* and other relevant laws and regulations, the Bank made outstanding corporate governance its major goal, pursued unity in strengthening the leadership of the Party and perfecting its governance. It continuously optimized the governance system, steadily improved its governance capabilities, and ensured independent operation, effective counterbalances, cooperation and coordinated functioning among all its governance bodies for a steady improvement of its governance as well as a sustainable and sound corporate operation.

Making more efforts in exercising full and rigorous Party self-governance, the Bank aimed to promote the high-quality development of Party building. The Bank persisted in prioritizing strengthening politically building of the Party and upheld the overall leadership of the Party and the centralized and unified leadership of the CPC Central Committee. It deeply understood the decisive significance of the "Two Establishes", stepped up the "Four Consciousnesses", strengthened the "Four Confidences", and ensured the "Two Upholds". It also fully honored its responsibilities and implemented the "one position with two duties", steadfastly implemented the Party's leadership's eight-point frugality code, relentlessly tackled the "Four Malfeasances", and exercised the Party's leadership in all respects and at all times.

中国光大银行  
CHINA EVERBRIGHT BANK



# The Leadership of Party Building



In December 2022, when Wang Jiang, Secretary of the CPC Committee and Chairman of Board of Directors of CEB, inspected work in Wuhan, Hubei Province, he urged Party organizations at all levels of the Bank to take the the inspections and rectifications as an opportunity to integrate their services into the new development pattern and continuously improve the capacity to serve the real economy and national strategies.



In February 2023, Wang Zhiheng, President-Designate of China Everbright Bank, carried out primary-level research in Guangzhou.

The 20th National Congress of the Communist Party of China (CPC) is a meeting of great importance which took place at a critical time as the entire Party and the Chinese people of all ethnic groups embark on a new journey to build China into a modern socialist country in all respects and advance toward the Second Centenary Goal. As a member of the national financial team, the Bank made learning and promoting the spirit of the 20th National Congress of the CPC its political priority at present and for a fairly long time to come according to the decisions and arrangements made by the CPC Central Committee. Through thoughtful arrangements and sophisticated planning, the Bank organized all its Party members to watch or listen to the opening ceremony of the 20th CPC National Congress at the first time so as to learn, promote and implement the essence of the meeting.

All the Party members of the Bank have become more purposeful in political stance, thinking and action in learning and implementing the spirit of the 20th CPC National Congress. Bearing the politically-oriented and people-centered features of finance in mind, they fully turned the major strategic plans made in the Congress into specific action. The Party officials and members at all levels of the Bank communicated the spirit of the 20th CPC National Congress under various themes and at different levels, to play a leading role in motivating all the staff to learn and implement of the essence deeply and practically. The Bank issued the *Work Plan of the China Everbright Bank Committee of the CPC on Carefully Learning and Implementing the Spirit of the 20th CPC National Congress* to lead all its Party members and employees to study and read the report of the 20th CPC National Congress and the Party's Constitution so as to understand the new ideas, theories, plans and requirements proposed in the meeting. Through "the First Agenda" as well as group theory study session held by the Party Committee, the "Three Meetings and One Lecture System", the themed Party day, thematic training and other activities, the Party organizations at all levels of the Bank continued to profoundly learn and exercise the spirit of the 20th CPC National Congress to ensure it is delivered to every employee and enhance the actual effect of its implementation.



The Bank organized diverse thematic Party Day activities



As the official publicity and promotion platform for Party building of China Everbright Bank, the "CEB Cloud Party Building" WeChat official account is dedicated to delivering the latest spirit of the Party Central Committee, updating developments at the primary level, delivering online courses, and promoting role models and featured Party building brands. In 2022, more than 600 articles were released on the platform, attracting over 600,000 reads. Centering around its core missions and closely following key timelines, the Bank released 26 videos of mini Party lectures under the theme of "History from the 1st to the 20th CPC National Congress", over 70 featured articles for "Learning and Implementing the Spirit of the 20th CPC National Congress", 11 volumes titled "The 100-year History of the Communist Youth League", 4 volumes of "Following the Party to Empower China Together", as well as 18 volumes displaying videos themed "Celebrating the 100th anniversary of CPC, the youth forging ahead with enterprise and fortitude", so as to continuously enhance its reach, guidance, influence and credibility in the publicity of Party building.



CEB Head Office watched the opening session of the 20th CPC National Congress



Everbright Financial Leasing watched the opening session of the 20th CPC National Congress



CEB Beijing Branch watched the opening session of the 20th CPC National Congress



CEB Shijiazhuang Branch watched the opening session of the 20th CPC National Congress



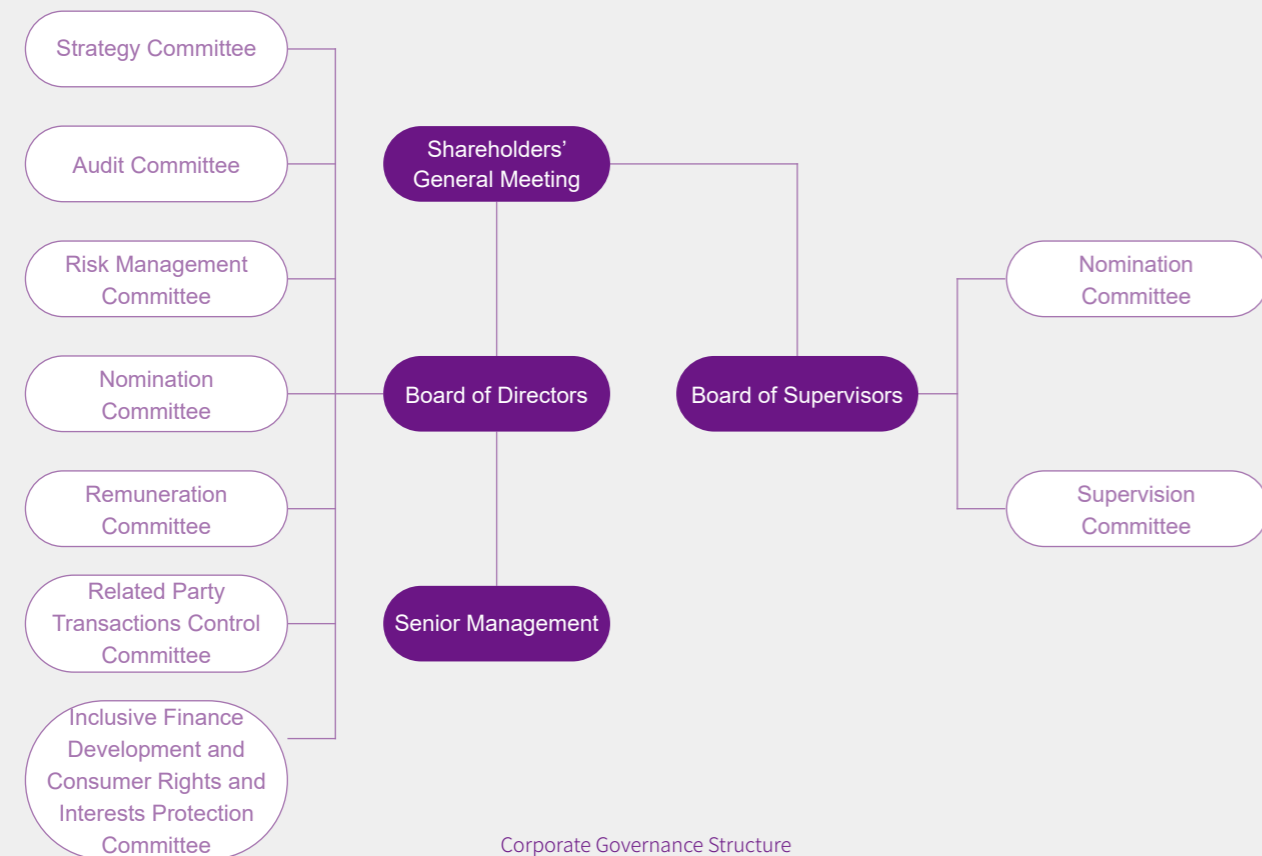
CEB Jinan Branch watched the opening session of the 20th CPC National Congress

# Corporate governance

## Improving corporate governance structure

In accordance with the *Company Law of the People's Republic of China* and relevant regulatory requirements, the Bank established a sound corporate governance structure, with an operational mechanism for all members to perform their respective functions and to coordinate with and check one another. As the Bank's decision maker, the Board of Directors is responsible for and reports to the Shareholders' General Meeting. It strictly implements Shareholders' General Meeting resolutions and exercises relevant powers in accordance with the *Articles of Association of China Everbright Bank* and the authorization of the Shareholders' General Meeting. The Board of Directors arranges meetings on corporate governance in an orderly manner, ensured the timely fulfillment of corporate governance procedures in major matters, and completed relevant consideration processes in a timely manner.

As at the end of December 2022, the Bank's Board of Directors had 14 members, including 6 non-executive directors, 2 executive director and 6 independent non-executive directors. Independent non-executive directors accounted for more than one-third of the members of the Board of Directors. The Bank convened 3 Shareholders' General Meetings, considered 20 proposals and heard 6 reports; the Board of Directors held 11 meetings, considered 95 proposals and heard 45 reports; committees of the Board of Directors held 39 meetings, considered 72 proposals and heard 56 reports. The Shareholders' General Meetings and meetings of the Board of Directors were legal and compliant with applicable regulations with regard to convening procedures, attendance, proposal consideration and methods of voting.



## Diversity of members of the Board of Directors

CEB attached great importance to the diversity of members of the Board of Directors and formulated the *Policy on Membership Diversity of the Board of Directors*. When reviewing candidates for directors and making recommendations to the Board of Directors, the Nomination Committee of the Board of Directors comprehensively takes into consideration their gender, age, cultural and educational background, professional experience, expertise, knowledge and term of office. The Nomination Committee regularly assessed the structure, number and composition of the Board of Directors and provided suggestions for adjustments made in accordance with the Bank's strategies to the Board of Directors. As at the end of December 2022, of the 14 directors of the Bank, 12 held a master's degrees or higher, including seven doctoral degrees. Non-executive directors all held important positions and possessed extensive management experience. Independent non-executive directors were senior experts in economics, finance, accounting, fintech, etc., competent enough to provide professional opinions for the Bank in different fields.

## Information disclosure in compliance

As a company listed on both Shanghai Stock Exchange (SSE) and Stock Exchange of Hong Kong (SEHK), the Bank earnestly implemented the *Securities Law* and related regulations and complied with the requirements for information disclosure on all fronts. It continued to improve the quality of information disclosure, strengthened the management of insiders, and disclosed various types of information in a timely and fair manner through legally recognized media outlets. All these efforts ensured the authenticity, accuracy and completeness of the disclosed information, and fully informed investors at home and abroad of the Bank's development strategies, operation performance and management situation.

The Bank prepared regular reports in accordance with pertinent laws and regulations, disclosed more targeted and effective information, and optimized and enriched the contents of regular reports. It successfully wrapped up the preparation and release of the 2021 Annual Report, the 2021 Corporate Social Responsibility Report and the 2022 Interim Report and quarterly reports based on its business highlights. In addition, the Bank disclosed announcements in a timely manner, and fully considered regulatory requirements to ensure simultaneous and compliant information disclosure in both markets. A total of 101 A-share corporate announcements and 138 H-share announcements were released throughout the year.

As at the end of December 2022, of the

# 14

directors of the Bank

# 12

held a master's degrees or higher,

including

# 7

doctoral degrees

## Communication with investors

With close attention paid to investor relations, the Bank followed the *Work Instructions on Relations between Listed Companies and Investors*, the *Rules Governing the Listing of Stocks* and other governing laws and regulations to effectively communicate with investors and concretely safeguard their legitimate rights and interests, which was recognized by the market.



Communication meeting with investors

## Communication via diverse channels

In 2022, the Bank held three meetings for results announcement and performance briefing through a mixed form integrating “on-site meetings+live streaming+teleconference+SSE roadshow” with words and images, with nearly 100 investment banking analysts at home and abroad attending each meeting. The Bank also organized investors’ roadshows, visited nearly 30 investment institutions in Beijing, Shanghai and Shenzhen and exchanged opinions on business operation and investment value. It took the initiative to strengthen its connection with the market by holding themed open days and participating in the CEB special strategy meetings convened by dealers, where it received more than 300 investor representatives and exchanged views on the latest development of industries and the Bank.



“Fintech+” themed open day

## Communication with medium and small investors

The Bank put in place policies and procedures to effectively protect the rights and interests of shareholders, especially those of minority shareholders. All the common shareholders, including minority shareholders, were entitled to attending the Shareholders’ General Meeting to express opinions and appeals, and the Bank answered their concerns. Independent non-executive directors expressed objective, impartial and independent opinions on the profit distribution plan, remuneration of the Senior Management, major related party transactions and other matters involving minority shareholders’ interests. Pursuant to relevant regulatory requirements, the voting on Shareholders’ General Meeting was conducted through both onsite and online means. The votes of medium and small investors were separately counted and disclosed in reviewing major issues involving their interests.

As at the end of December 2022, the Bank answered over 400 inquiry calls and handled over 200 inquiry emails from domestic and overseas investors. It maintained a sound communication with medium and small investors through platforms such as “SSE E-interaction”, on which the Bank responded to questions in a timely manner.

As at the end of December 2022, the Bank answered over

**400**

inquiry calls

handled over

**200**

inquiry emails from domestic and overseas investors

## Protection of Investors’ Interests

To protect investors’ interests, the Bank maintained a high dividend payout ratio and a stable share price trend. Since its A-share listing on SSE in 2010, the Bank has been staying among the top in joint-stock commercial banks regarding the ratio of cash dividends, with an average ratio reaching 26.26% in record and an accumulative amount of cash dividends hitting RMB93.1 billion. The Bank’s share price remained stable throughout 2022, outperforming the SSE Index and Hang Seng Index and ranking third in the industry. A total of 53 thematic research reports on the Bank were conducted by dealers both at home and abroad, which all gave positive ratings to the Bank’s stocks such as “buy-in”, “highly recommend”, “overweight”, “outperform the market”, and “beat the market”.



# Internal control and compliance management

## Building of internal control system

The Bank deepened the building of the internal control and compliance system by strictly implementing the work requirements of “safeguarding the bottom line of compliance”, as well as “everyone being the first, only and last line of defense”. The Bank improved the case prevention and control mechanism and formulated the *Overview of Typical Cases of Criminal Offenses in the Banking Industry*, urging all its cadres and employees to comply with the red line of law and discipline, fully and faithfully ensure business and operation compliance, purposefully improve their consciousness and initiative of resisting corruption and degeneration, and refrain from financial offenses.

The bank launched the “Month for Prevention of Illegal Fund Raising” campaign to call upon its cadres and employees as well as the public to abide by the law, prevent the risk of illegal fundraising and keep away from such illegal activities.

In the recheck of the risk control matrix (RCM), the Bank revised and maintained the matrix in time to ensure timeliness of its internal control and operational risk management tools and make internal control evaluation more compatible with the actual demands.

The Bank also advanced to its routine supervision and inspection plans and compliance inspection plans and promoted the standardized and effective practice of the plans at the first and second lines of defense. Pushing ahead rectification, development, and management via inspection, it managed to improve internal control and compliance management and refine its internal control system.



### Building of digital internal control system – “Bian Que” Audit Platform

As the unified bank-level remote monitoring system of the Bank, the “Bian Que” Audit Platform controls the shared models and data of three internal lines of defense, with approximately 3,000 risk-related models and 20,000 users from 39 branches of the Bank and 15 departments of the Head Office covering 90% credit risk assets, thus effectively helping the internal control management departments fulfill their duties. In recent years, the system has won many awards and has been highly recognized by regulators and financial peers.

## Anti-money laundering (AML)

As required by the Measures on Know Your Customers and Retention of Customer Identity Data and Transaction Records of Financial Institutions, the work plan for Know Your Customers (KYC) procedures was formulated and considered by AML leading group to guide the on-going Customer Due Diligence (CDD) on customers with higher anti-money laundering risks. Furthermore, responding to the new developments, requirements and problems arising in the KYC procedures, the Bank revised and updated the *Regulations on Customer Identification of China Everbright Bank*.

The Bank organized 39 branches and over 1,000 business outlets to hold AML publicity activities in 2022 under the theme of “Cracking down upon Money Laundering Crimes and Preventing AML Risks”, in a bid to raise the public’s awareness of anti-money laundering and enhance social synergy in preventing money laundering crimes. Those activities also created a favorable AML atmosphere, practically safeguarded economic and financial security and social stability, and furthered AML campaign. Targeting new ways of money-laundering and specific AML risks brought by virtual currencies, E-CNY wallets, online gambling and type 2 or type 3 bank accounts, the Bank improved its publicity quality and effects through mini-promotion videos and others activities to highlight the theme. The Bank established “AML information desks” at its outlets to enhance public awareness of and support for AML. In addition, it adopted new ways of publicity and attracted more audience through SMS, an official WeChat official account and WeChat video channels.

## “Fund chain” governance for anti-fraud and anti-gambling efforts

The Bank continued to improve account management and tighten governance of “fund chain” involving telecom and internet fraud and cross-border gambling, so as to protect people’s property safety.

Deeply learning the essence of the instructions of President Xi Jinping and the guidelines for cracking down on telecom and internet fraud released by the General Office of the CPC Central Committee and the General Office of the State Council, the Bank firmly implemented the work measures of PBOC and CBIRC. The Bank formulated and exercised the *Work Plan for “Fund Chain” Governance*, and established and improved working mechanisms to optimize account risk management; it also enhanced tiered and classified customer management and non-counter limit management; in addition, the Bank realized quasi-real-time process management of account risks by building the smart anti-fraud platform; and it continued to optimize account services and designed posters and contents for the promotion of the *Laws against Telecom and Internet Fraud*.

In recent years, the number of CEB accounts involved in crimes continued to decrease, ranking top in the banking industry.



# Comprehensive risk management

As a result of tightened comprehensive risk management, the Bank witnessed a steady asset quality and kept all the risk appetite indicators in a tolerable range. As at the end of December 2022, the non-performing loan ratio was 1.25%, and the provision coverage ratio reached 187.93%.

As at the end of December 2022, the non-performing loan ratio was

**1.25%**

the provision coverage ratio reached

**187.93%**

## Risk management system

The Bank continued to enhance the management and transmission of risk appetite and intensified authorization management for overseas branches and subsidiaries, in a bid to enhance overall risk management.

The Bank attracted greater attention to customer selection so as to enhance the conversion rate of high-quality customers; it improved the approval mechanism and the scenario risk management system; it established a risk assessment and management mechanism for major events, strengthened climate risk management, and integrated ESG risk factors in the entire credit management process; it optimized model risk management by building model risk management systems, tools, and platforms; it improved operational resilience management and augmented synergy in management for operational risk, business continuity, disaster recovery resources, outsourcing management, and emergency management.

## Risk prevention and control in key fields

The Bank strengthened its comprehensive management on asset quality and properly addressed the business risks and challenges posed by the real estate sector and local government financing vehicles (LGFV); it updated the unified credit management system and the management mechanism for large-sum credit customers and enhanced coordination in risk management for consolidated financial statements to avoid cross financial risks; it tightened risk management for investment business approval, overseas business and private equity business, clarified the whole cycle risk management mechanism for access, quota, monitoring, and exit, and built management framework for model risk systems, tools, and platforms; it established an enforcement feedback and review mechanism of credit and investment policies; it also propelled the digitization of risk sector, and launched digital products such as smart review portrait, "risk domain" warning alarm, Sunshine debt alarm, and Sunshine financial knowledge.



### Improving environmental, social and governance (ESG) risk management mechanism

In accordance with the *Notice on the Issuance of Guidelines for Green Finance in the Banking and Insurance Industry* of the CBIRC, the Bank reviewed and revised its ESG risk management policies, strengthened the whole process management of ESG risks for its customers by incorporating ESG risks into the Bank's comprehensive risk management system, and launched ESG risk management system. ESG risks were identified, evaluated and managed throughout all aspects in the pre-lending investigation, review and approval, contract management, lending review and post-lending management.



### Sunshine Warning Platform

In 2022, two products were introduced on the Sunshine Warning Platform, namely "Sunshine Debt Alarm" and "Sunshine Financial Knowledge", improving the warning function of the platform. "Sunshine Debt Alarm" used fundamental and shock information of debt-issuers to identify the credit risk level of debt-issuing enterprises, and made special risk warning and monitoring for key enterprises; "Sunshine Financial Knowledge" adopted the risk analysis framework for financial report whitewash to continuously monitor the quality of financial reports of listed and debt-issuing enterprises in the market, so as to efficiently and accurately identify and warn the risk of fraud and whitewash in financial reports.



# Corporate culture building

The year 2022 marked the 30th anniversary of the founding of the Bank. The Bank carried out activities under the theme of the 30th anniversary adopting the keynote of "richness, warmth, enthusiasm, and simpleness". The Bank held the "818" themed event,

Bank history exhibitions and anchor onsite programs and other simple, orderly, cheerful, and interactive activities, fully demonstrating the achievements of the Bank in the past 30 years.

## CEB's 30th anniversary-themed event



## ESG culture promotion and construction



A campaign calling for frugality and opposing food waste at the Head office



CEB Hong Kong Branch responded to the global energy saving campaign "Earth Hour" for the third consecutive year



The staff of CEB Hong Kong Branch participated in the "Green Low Carbon Day" held by The Community Chest



# *Upholding Fundamental Principles and Breaking New Ground to Improve ESG Management*

Proactively implementing the new development philosophy, the Bank made ESG a bank-level strategy, fulfilled regulatory requirements and policies for ESG, and responded to ESG concerns from the capital market. It integrated ESG into the development of the Bank, strove to establish an ESG pattern with CEB characteristics, and joined hands with stakeholders to promote sustainable development and foster a high-quality future.



## Incorporating ESG into corporate governance

### Corporate social responsibility (ESG) management system

The Bank continued to perfect the corporate social responsibility (ESG) management system and established the organizational structure and operating program of ESG management covering the three levels of “decision-making, management, and execution”.

#### ESG decision-making level

The Board of Directors constitutes the decision-making level, responsible for identifying ESG strategic objectives and major tasks, supervising the implementation of ESG plans and reviewing the results, fulfilling regulatory requirements of ESG work on the Board of Directors, and debriefing reports on the progress of ESG work from its special committees and the Senior Management on a regular basis. In 2022, after the Board of Directors considered and approved the *Proposal on Supporting Targeted Assistance through Donations*, the *Proposal on Formulating Management Measures for the Green Finance Work of China Everbright Bank Co., Ltd. (Trial)*, and the *Proposal on Formulating the Interim Plan for Peaking Carbon Emissions and Achieving Carbon Neutrality and Promoting the Green Finance Work of China Everbright Bank Co., Ltd. (2022-2025)*, the Bank set the goal of “carbon dioxide peaking and carbon neutrality” as well as developing green finance as its major missions to serve the real economy, so as to offer the multiple financial services required in the green development and low-carbon transition of enterprises.

#### ESG management level

The Social Responsibility/Inclusive Finance Management Committee, the Asset and Liability Management Committee as well as other special committees of the Head Office constitute the management level for ESG work. The Social Responsibility/Inclusive Finance Management Committee is responsible for coordinating bank-wide ESG work, studying, drafting,

and perfecting the Bank's ESG work plans, formulating and implementing ESG regulations and rules, and providing necessary support for the Board of Directors to fulfill ESG responsibilities. As the Leading Group for Peaking Carbon Emissions and Achieving Carbon Neutrality as well as the Bank-wide rules of procedure for green finance, the Asset and Liability Management Committee makes coordinated efforts in promoting green finance. Three work teams, namely Green Finance, Environment and Climate Risk Management, and Low-carbon Transition were set up under the leading group, responsible for implementing specific work within the range of their duty.

In 2022, exercising the major decisions and arrangements about social responsibility, inclusive finance and rural revitalization made by the CPC Central Committee, the State Council, regulators as well as China Everbright Group, the Social Responsibility/Inclusive Finance Management Committee made coordinated efforts in driving the Bank to deliver its CSR and ESG duties and promoted the high-quality development of inclusive finance and the implementation of the finance-driven rural revitalization strategy.

#### ESG execution level

Relevant departments and units constitute the execution level for ESG work, which are responsible for promoting the implementation of ESG work and reporting to the Social Responsibility/Inclusive Finance Management Committee of the Head Office.

### Establishing ESG rules and regulations

In order to strengthen the corporate social responsibility (ESG) management system, the Bank formulated the *Management Measures of China Everbright Bank Co., Ltd. for Corporate Social Responsibility Work*, the *Plan for the Assessment and Evaluation of Corporate Social Responsibility Work of CEB Branches*, the *Management Measures for Charitable Donations of China Everbright Bank*, the *Management Measures for Consumer Protection of China Everbright Bank*, the *Internal Management Regulations on Green Finance of China Everbright Bank*, the *2022 Work Plan for Promoting Rural Revitalization on All Fronts of China Everbright Bank*, the *Policies on ESG Risk Management of China Everbright Bank* and other rules and regulations.

## Communication with stakeholders

The Bank attached great importance to its communication with stakeholders, continued to optimize communication channels, and improved communication quality and efficiency. It established a comprehensive social responsibility (ESG) indicator system and released CSR reports annually. In 2022, it planned and carried out an array of publicity activities themed on supporting the real economy, green finance, rural revitalization, serving people's well-being, and consumer protection via external media, public accounts and other channels, so as to promote its achievements and practices in staying true to its original role as a financial institution and delivering social responsibility to the public.



## Cooperation and research

The Bank proactively carried out ESG promotion and knowledge-sharing activities, with its ESG practice cases being highly recognized. The Bank held an ESG publicity program with the 13th Caixin Summit and China ESG30 Forum Annual Meeting 2022, and its ESG practice cases were included in the *White Paper on ESG Development in China 2022*. In addition, it also published articles in multiple authoritative media platforms, including *China Everbright Bank Pursues High-quality Development: Making the Improvement of ESG Value a Long-term Goal*, *Hearing the Green Voice and Moving Together toward a Net-Zero carbon Future - Join in China Everbright Bank for a Green Future*, and *Contributing to Stabilizing the Economy - China Everbright Bank: Focusing on Green Finance and Promoting Low-carbon Development with Loans*.

Stakeholders	Government	Regulators	Customers	Employees	Shareholders	Suppliers	The public
<b>Expectations of stakeholders</b>	<ul style="list-style-type: none"> <li>Responding to national strategies</li> <li>Serving the real economy</li> <li>Facilitating rural revitalization</li> <li>Promoting regional coordination</li> <li>Driving green development</li> <li>Realizing common prosperity</li> </ul>	<ul style="list-style-type: none"> <li>Preventing financial risks</li> <li>Developing inclusive finance</li> <li>Standardizing corporate governance</li> <li>Anti-corruption and anti-money laundering</li> </ul>	<ul style="list-style-type: none"> <li>Offering products and services meeting their demands</li> <li>Providing quality service experience</li> <li>Protecting customers' rights, interests, and privacy</li> <li>Popularizing financial knowledge</li> </ul>	<ul style="list-style-type: none"> <li>Smooth communication channels</li> <li>Attractive remuneration and benefits</li> <li>Promising career prospects</li> <li>Healthy and safe working environment</li> <li>Work-life balance</li> </ul>	<ul style="list-style-type: none"> <li>Stable business performance</li> <li>Mature corporate governance mechanism</li> <li>Transparent information disclosure</li> <li>Continuously enhanced risk management</li> <li>Development in compliance and integrity</li> <li>Protection of the rights and interests of minority shareholders</li> </ul>	<ul style="list-style-type: none"> <li>Realizing win-win cooperation</li> <li>Leading industrial innovation</li> </ul>	<ul style="list-style-type: none"> <li>Joint construction of a green environment</li> <li>Low-carbon and green operation</li> <li>Charitable activities</li> <li>Disaster relief</li> <li>Improvement of people's well-being</li> </ul>
<b>Channels of communication</b>	<ul style="list-style-type: none"> <li>Responding to national strategies and taking root in the real economy</li> <li>Facilitating rural revitalization and realizing common prosperity</li> <li>Accelerating business transformation and promoting regional coordinated development</li> <li>Improving green finance and contributing to the realization of "peaking carbon emissions and achieving carbon neutrality"</li> <li>Developing inclusive finance and supporting small and micro business</li> </ul>	<ul style="list-style-type: none"> <li>Operating in conformity with laws and regulations</li> <li>Implementing regulatory policies</li> <li>Preventing financial risks and ensuring the security of financial assets</li> <li>Maintaining sound internal control and observing professional ethics</li> </ul>	<ul style="list-style-type: none"> <li>Surveys on customer product demands</li> <li>Customer service hotline: 95595</li> <li>Offering mobile banking, online banking, phone banking and remote banking and other customer communication facilities</li> <li>Improving service capability comprehensively</li> <li>Protecting customers' rights and interests</li> <li>Web portals, WeChat official accounts, and other access to information</li> </ul>	<ul style="list-style-type: none"> <li>Employees' Congress</li> <li>Review and awards ceremony</li> <li>Departmental communication meeting</li> <li>Business supervision, training, and technical support</li> <li>Cultural, sports and health promotion activities for employees</li> </ul>	<ul style="list-style-type: none"> <li>Shareholders' General Meeting</li> <li>Performance announcement meetings</li> <li>Regular reports and announcements</li> <li>Roadshows and theme days</li> <li>Investor communication via the press, phone calls, emails, etc</li> </ul>	<ul style="list-style-type: none"> <li>Strengthening relationship maintenance and risk prevention of suppliers and supply chains</li> <li>Ensuring legal and transparent supplier selection and management in compliance</li> <li>Supplier training</li> </ul>	<ul style="list-style-type: none"> <li>Providing environmental-friendly products and services</li> <li>Practicing green operation</li> <li>Developing green finance</li> <li>Charitable activities</li> <li>Innovating financial instruments to facilitate social and corporate green transformation</li> </ul>

# Annual Materiality Analysis

## Materiality Assessment Process








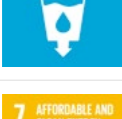
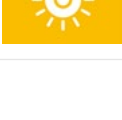
## Materiality Analysis Matrix

Impacts on CEB's stakeholders	Communication with stakeholders CSR management Brand building Green finance Supporting the development of small and micro-sized enterprises (SMEs) Financial education Customer complaints handling Diverse teams	Promoting coordinated regional development Practicing inclusive finance Data security and management Customers' rights protection Customer service and satisfaction Safeguarding consumers' rights and interests Corporate governance Internal control & compliance Supply chain management Corporate integrity & anti-corruption	Responding to national strategies Serving the real economy Supporting rural revitalization Contributing to the goal of "peaking carbon emissions and achieving carbon neutrality" Corporate strategic planning Comprehensive risk management Fintech application Protecting customers' privacy and information Employees' remuneration and benefits Employees' health and safety Care for employees
	Constructing new township Serving the elderly and the young Green operation Responding to the "Belt and Road" Initiative Product innovation	Party-building efforts Supporting community development ESG supply chain risk management Responsible procurement Information disclosure and quality	Industrial competitiveness Assistance for employees in need Development of featured businesses Addressing climate change
	Promoting overseas development The layout of overseas institutions	Volunteer service Charitable donations Green public welfare	Training and development Recruitment policy Protection of employees' rights and interests Work-life balance
	Impacts on CEB's sustainable development		

# Supporting the UN Sustainable Development Goals (SDGs)

Sustainable Development Goals (SDGs) of the United Nations depict a blueprint to achieve a more beautiful and sustainable future for all. They are proposed to fundamentally tackle social, economic, and environmental development problems by 2030 and shift to the path of

sustainable development. By deeply implementing the green development philosophy and integrating SDGs into its own development and operation, CEB actively contributes to the realization of SDGs.

SDGs	CEB's actions
	CEB increased the agriculture-related loans, with its balance reaching RMB414.677 billion; the balance of inclusive agriculture-related loans hit RMB21.214 billion; the balance of loans for the areas that have shaken off poverty arrived at RMB38.76 billion; and the balance of the loans for key counties receiving assistance for rural revitalization reached RMB3.658 billion.
	CEB launched "Sunshine Golden Warehouse Loan" and other fundraising products to ensure food security; it accelerated agricultural transformation and upgrading and improved relevant credit policies; it also supported the development of modern agriculture, and promoted the stable and sound development of agriculture through fintech empowerment.
	CEB updated CEB App and established the "Personal Pension Section" on the App to advance the building of the elderly care service system; it facilitated the development of healthcare and medical services and "Internet + Medical Insurance"; and it cared for the physical and mental health of its employees and provided a comfortable and safe working environment for them.
	In response to national policies for easing the burden of excessive homework and off-campus tutoring for students, the Bank launched "Sunshine Golden Education" products to help supervise funds of off-campus training agencies and support the healthy development of the Chinese education industry.
	Opposed to gender discrimination, CEB treats all its employees equally.
	CEB applied water-saving equipment to turn itself into a water-saver; it advanced the improvement of urban drinking water and sanitary facilities by proactively engaging itself in the construction of sewage treatment plants, rural toilets, and other infrastructures.
	Practicing the philosophy of responsible investment, CEB underwrote directional bonds for clean energy as well as "carbon neutrality" bonds and issued green loans to promote the restructuring of the energy, the establishment of clean energy projects, and the green transformation of the development pattern.

SDGs	CEB's actions
	Guided by the people-oriented idea, CEB provided sound training systems and remuneration and benefits and held employees' congress on a regular basis to protect the rights and interests of its employees and create a comfortable working atmosphere.
	CEB actively engaged in major national infrastructure projects such as rail transit, waste incineration for power generation, road network construction and operation of the Yangtze River waterway; it also offered the "four priorities" policy to the industries of new-generation information technology, high-end equipment, new energy vehicles, new materials, integrated circuits and new infrastructure industry; it supported the transformation and upgrading of traditional enterprises by underwriting RMB9.077 billion green bonds.
	The Bank was dedicated to reducing regional imbalance in economic development and promoting coordinated regional development; it built scenario-based financial service systems to promote its offline and online channels and continuously improve financial availability; it paid attention to special populations and elderly customers and provided warm financial services for them.
	CEB provided integrated financial services for the development of Beijing-Tianjin-Hebei, the Yangtze River Delta, and Guangdong-Hong Kong-Macao Greater Bay Area and other city clusters, built a coordinated development pattern for small, medium-sized, and large cities, and promoted urbanization with counties as the main carrier; it also established community banks to ensure financial services "reaching the last mile".
	CEB carried out a campaign calling for frugality and opposing food waste; it advocated waste sorting, water, power as well as paper saving, and online meeting to create a green working environment; it conducted supplier assessment and gave priority to green suppliers and selected environment-friendly and energy-saving materials; it proactively advanced green procurement and online centralized procurement; it also issued digital credit cards to reduce carbon emissions brought by the uses of physical credit cards.
	The Risk Management Committee of the Board of Directors considered and approved <i>the 2021 Annual Risk Management Report of China Everbright Bank Co., Ltd.</i> ; it underwrote green financial bonds, issued green loans and used other green financial instruments for green investment. It also carried out bank-wide inventory of carbon emissions and proactively managed the carbon emissions from its operation.
	As one of the signatories to the <i>Joint Declaration of the Banking Sector to Support Biodiversity Conservation</i> , CEB stayed committed to building a financial partnership of biodiversity across the world; it carried out the establishment of natural reserves and major biodiversity protection projects.
	With internal reporting, risk monitoring, internal auditing, and self-inspection mechanisms in place, the Bank eradicated any form of corruption or other fraudulent practices so as to improve the comprehensive risk management system. It organized compliance training across the Bank to enhance the compliance awareness of the entire staff.
	CEB proactively conducted special studies on CSR to facilitate the improvement of its CSR management capacity. Through active communication and cooperation, CEB joined hands with stakeholders to create economic, social, and environmental value.

# ESG rating and recognition



- In January 2022, China Everbright Bank was honored as the "Advanced Data Governance" demonstration case in the finance sector by the Outlook Think Tank of Xinhua news agency.

- In July 2022, the 2021 CSR Report of China Everbright Bank was honored as the "Annual Top 10 CSR Reports" by China Banking and Insurance News.

- In September 2022, China Everbright Bank was listed in Hang Seng (China A) Corporate Sustainability Benchmark Index ("HSCASUSB").
- In September 2022, China Everbright Bank won the 2021 annual "Best Service Award" from China Financial Futures Exchange.
- In September 2022, China Everbright Bank was conferred the "Bank with Outstanding Progress in Green Bank Review" by China Banking Association.
- In September 2022, China Everbright Bank won the "Top 10 Green Finance Innovation Award", "Top 10 Credit Card Finance Innovation Award", as well as "Top 10 Inclusive Finance Service Innovation Award" by the *Chinese Banker*; its "Online Marketing Platform for Wealth Management Customers Based on Artificial Intelligence" won the "Top 10 Fintech Innovation Award".

- In November 2022, the Bank won the "2022 Outstanding Private Banking Award—Golden-Shell Evaluation on Competitiveness in Asset Management", Everbright Wealth Management Co., Ltd. was awarded the "2022 Excellent Wealth Management Company", and its product "Enjoy Sunshine" Pension Wealth Management Product - Orange 2028" was awarded the "2022 Outstanding Pension Wealth Management Product" at the 2022 China Asset Management Annual Conference hosted by the *21st Century Business Herald*.
- In November 2022, China Everbright Bank won the "Xinhua Credit Jinlan Cup - Outstanding Contribution ESG Case for Rural Revitalization" award from China Economic Information Service.



## 2022

January

July

September

November

June

August

October

December

- In June 2022, China Everbright Bank won the honor of "Excellent Agent Bank" for direct payment, authorized payment and non-tax revenue collection of the central Treasury from the Minister of Finance for the 5th consecutive year.
- In June 2022, CEB "Construction Project of Credit Innovation Environment for RMB Cross-border Interbank Payment System" won the "Glory Award" from www.cebnet.com.cn; its "Data Middle Office" won the "Silver Award for Data Governance"; and the "Social Security Cloud Payment Service" won the "Golden Award of the Digital Finance Innovation Contest".



- In August 2022, China Everbright Bank was included on the list of 2022 China ESG50 released by Forbes China.
- In August 2022, China Everbright Bank won the Excellent Report Award in the International ARC Awards.

- In October 2022, China Everbright Bank won the "Annual Inclusive Finance Award" as well as the "Annual Wealth Management Award" by *National Business Daily*; its subsidiary Sunshine Consumer Finance Co., Ltd won the "Annual Excellent Consumer Finance Company Award".
- In October 2022, CEB "Smart Anti-Fraud Platform" was conferred the Special Case (Digital Risk Management) of Digital Transformation Navigator for Financial Institutions Award by Southern Finance Omnimedia Corp.
- In October 2022, CEB Hong Kong Branch won the "Good MPF Employer 5 Years+" special award from the Mandatory Provident Fund Schemes Authority of Hong Kong SAR Government.



- In December 2022, China Everbright Bank was conferred the 2022 annual "Market Innovation Award" by China Foreign Exchange Trade System.
- In December 2022, China Everbright Bank won the "2022 CSR Enterprise" award offered by China News Service.
- In December 2022, China Everbright Bank was honored as "Outstanding Mobile Banking" as well as "Outstanding Retail Banking" awards by Hexun.com.
- In December 2022, China Everbright Bank was awarded the "Best Practices of Data Governance Award" as well as "Data Governance Innovation Award" by DAMA China.





# *Forging ahead for Better ESG Performance*

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Environmental, social and corporate governance (ESG) is a major indicator for comprehensive corporate non-financial performance. As a company listed on both SSE and SEHK, CEB, in strict compliance with various regulatory requirements, actively assumed the ESG responsibilities of listed companies, continuously deepened the ESG concept, and enhanced resource conservation and environmental protection. It also paid attention to communication with stakeholders, refined ESG working mechanisms, standardized ESG management, and kept improving its ESG management ability, in a bid to realize all-round coordinated and sustainable development socially and environmentally.

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# Environmental performance

## Discharges and emissions

The Bank conducted bank-wide inventory of greenhouse gas emissions for two consecutive years. With data collected from the Head Office and over 1,000 branches and sub-branches at home, scientific and effective data calculating models were built to complete the initial mapping on carbon footprint management, so as to clarify major objectives of energy efficiency improvement, and proactively explore energy management outsourcing (EMO) solutions. As required by the “carbon dioxide peaking and carbon neutrality” work of Beijing, the Head Office completed the 2022 inventory of carbon emission on energy consumers, energy efficiency performance assessment, the reporting of energy management’s head and energy consumption, as well as energy-saving supervision.



Indicator	Unit	2022	2021	2020
Sulfur dioxide emissions	Ton	0.01	0.01	0.01
Nitrogen oxide emission	Ton	0.14	0.33	0.42
Total greenhouse gas emissions (Category I & Category II)	Ton	60,992.42	68,416.38	67,242.33
Greenhouse gas emissions per capita (Category I & Category II)	Ton/person	1.31	2.74	3.19
Greenhouse gas emissions per square meter of floor area (Category I & Category II)	Ton/m <sup>2</sup>	0.08	0.10	0.10
Direct discharges and emissions (Category I)	Ton	4,147.24	5,386.28	5,087.59
Fuel consumption of official vehicles	/	1,251.82	1,983.63	1,227.58
Diesel consumption of facilities	/	401.83	491.91	1,134.40
Gas consumption	/	2,493.58	2,910.74	2,725.61
Indirect discharges and emissions (Category II)	Ton	56,845.19	63,030.11	62,154.75
Purchased electricity power	/	56,845.19	63,030.11	62,154.75
Total hazardous waste	Ton	196.27	378.17	261.61
Hazardous waste per capita	Ton/person	0.008	0.02	0.01

Indicator	Unit	2022	2021	2020
Hazardous waste per square meter of floor area	Ton/m <sup>2</sup>	0.0003	0.0006	0.0004
Non-hazardous waste	Ton	3,567.99	2,730.19	1,971.06
Non-hazardous waste per capita	Ton/person	0.15	0.11	0.09
Non-hazardous waste per square meter of floor area	Ton/m <sup>2</sup>	0.005	0.004	0.003

Notes:

- Since the data of emissions and energy and resource consumption of machine rooms currently cannot be calculated independently, the data of greenhouse gas emissions, hazardous waste discharges, non-hazardous waste discharges, energy consumption and daily water consumption per capita and per square meter of floor area of the Bank cover office areas and machine rooms.
- Sulfur dioxide emissions mainly came from the exhaust gas produced by official vehicles. The data of sulfur dioxide emissions was calculated according to the *Technical Guidelines for the Compilation of Air Pollutant Emission Inventories of Road Motor Vehicles (Trial)* released by the Ministry of Ecology and Environment of the People's Republic of China.
- The emissions of nitrogen oxides mainly came from the exhaust gas produced by official vehicles. The data of emissions of nitrogen oxides was calculated according to the *Technical Guidelines for the Compilation of Air Pollutant Emission Inventories of Road Motor Vehicles (Trial)* released by the Ministry of Ecology and Environment of the People's Republic of China.
- The greenhouse gas inventories contain carbon dioxide, methane and nitrous oxide, which were mainly produced from purchased electricity power and fossil fuel combustion. Emissions of greenhouse gases are presented in terms of carbon dioxide equivalent, and calculated in accordance with the *Notice on the Management of Corporate Greenhouse Gas Emissions Reporting in the Power Generation Sector for 2023-2025* released by the Ministry of Ecology and Environment of the People's Republic of China and *2006 IPCC Guidelines for National Greenhouse Gas Inventories* publicized by the Intergovernmental Panel on Climate Change (IPCC).
- Fuel consumption of official vehicles includes gasoline consumption and diesel consumption of official vehicles.
- Diesel consumption of facilities means diesel consumption of standby generators and a few cooking ranges. The data of diesel consumption of facilities of the Bank covers the Shangdi office area of the Head Office and its 16 branches.
- All the hazardous wastes involved in the operation of the Bank are disposed by professional qualified companies and they mainly include waste lead-acid batteries, waste modulator tubes, and waste ink cartridges, waste toner cartridges and waste ribbons of official printing equipment. The increase in hazardous wastes was mainly attributed to the increase in waste lead-acid batteries during the year. Waste lead-acid batteries are generally replaced every five years.
- All the non-hazardous wastes of the Bank are disposed of by recycling companies and mainly include official garbage, copy paper, discarded hard disks and waste computers. The office garbage of CEB Xiamen Branch, CEB Jinan Branch, CEB Dalian Branch, CEB Wuxi Branch, CEB Qingdao Branch and CEB Haikou Branch is disposed of by the property companies of their office areas and currently cannot be calculated independently. An estimation has been made according to the *Manual of Pollutants Discharge Coefficients from the Urban Life Source in the First National Pollution Source Census* released by the State Council.

## Resource consumption

### Institutional guarantee

The Bank strictly implemented the *Implementation Measures for Practicing Frugality and Opposing Waste of China Everbright Bank*, and specified the requirements in terms of fund management, business trips, overseas business trips, official reception, official vehicles, meetings and so on. The Bank promoted the application of energy-saving technology products, eliminated high-energy-consuming facilities and equipment, and focused on promoting the application of new energy and renewable energy.

### Conservation of water and electricity

In order to build a water-saving company, the Bank used water-saving appliances and improved the sewage disposal and recycling. It formulated standards for the use of water, electricity and other resources, incorporated energy conservation and emission reduction into daily management, and optimized the allocation of power for equipment such as lights and air conditioners in office areas to reduce waste of resources.

### Wastes

The Bank carried out classified recycling of waste materials. Non-secret waste paper and waste electrical/electronic devices were collected for centralized processing and recycling.

### Paperless office

Information technologies were employed to embrace paperless office and reduce the consumption of disposable office supplies.

## Publicity

The Bank advocated a low-carbon culture, and encouraged employees to start small in their daily work and consciously save water, paper and electricity to achieve the Bank's green operation objectives. As at the end of December 2022, the daily water consumption of the Head Office decreased by 6,765.52 tons compared with 2021.

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# 6,765.52

tons compared with 2021

Indicator	Unit	2022	2021	2020
Total energy consumption	MWH	118,521.68	106,075.35	109,383.29
Energy consumption per capita	MWH/person	5.04	4.26	5.19
Energy consumption per square meter of floor area	MWH/m <sup>2</sup>	0.16	0.16	0.17
Direct energy consumption	MWH	18,845.75	21,638.34	22,649.55
Fuel consumption of official vehicles	/	4,999.31	5,323.69	4,901.46
Diesel consumption of facilities	/	1,510.53	1,828.85	4,264.33
Gas	/	12,335.91	14,485.80	13,483.76
Indirect energy consumption	MWH	99,675.94	84,437.02	86,733.74
Purchased electricity power	/	99,675.94	84,437.02	86,733.74
Purchased electricity power consumption of the Head Office	MWH	27,871.35	26,095.43	32,103.71
Daily water consumption	Ton	537,101.55	521,356.88	510,075.83
Daily water consumption of the Head Office	Ton	102,448.00	109,213.52	82,111.00
Daily water consumption per capita	Ton/person	22.85	20.92	24.20
Daily water consumption per square meter of floor area	Ton/m <sup>2</sup>	0.73	0.78	0.77
Total copy paper consumption	Ton	466.56	615.84	658.44

Notes:

- The data of energy consumption was calculated according to relevant conversion factor provided in the national standard of the People's Republic of China, *General Rules for Calculation of the Comprehensive Energy Consumption (GB/T2589-2008)*. It includes purchased electricity power, gas, diesel consumption of facilities and fuel consumption of official vehicles.
- The purchased electricity power consumption of the CEB Head Office means the total power consumption of the institutions of the CEB Head Office in Beijing. Specifically, it includes the purchased electricity power consumption of the China Everbright Center office area, the Shangdi office area, the Taoranting office area, the Shijingshan office area, the China Everbright Building office area and the Zhongguancun No.1 office area.
- Daily water consumption includes consumption of tap water and reclaimed water.
- The daily water consumption of the CEB Head Office means the total water consumption of the institutions of the CEB Head Office in Beijing. Specifically, it includes the daily water consumption of the China Everbright Center office area, the Shangdi office area, the Taoranting office area, the Shijingshan office area, and the Zhongguancun No.1 office area. Since the daily water consumption of the China Everbright Building office area cannot be independently calculated for equipment reasons, it is not included in the data.

## Environment and natural resources

To reduce the impact of its operation on the environment and natural resources, the Bank strengthened the dynamic assessment and classification of environmental and climate risks of key industries and customers to prevent various risks brought in the process of peaking carbon emissions and achieving carbon neutrality. It incorporated environmental and social risk management into the scope of credit business management by clarifying the orientation of credit industry, focusing

on key green industries supported by the state, and prudently stepping into traditional high-carbon industries. It fully identified the environmental and social risks of customers, took compliance with environmental testing standards, pollution control effects and ecological protection as important prerequisites for credit approval, and strictly limited credit supply to industries with high energy consumption, high emissions and severe overcapacity.

Statistics of Green Loans (RMB100 million) <sup>5</sup>

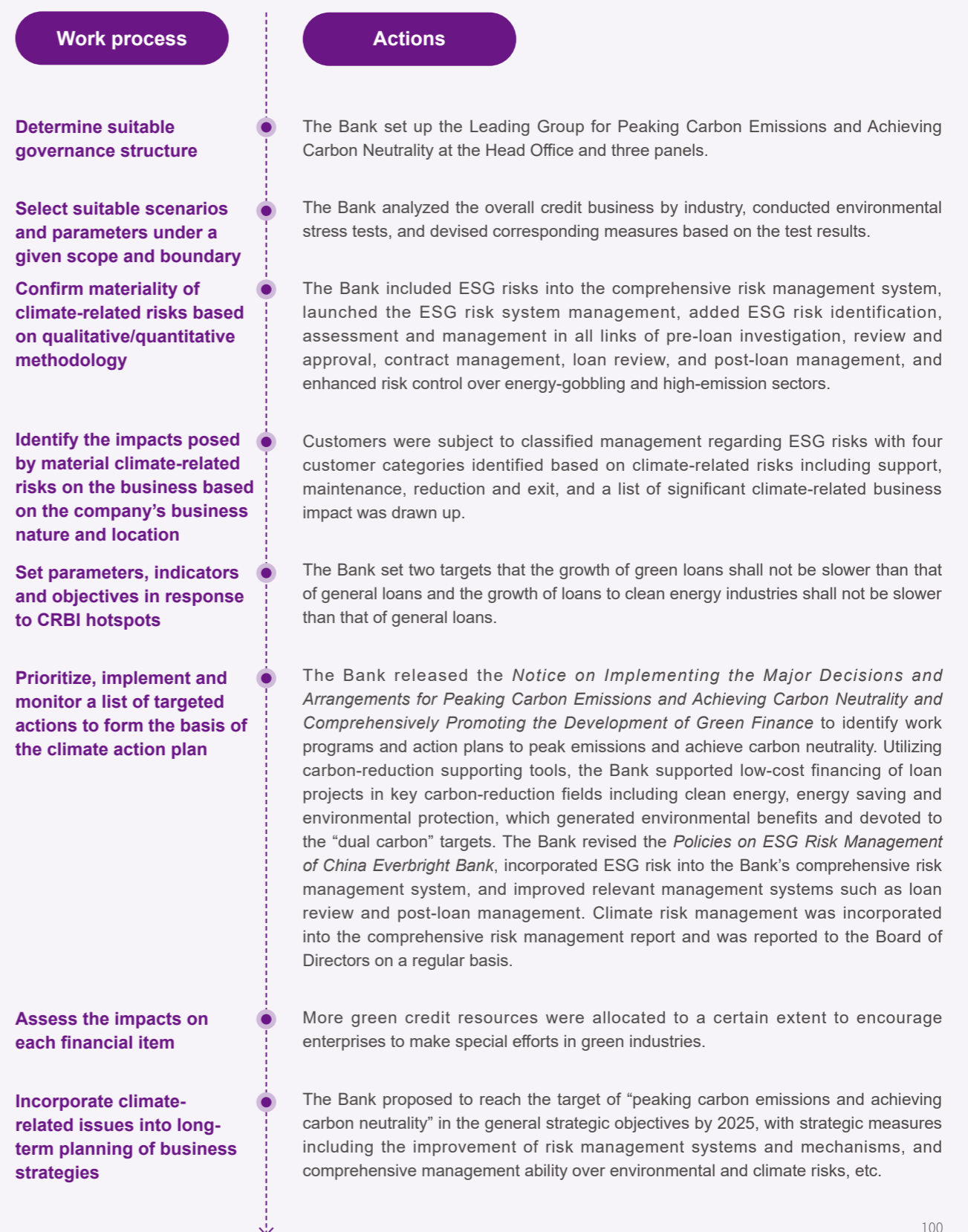
Indicator	2022	2021	2020
Green loans balance	1,992.90	1,245.92	1,037.23
Among them:			
Energy conservation and environmental protection industries	403.17	193.96	144.10
Clean production industries	77.86	41.00	24.91
Clean energy industries	311.58	127.21	82.59
Ecological environment industries	431.95	374.73	341.30
Green upgrading of infrastructure	755.62	495.96	432.21
Green service	12.73	13.05	12.11

## Climate change

In active response to climate change issues, the Bank set up the Leading Group for Peaking Carbon Emissions and Achieving Carbon Neutrality at the Head Office, formulated and updated related credit policies, conducted environmental and social risk management, and put into place internal work processes on climate-related issues according to the *Guidance on Climate Disclosures* of HKEX. In 2022, the Risk Management Committee of the Board of Directors reviewed and approved the *2021 Risk Management Report of China Everbright Bank*

*Company Limited, the Proposal on the Implementation of Risk Appetite of China Everbright Bank Company limited in 2021 and Suggestions on Risk Appetite Setting in 2022, and the Risk Management Report for the First Half of 2022 of China Everbright Bank Company Limited*, comprehensively strengthened the ESG risk management and risk appetite setting of the Bank and enhanced its ability to adapt to climate change.

<sup>5</sup> Green loans are disclosed on the basis of the Green Industry Guiding Catalogue (2019) issued by the National Development and Reform Commission and the Notice of the People's Bank of China on the Revision of the Special Statistical System for Green Loans.





## Social performance

### Employment

#### Employment policies

The Bank recruited its staff under the principles of equality, impartiality and openness and issued the *Management Measures for Staff Recruitment of China Everbright Bank (2022 Revision)*, which optimized the recruitment process and the recruitment rules, enriched the recruitment channels and improved the quality and efficiency of the recruitment. The Bank observed the *United Nations Guiding Principles on Business and Human Rights*, the *Equal Remuneration Convention* and other international conventions on human rights protection, and abided by the *Labor Law of the People's Republic of China*, the *Labor Contract Law of the People's Republic of China* and other laws and regulations, in a bid to establish a sound, equal and democratic employee management system. In terms of employment, the Bank was committed to eliminating discrimination in gender, age, ethnicity, family status, religion, sexual orientation, social origin and other aspects, and building diversified, inclusive, equal and impartial working environment. Forced labor and child labor were strictly prohibited. In the recruitment of staff for overseas branches, except for the senior management and a few key positions appointed by the Head Office, the other positions were filled locally to ensure the required proportion of local employees.

### Rights and interests

The Bank earnestly protected the legitimate rights and interests of employees, ensuring that 100% of its employees have signed employment contracts and had access to the social security programs. In terms of remuneration and benefits, the Bank distributed remuneration in a timely and accurate manner, established a remuneration system according to the principles of "performance-oriented, internally equitable and comparable in the market", and rooted out gender discrimination. Besides, the Bank improved the incentive and restraint mechanisms for performance-based remuneration, and revised or formulated the management measures for the performance-based remuneration, deferred payment and recourse or deduction of performance-based remuneration of heads of domestic branches. It accrued and delivered statutory benefits in full and deducted and paid personal income tax for employees in accordance with the law. In addition, the Bank implemented humanized attendance and vacation management and encouraged staff to schedule their work reasonably. Staff of the Bank enjoyed national statutory holidays and paid leave. The Bank continuously improved the employee complaint and reporting mechanism, motivated and activated staff, maintained harmonious labor relations, and enhanced the corporate cohesion.

By the end of December 2022, the Bank had organized four sessions of bank-wide Workers' Congress and five sessions of Workers' Congress of the Head Office. It heard and reviewed 17 proposals and 4 reports relating to employees' interests, including filling the vacancy of Labor Union chairman, the candidate units of Pioneer of National Workers in 2022, the candidate of employee supervisor, and the report on the investment and operation of employee enterprise annuity plan, with the participation rate of employees reaching 100%.

In the past three years, there have been no major mergers or acquisitions or major layoffs in the Bank.



In September 2022, the Bank held the eighth session of the third Workers' (and Labor Union Representatives') Congress

By the end of December 2022, the Bank had organized

**4**

sessions of bank-wide Workers' Congress

**5**

sessions of Workers' Congress of the Head Office

It heard and reviewed

**17**

proposals

**4**

reports relating to employees' interests, including filling the vacancy of Labor Union chairman, the candidate units of Pioneer of National Workers in 2022, the candidate of employee supervisor, and the report on the investment and operation of employee enterprise annuity plan

the participation rate of employees reaching

**100%**

## Employee communication

The Bank took the intranet “Voice of Employees” platform as a bridge to closely contact employees, actively listened to employees’ opinions and suggestions, responded to their concerns, solved problems for employees in a down-to-earth manner, promoted the steady development of business, and motivated employees across the whole bank. In 2022, “Voice of Employees” received a total of 4,592 messages, with an overall response rate of 98.6%.

In 2022, “Voice of Employees” received a total of

**4,592**  
messages

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Indicator	Unit	2022	2021	2020
Number of employees	Person	46,673	46,175	46,316
Number of female employees	Person	26,299	25,908	25,785
Number of male employees	Person	20,374	20,267	20,531
Ratio of male to female employees	/	0.77	0.78	0.80
Number of new employees	Person	4,274	2,662	2,862
Number of ethnic minority employees	Person	1,547	1,540	1,471
Number of foreign employees	Person	5	8	7
Proportion of disabled employees	%	0.03	0.02	0.04
Number of disabled employees	Person	14	11	17
Number of employees in the Head Office	Person	8,225	7,526	7,319
Number of employees by management level				
Number of senior management members	Person	437	387	384
Number of middle-level cadres	Person	5,000	4,785	4,685
Number of primary-level employees	Person	41,236	41,003	41,247
Number of employees by educational background				
Number of employees with master's degree or above	Person	8,552	8,215	7,437
Number of employees with bachelor's degree	Person	33,302	32,641	32,958
Number of employees graduating from junior college and below	Person	4,819	5,319	5,921
Total employees by age				
≥40 years old	Person	10,577	9,396	8,740
≤29 years old	Person	10,757	12,282	14,042
30 to 39 years old	Person	25,339	24,497	23,534
Total employees by region				
Domestic	Person	46,281	45,811	/
Overseas	Person	392	364	/
Contracted employee turnover rate by age				
Employee turnover rate	%	4.21	4.58	4.16
≥40 years old	%	1.13	1.66	1.26
≤29 years old	%	8.18	6.78	5.97
30 to 39 years old	%	3.72	4.43	3.98

## Health and Safety

### Comprehensive healthcare services

The Bank improved the non-wage welfare system to ensure employees' statutory holidays and welfare accordingly. It improved the multi-pillar pension system by establishing a complementary pension system on the basis of the basic pension system according to law. In addition, it established a supplementary medical insurance system based on the basic medical system and upgraded the medical care system to fully meet the personalized needs of employees. The Bank solved problems for employees in a down-to-earth manner, improved employee satisfaction, and enhanced employees' sense of belonging. It constantly increased the publicity and utilization of the convenient track to medical care to help resolve the problem of difficult access to medical treatment for employees and their families. As at the end of December 2022, the convenient track had completed more than 2,800 person-times of medical treatment appointments for its employees.

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**2,800**

person-times of medical treatment appointments for its employees

Indicator	Unit	2022	2021	2020
Total revenue of Sunshine Care Fund	Total revenue of Sunshine Care Fund	RMB10,000	337.86	751.58
Expenditure of Sunshine Care Fund	Expenditure of Sunshine Care Fund	RMB10,000	299.23	349.69
People supported by Sunshine Care Fund	People supported by Sunshine Care Fund	person-time	227	1,257
Number of work-related fatalities in each of the past three years (including the reporting year)	Number of work-related fatalities in each of the past three years (including the reporting year)	person-time	0	/
Rate of work-related fatalities in each of the past three years (including the reporting year)	Rate of work-related fatalities in each of the past three years (including the reporting year)	%	0	/

### Care for the mental health of employees

The Bank established the Sunshine Care Fund, and organized activities like "Sunshine Lectures" and "Ease of Mind Program" to relieve employees' work pressure and negative emotions and help them develop physical and mental harmony and health. The campaign of lowering the intensity of training programs was launched to boost employees' mental health and help them strike a balance between work and life. By the end of December 2022, the "Ease of Mind Program" had provided more than 1,000 mental health consultation services for the Bank's employees.

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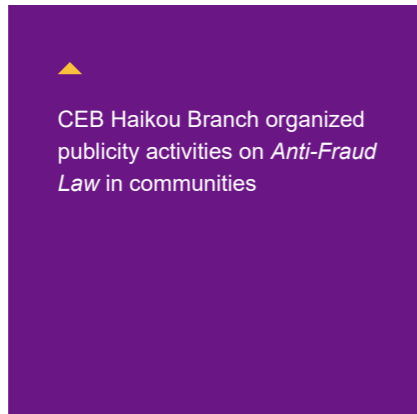


### Work-life balance

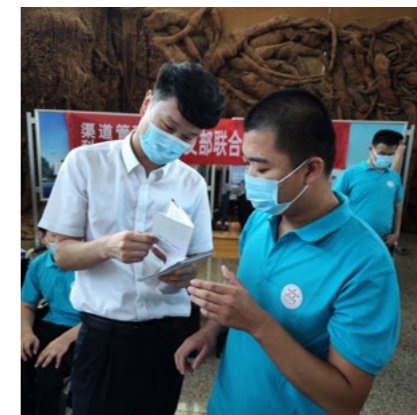
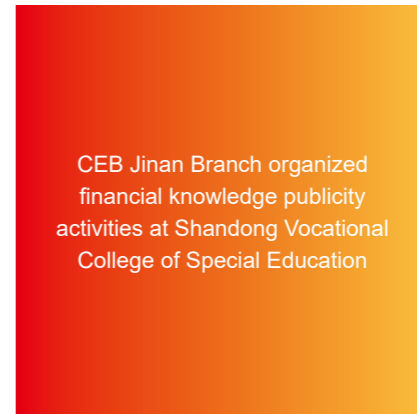
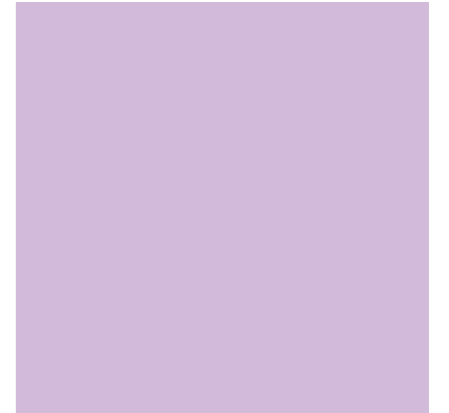
### Care for the society and serve the community



The first secretary of village CPC Committee of CEB Guangzhou Branch explaining financial knowledge to villagers



A community bank of CEB Hefei Branch provided financial services for elderly patients





### Caring for female employees



CEB Xiamen Branch organized series activities for Women's Day



CEB Hong Kong Branch organized activities on Women's Day



### Diverse cultural and recreational events



Employees of CEB Xi'an Branch performed the original song and dance work – Northern Shaanxi Song and Dance for China Everbright Bank



CEB Nanjing Branch organized traditional cultural activities to make snow skin moon cakes to show respect for teachers



CEB Guiyang Branch organized tea culture lectures



CEB Kunming Branch organized the 2022 staff badminton competition

## Development and training

### Career development of employees

The Bank established a sound career development system for employees, facilitated talent exchanges, broadened channels for talent development, and promoted the cultivation of talents with integrated knowledge.

**Improved the multi-position exchange programs to better cultivate employees**

The Bank revised and issued the *Management Measures for the Exchange of Cadres and Talent* and the *China Everbright Bank Management Measures for Dispatching Outstanding Cadres and Employees to Branches in Remote Regions*.

**Optimized the job rotation mechanism of new employees recruited from campus**

On the basis of the Head Office's previous training experience of new employees from campus recruitment, the Bank continuously optimized the training program for new employees recruited from campus by integrating resources, accumulating experience and verifying processes. A two-year training program was carried out in four stages: "new employee on-boarding training,

comprehensive business practice at branches or sub-branches, internship in customer operation center/remote banking center, and rotation internship in departments of the Head Office".

**Coordinated the building of bank-wide professional talent pool**

The Bank pressed ahead with the building of an internationalized talent pool, provided face-to-face financial lectures in English for internationalized talents, in a bid to consolidate their cross-border business capabilities and comprehensive strengths, and help build up a talent pool for overseas institutions.

The Bank took the building of retail banking talent pool as the starting point, comprehensively strengthened the professional capability for manager team in retail banking wealth management, explored the establishment of a retail banking vertical empowerment training system, and improved the retail banking online course system.

To establish a bank-wide technological innovation talent pool and a risk and compliance talent pool, the Bank determined the category and level setting of the talent pool, and clarified the selection criteria, test-free threshold and selection process. The selection for technological innovation talent pool and risk and compliance talent pool will be started soon.

### Staff training system

Upholding the employee training concept of "combining strategy and performance to contribute to business development and employee growth", the Bank improved the training management mechanism and the independent training system, innovated the training mode, strengthened technological empowerment, and promoted the construction of digital learning ecosystem.

As at the end of December 2022, "Sunshine Academy" conducted 193 live training sessions, launched 2,660 online courses, 3,541 training courses and 1,805 online exams, with 826 online learners per day on average and 1,655,100 hours of learning time in total.



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training courses

**1,805**

online exams

**1,655,100**

hours of learning time in total

· Employee on-boarding training

CEB launched the “Faith, Ambition and Mission - 2022 CEB On-boarding Training for Employees from Campus Recruitment”, with more than 680 new employees from campus recruitment participated in the training. The Bank organized the “CEB Online Training Camp on Professional Ethics and Compliance Management for New Employees”, with 2,298 new employees receiving online full-time training.



The opening ceremony of the induction training for new employees from campus recruitment and the “First Lesson Taught by the Secretary of the CEB CPC Committee”.

· Professional job training

The Bank constantly organized professional training programs including training of retail banking managers and lectures for risk control, anti-money laundering and data security.

The Bank carried out the online lecture program taught by “Top Ten” talented staff and uploaded self-made video courses on the Internet, giving full play to the advantages of those talents such as top ten sub-branch general managers, top ten customer managers and top ten bank tellers in business knowledge and practices, which facilitated the spread of knowledge within the Bank.

· Leadership development training

The Bank held special training programs on “Theory and Practical Application of OKR Working Method” on corporate governance.

· Start the training of young lecturers

The Bank strengthened the training of outstanding young employees and enriched the training forms to promote the multi-dimensional development of young employees. It provided guidance for employees recruited from campus by the Head Office from 2016 to 2018 in terms of business knowledge extraction, teaching bearing, speech skills and PPT skills. Through interview, the first batch of outstanding employees recruited from campus were certified as young lecturers, which enriched the team of internal trainers of the Bank and strengthened the professional capability and teaching capability of young lecturers.

Indicator	Unit	2022	2021	2020
Number of staff training projects	session	6,544	7,185	7,049
Staff trained	person-time	661,852	807,255	744,172
Senior Management members trained	person-time	2,372	3,288	3,405
Middle-level management members trained	person-time	68,568	84,597	72,174
Primary-level employees trained	person-time	590,912	719,370	668,593
Percentage of trainees by gender				
Percentage of male trainees	%	100	100	100
Percentage of female trainees	%	100	100	100
Percentage of trainees by management level				
Percentage of Senior Management trainees	%	100	100	100
Percentage of middle-level management trainees	%	100	100	100
Percentage of primary-level trainees	%	100	100	100

Labor standards

The Bank was committed to protecting employees’ legitimate rights and interests and continued to upgrade and standardize labor relations management. It strictly prohibited child labor and resisted forced and compulsory labor in any form. No violation of the kind occurred at the Bank.

Labor contract signing rate

2022	2021	2020
100%	100%	100%

Social security coverage rate

2022	2021	2020
100%	100%	100%

Supply chain management

The Bank practiced procurement management according to the *Measures for Procurement Management of China Everbright Bank*, followed the guiding principles of legitimacy and compliance, centralized management, stratified authorization, quality improvement and efficiency enhancement, energy conservation and environmental protection. Centralized and decentralized procurement methods were combined in selecting suppliers.

Management measures and inspection of suppliers’ social responsibilities

The Bank has clarified the centralized procurement catalog and limits, standardized centralized procurement procedures, approval process, collective approval and consideration rules of bidding and procurement working committee, application conditions for various procurement methods, and strengthened the management of branches and subsidiaries. An intelligent centralized procurement platform has been established to enable online order placement, order management and logistics information update by employees and project personnel.

Suppliers’ environmental and social risk management

Championing the concept of green and environmental-friendly development, the Bank gave priority to more environmental-friendly and sustainable suppliers under the conditions of and meeting the same procurement requirements and quality and service standards. Meanwhile, it promoted green procurement, shifted from traditional offline procurement by departments to online centralized procurement, built an intelligent centralized procurement platform to realize unified bidding and procurement at the Head Office, which improved the procurement efficiency across the Bank.

The Bank practiced responsible procurement, requested notices in advance from suppliers in case of important matters such as change of major investors, shareholders and legal representatives. It required that suppliers should safeguard the safety of their labor force and the bidding documents involving staff outsourcing services required prospective bidders to quote and participate in the evaluation of ESG indicators or factors such as the proportion of employees’ remuneration. In addition, it clarified its preference for prospective suppliers with national credentials in occupational health and safety management.

Supplier review coverage rate

2022	2021	2020
100%	100%	100%

## Product responsibility

With customers' demands as top priority, the Bank kept optimizing its financial products and services, and adopted various measures to improve service quality and efficiency. Details on private data security and consumer rights & interests protection are disclosed in the chapter "Highlighting Everbright Featured Operation with Pragmatical Development" of this report.

## Mechanism for customer service improvement

The Bank constantly enhanced its service capabilities, continued to carry out video inspections of business outlets for "Sunshine Service" and customer satisfaction surveys. Taking the opportunity of establishing "Top 100 Demonstration Units", the Bank constantly upgraded the quality of "Sunshine Service" and optimized customer experience. In 2022, 35 outlets across the Bank were honored as the "Top 1,000 Demonstration Outlets" by China Banking Association. It also continued to strengthen the management of complaints and enrich the ways of collecting and researching the satisfaction rate for customer complaints, in order to make it consistent with the real feelings of customers.

Indicator	Unit	2022	2021	2020
Number of senior service experts rated by the Bank	person	208	233	205
Number of intermediate service experts rated by the Bank	person	1,102	1,020	996
Number of community banks	/	460	483	495
Number of private banking customers	account	56,526	50,021	40,112
Number of customer complaints received	/	369,453	132,972	21,733
Customer complaint closing rate	%	100	100	100
Satisfaction rate for customer complaints	%	91.59	96.55	99.57
Number of mobile banking customers	10,000 accounts	5,747	5,252	4,645

## Anti-corruption

The Bank kept a close eye on "critical minority" and "key positions", strengthened supervision and discipline enforcement, issued the *List of Supervision Task for Chief Leaders and Leading Groups of China Everbright Bank*, sorted out the list of key fields and positions, carried out centralized rectification of integrity risks in key fields and positions, and formulated the *Manual of Integrity Risk Prevention and Control in Key Fields and Positions* to improve the capability of resisting integrity risks.

The Bank issued the *Notice on Strengthening Supervision and Discipline Enforcement in the Credit Field* to deepen the anti-corruption work and strengthen supervision and discipline enforcement in the financial and credit fields. It also formulated the *Measures on Strengthening the Integrity Culture in the New Era of the CPC China Everbright Bank Committee*, so as to implement practical actions in promoting integrity work.

Furthermore, the Bank constantly conducted special rectification of typical problems in violation of the Party's eight-point frugality code, persisted in identifying and correcting problems early while they are nascent and strengthened daily supervision. The Bank arranged talks on integrity for newly-appointed management members and special warning education for newly-appointed management members of overseas institutions to remind them of exercising their authority according to laws and

regulations, resisting corruption and intensifying self-discipline. It kept a close eye on special days such as May Day and Mid-Autumn Festival, sending anti-corruption reminders through multiple channels to strengthen the supervision and inspection of invisible and variant "four forms of decadence" issues such as internal mailing gifts.

### · Channels for reporting letters and visits

The Bank set up a special mailbox and a telephone number for receiving letters and report and arranged dedicated staff to receive visits.

### · Anti-corruption training for the Board of Directors and employees

The Bank launched the "Case-based Discipline and Law Education Month" activity, invited professors from the Party School of the Central Committee of CPC to give lectures on "New Situation, Requirements and Measures of Anti-Corruption in the New Era", held symposiums for young employees of the Head Office, and recorded two warning education courses for new employees, in a bid to promote cadres and employees to further understand the new situation of anti-corruption and strengthen their awareness of integrity and self-discipline.

Indicator	Unit	2022	2021	2020
Number of integrity records established for leaders and cadres	copy	8,868	8,392	7,573
Number of corruption court cases filed and concluded	case	0	0	/
Number of anti-corruption training sessions	/	20,878	/	/

## Community efforts

### Public welfare activities

The Bank paid continuous attention to social needs and actively honored its social responsibilities with concrete actions, by organizing a variety of public welfare activities in education, environmental protection, targeted assistance, care for the elderly and charity, so as to contribute to a harmonious and beautiful society. As at the end of December 2022, its charitable donations reached RMB15,765,600.

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# 15,765,600

### Paired assistance



CEB Xi'an Branch donated books to a village receiving paired assistance



CEB Guiyang Branch delivered financial safety lectures at Bijie No.17 Primary School



CEB Chengdu Branch made clothes donations

### Community services



CEB Hangzhou Branch organized the activity of "Bringing Coolness in Summer" for five consecutive years



CEB Hohhot Branch explained financial knowledge to children



CEB Xiamen Branch organized a thematic Party Day activity on cooperation between the Bank and the police to serve the community

### Care for the elderly



CEB Beijing Branch organized thematic Party Day and Double Ninth Festival activities for retired employees



CEB Dalian Branch visited medical staff of a nursing home



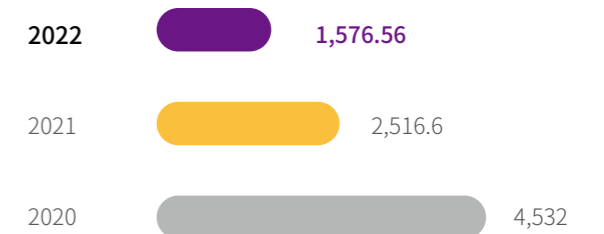
CEB Qingdao Branch established Everbright Senior School

### Care for children

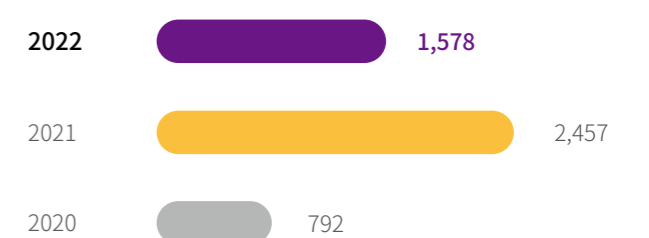


CEB Chengdu Branch celebrated the Children's Day with the primary school which was built with the post-earthquake donation from the Group

### Charitable donations (RMB10,000)



### Employee volunteer hours (Hour)



## Appendices

### Appendix 1 Independent Assurance Engagement Report of the ESG Report



#### Independent Limited Assurance Report

##### To the Board of Directors of China Everbright Bank Company Limited:

We were engaged by the Board of Directors of China Everbright Bank Company Limited ("CEB") to perform limited assurance on the selected key data for the 2022 Corporate Social Responsibility (ESG) Report of China Everbright Bank Company Limited (the "CSR Report") prepared by CEB. This English version is a translation, should there be inconsistency between the English edition and the Simplified Chinese edition, the Simplified Chinese edition shall prevail.

##### I. Key data

This Report covers the limited assurance procedures performed on the following selected key data for the CSR Report:

- Balance of inclusive finance loans to small and micro enterprises (RMB 100 million)
- Balance of medium and long term loans to manufacturing enterprises (RMB 100 million)
- Balance of agriculture-related loans (RMB 100 million)
- Balance of green loans (RMB 100 million)
- Total number of employees
- Number of female employees
- Ratio of male/female employees
- Number of ethnic minority employees
- Number of staff training programs
- Customer complaint closing rate
- Total items of Cloud Fee Payment services
- External donations (RMB 10,000)
- Purchased electricity power consumption of the Head Office (MWh)
- Daily water consumption of the Head Office (tons)
- Total number of domestic branches and outlets
- Employee volunteer hours

Our assurance work was limited to the selected key data as of 31 December 2022 and for the year then ended in the CSR Report. Other data disclosed in the CSR Report or data of previous years was not included in our work scope.

##### II. Criteria

The criteria adopted by CEB for preparing the CSR Report are described in the basis of key data preparation (the "Basis of Preparation") attached hereto.

##### III. The Board of Directors' responsibility

It is the Board of Directors' responsibility to prepare key data for the CSR Report according to the basis of preparation, including designing, implementing, and maintaining internal controls relevant to the preparation of key data for the CSR Report to ensure that the data are free from material misstatement, whether due to fraud or error.



#### IV. Our independence and quality control

We comply with the independence and other ethical requirement of the *International Code of Ethics for Certified Public Accountants* issued by the International Ethics Standards Board for Accountants, which has been founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behavior.

The firm applies the *International Standard on Quality Control No. 1* and accordingly maintains a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

#### V. Auditors' responsibility

Our responsibility is to express a conclusion on the key data for the CSR Report based on our assurance.

We conducted our work in accordance with the *International Standard on Assurance Engagements 3000 (Revised), Assurance Engagements Other than Audits or Reviews of Historical Financial Information*, which requires us to plan and conduct our work to form an assurance conclusion.

#### VI. Summary of work performed

The procedures performed in a limited assurance engagement vary in nature and timing from a reasonable assurance engagement, and are less in extent than for a reasonable assurance engagement. Consequently, the level of assurance in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. The extent of procedures selected depends on our judgment, including our assessment of risk of major discrepancy between the selected key data and the basis of preparation. We do not conduct our work to express an opinion on the effectiveness of CEB's internal controls.

Within our work scope, the assurance procedures were implemented at the head office and Beijing branch of CEB.

Our work mainly included:

- 1) Interviewing the departments of CEB engaged to provide the selected key data for the CSR Report;
- 2) Implementing analytical procedures;
- 3) Carrying out sampling inspection on the selected key data in the CSR Report; and
- 4) Performing recalculation.



**VII. Inherent limitation**

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

**VIII. Conclusion**

Based on the procedures implemented and evidence obtained, we have not noticed any issues causing us to believe that the selected key data for the 2022 CSR Report of CEB has not been prepared, in all material respects, in accordance with the basis of preparation.

**IX. Restriction on use**

This Report can only be used by the Board of Directors to prepare its CSR Report, and is not applicable and shall not be used for other purposes. We shall not be liable to any third party other than the Board of Directors of CEB.



KPMG Huazhen LLP

Beijing, China

24 March 2023

**Appendix: Basis of Key Data Preparation**

**Balance of inclusive finance loans to small and micro enterprises (RMB 100 million):** The balance of inclusive finance loans to small and micro enterprises disclosed in the CSR Report refers to the sum of CEB's outstanding loans to small and micro enterprises, each of which has a credit line of equal to or less than RMB 10 million, including loans to small enterprises, loans to micro enterprises, and loans to owners of individually-owned businesses and small and micro businesses. Classification of these enterprises was performed according to the *Classification Criterion for Medium and Small Enterprises* published by the Ministry of Industry and Information Technology.

**Balance of medium and long term loans to manufacturing enterprises (RMB 100 million):** The balance of medium and long-term loans to the manufacturing sector disclosed in the CSR Report refers to the sum of CEB's outstanding medium and long-term loans to manufacturing enterprises as defined by the People's Bank of China. Classification of these enterprises was performed according to the *Industrial Classification for National Economic Activities*.

**Balance of agriculture-related loans (RMB 100 million):** The balance of agriculture-related loans disclosed in the CSR Report refers to the sum of outstanding agriculture-related loans as defined by regulators, including loans to rural enterprises and organizations, loans to urban enterprises and organizations for agriculture-related purposes, loans to farmers, and loans to individuals other than farmers for agriculture, forestry, stockbreeding, and fishery-related purposes.

**Balance of green loans (RMB 100 million):** The balance of green loans disclosed in the CSR Report refers to the sum of CEB's on-balance-sheet green loans as defined in the *Notice of the People's Bank of China on the Revision of the Special Statistical Policy for Green Loans (Yin Fa [2019] No. 326)*.

**Total number of employees:** The total number of employees disclosed in the CSR Report refers to the sum of employees with whom CEB (excluding the subsidiaries it controls) or its overseas branches have signed an employment contract and laborers dispatched to them.

**Number of female employees:** The number of female employees disclosed in the CSR Report refers to the sum of female employees with whom CEB (excluding the subsidiaries it controls) or its overseas branches have signed an employment contract and female laborers dispatched to them.

**Ratio of male/female employees:** Ratio of male/female employees = Number of male employees/Number of female employees, where the number of male employees refers to the sum of male employees with whom CEB (excluding the subsidiaries it controls) or its overseas branches have signed an employment contract and male laborers dispatched to them.

**Number of ethnic minority employees:** The number of employees from ethnic minorities disclosed in the CSR Report refers to the sum of ethnic minority employees with whom CEB (excluding the subsidiaries it controls) or its overseas branches have signed an employment contract and ethnic minority laborers dispatched to them.

## Appendix 2 Global Reporting Initiative (GRI) Index 2021

GRI Standard	Disclosure	Location
<b>GRI 1 Foundation</b>		
1 Foundation 2021	Report basics, including indexing GRI content, providing instructions for use, etc	P1,24
<b>GRI 2 General Disclosure 2021</b>		
<b>The Organizations and Its Reporting Practices</b>		
2-1	Organization details	P5
2-2	Entities included in the organization's sustainability reporting	P1
2-3	Reporting period, frequency and contact point	P2
2-4	Restatements of information	P2
2-5	External assurance	P119
<b>Activities and workers</b>		
2-6	Activities, value chain and other business relationships	P101
2-7	Employees	P101
2-8	Workers who are not employees	P114
<b>Governance</b>		
2-9	Governance structure and composition	P3,P71
2-10	Nomination and selection of the highest governance body	Refer to annual
2-11	Chair of the highest governance body	Refer to annual
2-12	Role of the highest governance body in overseeing the management of impacts	P71
2-13	Delegation of responsibility for managing impacts	P71
2-14	Role of the highest governance body in sustainability reporting	P3
2-15	Conflicts of interest	Refer to annual
2-16	Communication of critical concerns	P87-88
2-17	Collective knowledge of the highest governance body	P3,P71
2-18	Evaluation of the performance of the highest governance body	Refer to annual
2-19	Remuneration policy	P102, Refer to annual
2-20	Process to determine remuneration	Refer to annual

**Number of staff training programs:** The number of employee training programs disclosed in the CSR Report refers to the sum of training programs arranged by CEB for its contracted employees, including off-the-job training programs and online training programs from its head office, domestic branches, and subsidiaries.

**Customer complaint closing rate:** The proportion of closed customer complaints disclosed in the CSR Report refers to the proportion of the customer complaints closed by CEB in accordance with the *Administrative Measures for the Handling of Consumer Complaints in the Banking and Insurance Sectors (CBIRC Decree [2020] No. 3* and the *Implementing Measures of the People's Bank of China for Protection of Financial Consumers' Rights and Interests* to the total customer complaints. These customer complaints include those received by CEB's remote banking center or branches, as well as those forwarded by external institutions.

**Total items of Cloud Fee Payment services:** The total number of cloud payment services disclosed in the CSR Report refers to the sum of services available in CEB's cloud payment service platform, including services classified into 25 major categories for paying power bills, water bills, gas bills, heating bills, telecommunication bills, cable TV bills, government bills, traffic fines, shopping bills, community service charges, social security contributions and medical insurance premiums, League, Party, and Trade Union membership dues, education fees, etc.

**External donations (RMB 10,000):** The amount of donations to external parties disclosed in the CSR Report refers to the sum of donations from CEB (including the subsidiaries it controls) through administrative appropriation.

**Purchased electricity power consumption of the Head Office (MWh):** The consumption of purchased power by the head office disclosed in the CSR Report refers to the total volume of power purchased and consumed by CEB's head office in Beijing, including its premises in China Everbright Center, Shangdi, Taoranting, Shijingshan, Everbright Plaza, and Zhongguancun No. 1.

**Daily water consumption of the Head Office (tons):** The daily water consumption by the head office disclosed in the CSR Report refers to the total volume of water consumed by CEB's head office in Beijing, including its premises in China Everbright Center, Shangdi, Taoranting, Shijingshan, and Zhongguancun No. 1. The daily water consumption in the Everbright Plaza cannot be measured separately due to water meter limitation, and is therefore not included in the statistics.

**Total number of domestic branches and outlets:** The total number of domestic branches disclosed in the CSR Report refers to the total number of CEB business outlets (excluding those in Hong Kong SAR, Macao SAR, and Taiwan Region, as well as overseas branches and subsidiaries), which are branches with business licenses, regardless of whether they are operational.

**Employee volunteer hours:** The number of employee volunteer hours disclosed in the CSR Report refers to the total duration of volunteer services delivered by CEB's employees, which has been registered via provincial or municipal volunteer service websites.



GRI Standard	Disclosure	Location
2-21	Annual total compensation ratio	Refer to annual
<b>Strategy, Policy and Practices</b>		
2-22	Statement on sustainable development strategy	P3
2-23	Policy commitments	P3
2-24	Embedding policy commitments	Plan for future
2-25	Processes to remediate negative impacts	Plan for future
2-26	Mechanism for seeking advice and raising concerns	P3
2-27	Compliance with laws and regulations	Plan for future
2-28	Membership associations	Plan for future
<b>Stakeholder Involvement</b>		
2-29	Approach to stakeholder engagement	P85-86
2-30	Collective bargaining agreements	N/A
<b>GRI3 Material Topics 2021</b>		
3-1	Process to determine material topics	P87-88
3-2	List of material topics	P87-88
3-3	Management of material topics	P87-88
<b>GRI 201 Economic Performance 2016</b>		
201-1	Direct economic value generated and	P11-12
201-2	Financial implications and other risks and opportunities due to climate change	P99
201-3	Defined benefit plan obligations and other retirement plans	P101-102
<b>GRI 203 Indirect Economic Impact 2016</b>		
203-1	Infrastructure investments and services supported	P15-44
203-2	Significant indirect economic impacts	P15-44
<b>GRI205 Anti-Corruption 2016</b>		
205-1	Operations assessed for risks related to corruption	P116
205-2	Communication and training about anti-corruption policies and procedures	P116
205-3	Confirmed incidents of corruption and actions taken	P116
<b>GRI206 Anti-competitive Behavior2016</b>		
206-1	Legal actions for anti-competitive behavior,anti-trust,and monopoly practices	N/A

GRI Standard	Disclosure	Location
<b>GRI207 Tax2019</b>		
207-1	Approach to tax	Refer to annual
207-2	Tax governance,control and risk management	Refer to annual
207-3	Stakeholder engagement and management of concerns related to tax	Refer to annual
207-4	Country-by-country reporting	N/A
<b>GRI 302 Energy 2016</b>		
302-1	Energy consumption within the organization	P98
302-2	Energy consumption outside the organization	P98
302-3	Energy intensity	P98
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## Appendix 3 Contact Us

Dear reader,

We highly appreciate your reading of the *2022 Corporate Social Responsibility (ESG) Report of China Everbright Bank*. To better meet your needs and provide you with information of greater value, and also help us continuously improve our ESG performance and capability, we sincerely look forward to your comments and opinions on this Report given through the QR code or the following contact information:

Address: China Everbright Center, No.25 Taipingqiao Street, Xicheng District, Beijing

Postal code: 100033

Tel: 86-10-63636363

Thank you!

China Everbright Bank

March 2023

1. What is your overall opinion on this Report?

Very good    Good    Average

2. What is your opinion on CEB in the field of creating economic value?

Very good    Good    Average

3. What is your opinion on CEB in the field of creating environmental value?

Very good    Good    Average

4. What is your opinion on CEB in the field of creating social value?

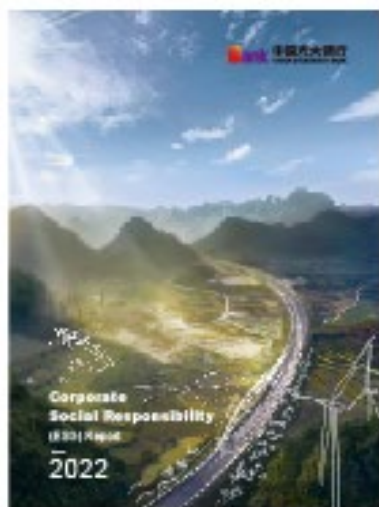
Very good    Good    Average

5. What is your opinion on CEB in the field of creating governance value?

Very good    Good    Average

6. What are your further suggestions on CEB's performance of CSR?

Thank you for your support and help to CEB.



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