

Chongqing Rural Commercial Bank Co., Ltd.

# CORPORATE SOCIAL RESPONSIBILITY REPORT 2022



**CQRC Bank**  
CHONGQING RURAL COMMERCIAL BANK

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March 2023

## DECLARATION

### Reporting Scope

This report covers all major operating locations of Chongqing Rural Commercial Bank Co., Ltd. and its subsidiaries. Unless otherwise specified, for the purpose of the report, “the Bank” refers to Chongqing Rural Commercial Bank Co., Ltd., “the Group” refers to Chongqing Rural Commercial Bank Co., Ltd. and its subsidiaries.

### Reporting Period

This report is the twelfth consecutive annual Corporate Social Responsibility Report of the Bank, with the reporting period from January 1st, 2022 to December 31st, 2022. Part of the contents may contain information that is beyond the above-mentioned period.

### Compilation Basis

This report was prepared with reference to the Guidelines of Shanghai Stock Exchange of Self-Regulation for Listed Companies No. 1 – Standardized Operation – Chapter VIII: Social Responsibility and the Guidelines on Preparation of Report on Company's Fulfilment of Social Responsibilities released by the Shanghai Stock Exchange ( “SSE” ), the Environmental, Social and Governance Reporting Guide (hereinafter referred to as "ESG Reporting Guidelines") released by the Hong Kong Stock Exchange ( “HKSE” ), Global Reporting Initiative (hereinafter referred to as "GRI Standards") issued by the Global Sustainability Standards Board ( “GSSB” ) and Financial Services Sector Supplementary Guidelines. The report was prepared in compliance with the requirements in Opinions on Strengthening the Social Responsibility of Banking and Financial Institutions released by the China Banking and Insurance Regulatory Commission ( “CBIRC” ) and Guidelines on Corporate Social Responsibility of Chinese Banking and Financial Institutions released by China Banking Association.

The Board of Directors and all directors of the Bank guarantee that the contents of this report do not contain any false records, misleading statements or major omissions, and bear the individual liability and joint liability for the truthfulness, accuracy and completeness of the contents.

### Reporting Principles

**Materiality:** The Bank has identified, evaluated and ranked material ESG matters and disclosed material ESG matters in the report based on the results. Please refer to the “Responsibility Integration” chapter of this report for the information on the Bank’s communication with stakeholders and the identification, assessment and ranking of material ESG issues.

**Quantification:** The Bank has formulated the goal of reducing the environmental impact of daily operations, made quantitative disclosure of applicable key performance indicators, and explained the sources of statistical standards, methods, assumptions and/or calculation tools and conversion factors for relevant emissions/energy consumption. Please refer to the "Green Operations" chapter for details.

**Consistency:** The way this report is prepared has not changed from previous years, as well as the statistical methods, calculation methods, key performance indicators, etc. There are no other changes that might affect meaningful comparisons with previous reports.

### Data Explanation

Parts of the financial data herein are extracted from the Group’s 2022 Annual Financial Statements (A-share). The Annual Financial Statements for the year ended December 31st, 2022 of the Bank had been subject to audit by KPMG Huazhen LLP. In cases where there may be inconsistencies between data presented in the Corporate Social Responsibility Report and the 2022 Annual Financial Statements, the latter shall prevail. Other data relating to 2022 is primarily presented from the statistical data generated from internal system of the Bank and its branches. The currency amount referred in this report is denominated in RMB, unless otherwise stated.

### Assurance of the Report

KPMG Huazhen LLP was engaged to conduct a limited assurance on selected key data of the report and issued an independent assurance report in accordance with the International Standard on Assurance Engagements 3000 (Revised Edition): Engagements Other than Audits or Reviews of Historical Financial Information.

### Forms of Release

This report is released in the form of electronic edition, which is available on the website of the Shanghai Stock Exchange ([www.sse.com.cn](http://www.sse.com.cn)), the website of the Hong Kong Stock Exchange ([www.hkexnews.hk](http://www.hkexnews.hk)) and the website of the Bank ([www.cqrcb.com](http://www.cqrcb.com)).

The report is published in simplified Chinese, traditional Chinese and English. Should there be any discrepancies among these versions, the simplified Chinese version shall prevail.

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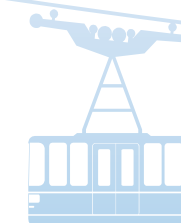
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## Message from the Chairman

In 2022, with “Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era” as guidance, we relentlessly pursued our purpose of “concentrating on the local market to serve the public”, further implemented our development strategy of “anchoring the Bank with retail, propelling the Bank with technology, and empowering the Bank with talents”, and continued to promote our development system with “four integrated drivers”. Based on the Bank’s strengthened risk control and compliance, we proactively aligned with China’s major strategic initiatives, fulfilled the mission of rural revitalisation, explored green finance transformation, planned and accelerated digital growth, actively participated in public welfare activities, returned benefits to society, and comprehensively strengthened the Bank’s corporate social responsibility. Through all these efforts, we strived to become a leading regional bank in China.

**Supporting the implementation of China’s major strategic initiatives.** We have been providing high-quality financial services to facilitate China’s major strategic initiatives, promoting financial cooperation in the “Chengdu–Chongqing Twin-city Economic Circle”, boosting the development of open inland areas and the Yangtze River Economic Belt, and driving the optimisation and upgrading of economic structures. In addition, we have supported the in-depth development of manufacturing, taken vigorous steps to enable strategic emerging industries, increased cooperation in various fields to better people’s livelihood, and strengthened the Bank’s inclusive financial service capabilities. As at the end of 2022, we had granted RMB104.027 billion in credit to important projects in the Chengdu–Chongqing area and related enterprises in Sichuan province.

**Implementing the green development philosophy.** We have been adhering to the concept of ecological priority and green development, continuously optimising our green financial service model, improving our organisational action system, and actively participating in the establishment of green finance standards, so as to promote green finance, facilitate local economies, drive social advancement and improve people’s livelihood. We have also stepped up efforts to promote a more comprehensive green culture, build a green cultural brand, and become a benchmark for green finance. In line with China’s low-carbon policy, we have been actively exploring green and low-carbon initiatives, strengthening awareness of environmental protection, advocating energy conservation and energy consumption reduction, creating a sustainable operational environment, and promoting the transformation toward a low-carbon economy. As at the end of 2022, our green loan balance totalled RMB48.715 billion, representing a year-on-year increase of 32.87%.

**Comprehensively supporting rural revitalisation.** Over the past year, we have continued to improve our special mechanism for rural revitalisation, deepen multi-dimensional initiatives to support agriculture, and enhance achievements in poverty alleviation in an all-round way. We have also strived to combine our experience in “helping, supporting and assisting agriculture” with fintech to innovate digital inclusive finance services for rural customers, focus on

featured industries, pay close attention to areas related to people’s livelihood, and provide all-round, multi-level, and caring financial services for various market players, with the goal of comprehensively driving rural revitalisation. As at the end of 2022, we had 1,450 business outlets in counties, with a total agriculture-related loan balance of RMB212.708 billion.

**Protecting the legitimate rights and interests of customers.** We have been carrying out in-depth digital transformation across service channels, further improving our barrier-free financial service system, building a fintech risk firewall, promoting the construction of the next generation of financial information infrastructure, and optimising the customer service environment. In addition, we have been improving our customer complaint handling policy and management system, striving to increase customer satisfaction with our financial services, optimising our consumer protection mechanism, and strengthening customer information protection at critical points to effectively protect customer information security. As at the end of 2022, we had a total of 1,755 business institutions and had achieved a satisfaction rate of 97.58% in handling customer complaints.

**Devoting ourselves to public welfare.** We have been providing “Aid for the People” by regularly arranging volunteers to participate in activities such as rescue and disaster relief, poverty alleviation, afforestation, community services, and public financial educational initiatives, so as to lend a helping hand, care for society and play our part in building a better world. Meanwhile, we have been taking measures to comprehensively care for employees and improve their sense of happiness, belonging, and solidarity. We have also been properly communicating with stakeholders to respond to their concerns in a timely manner and maintain cooperative relations. In 2022, 17,942 employees of the Bank participated in about 55,083 hours of volunteer activities.

In 2023, we will comprehensively study and act on the spirit of the 20th National Congress of the Communist Party of China, follow “Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era” to fully implement the 14th Five-Year Plan, strive to create an industry-leading efficient intelligent financial service system, and fulfil our new responsibilities as a state-owned enterprise.

Chongqing Rural Commercial Bank Co., Ltd.

Xie Wenhui, Chairman



# Company Profile

## Introduction

Chongqing Rural Commercial Bank Co., Ltd., formerly known as Chongqing Rural Credit Cooperative, was founded in 1951 with a history of over 70 years. In 2003, Chongqing was put on the list of the first batch of pilot provinces and cities regarding China's rural credit cooperative reform. In 2008, the Rural Commercial Bank with the unified legal person in the city was established. In 2010, the Bank successfully listed on Hong Kong's H-share Main Board, becoming the first listed Rural Commercial Bank in China and the first listed Bank in Western China. In October 2019, the Bank was successfully listed on the main board of the Shanghai Stock Exchange, becoming the first A + H share listed Rural Commercial bank in China and the first A + H share listed Bank in western China. In February 2020, the Bank formally adopted the Equator Principles, becoming the first "Equator Bank" in Central and Western China.

By the end of 2022, the Bank had 7 branches, 35 sub-branches, with 1,755 institutions in total; it also had established a financial leasing company, a wealth management company, and 12 village/town banks; and it had over 14,700 employees in total. The total assets of the Group were RMB1,351.861 billion, the balance of deposits was RMB824.947 billion, and total loans were RMB632.677 billion. The Bank ranked 113th among global banks based on the latest ranking of the top 1000 Banks of the world by the Banker UK magazine, and ranked 22nd in the 2022 Top 100 Chinese Banking Industry, the highest among China's rural commercial banks and banks in central and western China. It was also rated as investment grade "Baa2" main body rating by Moody's International Ratings.

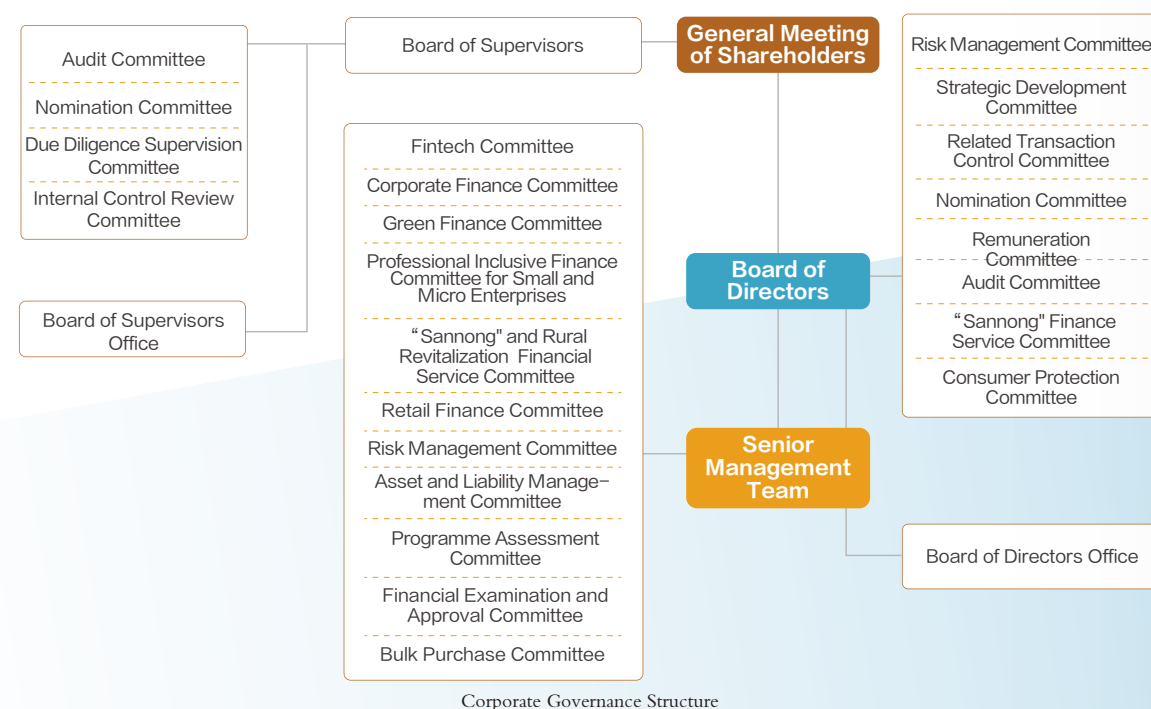


## Development Strategy

The Bank takes "striving to become a leading regional bank in the country" as its strategic goal, further promotes the strategy of "Anchoring the Bank with Retail, Propelling the Bank with Technology, Empowering the Bank with Talents", makes great efforts to build a development system with "four integrated drivers", and seizes the macro trend, follows the industry trend, and capitalise on its advantages to position the "big retail" business as the main source of core competitiveness and the corporate banking business, financial market business, fintech strength, and talent team as the bank-wide consistent "driving forces" for the development of the Bank. The corporate banking business, financial market business and "big retail" business are coordinated and integrated for joint growth, the fintech strength enables the bank's digital transformation, while the talent team helps the Bank implement strategies and business plans. These together enable the Bank to achieve meaning high-quality development, become more able to facilitate the real economy through financial services, and contribute to the implementation of the major national strategies of China.

## Corporate Governance

The Bank has formed a corporate governance framework system with the Articles of Association as its core, and the Rules and Procedures of the Shareholders' Meeting, the Rules and Procedures of Board of Directors Meetings, the Rules and Procedures of Board of Supervisors Meetings, and other working rules of each special committees as supporting rules to guide corporate governance in an all-around way. The Bank has established an organizational structure of “three meetings and one layer” that meets the requirements of a modern commercial bank. The general meeting of shareholders, the Board of Directors, the Board of Supervisors and the senior management have clear responsibilities and mutual checks and balances. There are eight Special Committees under the Board of Directors, four Special Committees under the Board of Supervisors, and eleven Special Committees under senior management, which provide decision-making advice on matters and are responsible for the governance of the Company's daily operations.



Corporate Governance Structure

### The Main Progress of Corporate Governance

General Meeting of Shareholders	Board of Directors	Special Committee of the Board of Directors
1 annual general meeting of shareholders; 2 extraordinary general meetings; 18 proposals deliberated.	18 Board meetings; 132 proposals deliberated.	49 Specialized Committees of Board meetings; 93 proposals deliberated.

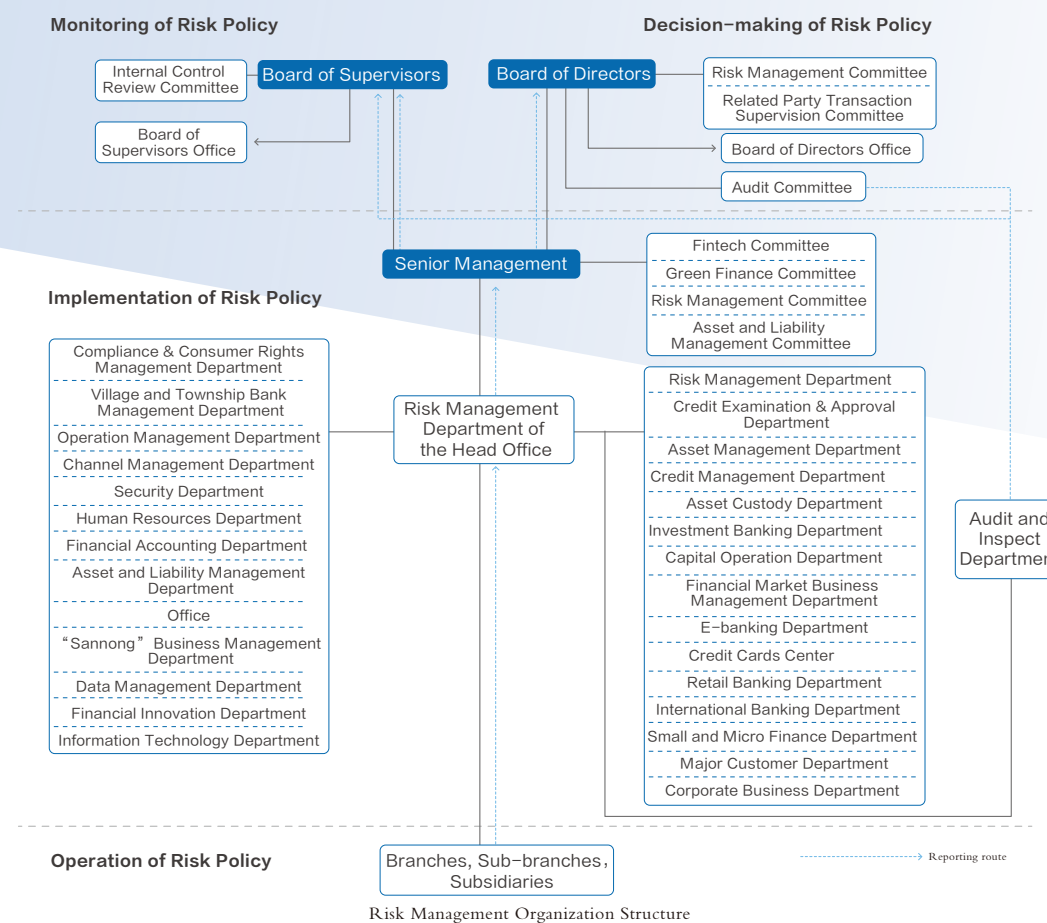
## Risk Management

### Risk and Compliance Management

#### Total Risk Management

The Bank establishes and improves a comprehensive risk management system and continuously builds risk management capabilities based on regulatory requirements, the macroeconomic situation and market environment, as well as its development strategy and risk appetite, effectively ensuring its adequate capital and liquidity and improving its asset quality. As of the end of 2022, the Bank's capital adequacy ratio was 15.62%, the provision coverage ratio was 357.74%, the non-performing loan balance was RMB7.717 billion, and the non-performing loan ratio was 1.22%.

The Bank issued the Risk Appetite Statement for 2022, which, on the basis of maintaining a "robust" overall risk appetite, made differentiated changes and requirements concerning its appetite for special risks and some risk sub-types, and highlighted the principle of "matching risk with return". In order to align with regulations and adapt to management requirements, the Bank revised 16 risk management policies to improve its comprehensive risk management system. It formulated an annual Recovery Plan to ensure real-time and effective responses to major risks, and arranged its village/town banks to start formulating recovery and disposal plans, so as to effectively improve their risk mitigation capability.



Risk Management Organization Structure

In 2022, China Chengxin International Credit Rating Co., Ltd (hereinafter referred to as "CCXI"), China Lianhe Credit Rating Co. Ltd. (hereinafter referred to as "Lianhe Credit Rating"), and Golden Credit Rating International Co., Ltd. (hereinafter referred to as "Golden Credit") rated the Bank as AAA with a stable rating outlook. CCXI rated "20 Chongqing Rural Commercial Bank Green Bond 01", "21 Chongqing Rural Commercial Bank Green Financial Bond 01", "21 Chongqing Rural Commercial Bank Green Financial Bond 02", "21 Chongqing Rural Commercial Bank Perpetual Bond", "22 Chongqing Rural Commercial Bank Perpetual Bond", and "22 Chongqing Rural Commercial Bank Financial Bond 01" issued by the Bank as AAA. Lianhe Credit Rating rated AAA for the "19 Chongqing Rural Commercial Bank Subordinated Bond", "20 Chongqing Rural Commercial Bank Sannong Bond" and "20 Chongqing Rural Commercial Bank Bond" issued by the Bank. Golden Credit rated AAA for the "22 Chongqing Rural Commercial Bank Green Bond" issued by the Bank.

### Case Special training on risk management

On May 25, 2022, the Bank organised and carried out the "Special Training on Risk Management". There were more than 160 participants in this event, including heads of the Risk Management Department, business elites, customer managers of 43 branches, and related personnel from the Major Customer Department at the Head Office. The training covered important risk management knowledge points such as risk classification, authorisation, non-zero internal evaluation model, and IFRS 9-related impairment management, and interpreted the new business line performance appraisal scheme. The training helped the Bank's risk-related units deepen their understanding of the current risk profile and regulatory trend and gain the knowledge and skills needed for discharging their duties, further regulating bank-wide risk management and improving the work efficiency.



Special trainings on risk management in 2022

## Compliance Risk Management

The Bank has been improving its compliance management organisational structure and formed a compliance risk management system covering all business lines and levels, which is composed of the Board of Directors, the Board of Supervisors, the senior management, the Compliance & Consumer Rights Management Department of the Head Office, the other departments and offices of the Head Office, branches and sub-branches, the risk management departments of branches and sub-branches, as well as the other departments and offices of branches and sub-branches. As the decision-making body, the Board of Directors is ultimately responsible for the legality and compliance of the Bank's business management activities. The Board of Supervisors is responsible for supervising the legality and compliance of the Bank's business management activities. The senior management is responsible for the legality and compliance of the Bank's business management activities. A Compliance & Consumer Rights Management Department has been set up under the senior management to lead bank-wide compliance management efforts and procure branches and sub-branches to implement compliance requirements. Compliance posts have been set up at different levels to perform compliance management responsibilities, communicate on compliance management requirements, and improve compliance risk control.

## Internal Control Evaluation

In 2022, according to the Basic Norms for Enterprise Internal Control, the Guidelines for Enterprise Internal Control Evaluation, and the Guidelines for Commercial Banks on Their Internal Control, the Bank conducted internal control evaluation focusing on the five elements to objectively reflect the overall situation. The Bank also strictly followed the procedures, standards, content and methods stipulated by the Ministry of Finance, the China Securities Regulatory Commission (CSRC), and the CBIRC to generate the internal control evaluation report, and apply the evaluation results through measures such as performance appraisal to promote high-quality growth.

## Anti-Corruption

The discipline inspection and supervision group for the Bank was officially established in August 2019. It conscientiously discharges its duties of supervision and discipline enforcement in accordance with the constitution, rules, and discipline of the Communist Party of China (the "Party") and the laws and regulations of China, strictly follows the Rules for the Work of Discipline Inspection and Supervision Organ Offices stationed in Other Institutions, continuously strengthens its work style and integrity, raises its awareness of discipline and rules, and leads the implementation of various anti-corruption regulations. The Party committee of the Bank extensively studies and applies the "Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era", comprehensively studies and acts on the spirit of the 20th National Congress of the Communist Party of China, and strongly implements the major decisions of the CPC Central Committee and the plans of the Chongqing Municipal Party Committee. During the supervision and discipline enforcement in 2022, no cases of corruption or violation were found.

In 2022, the Bank organised all directors to study the typical cases of violations of laws and regulations provided in the Notice on Carrying Out Preventive Education on Violations of Laws and Regulations issued by the CSRC Chongqing Office and organised one training session on case quality assessment and professional discipline inspection and supervision skills. 132 discipline inspection and supervision cadres from across the Bank attended the training for three days, which effectively improved their professional skills and significantly increased their anti-corruption capability.



## Anti-Money Laundering

In 2022, the Bank strictly implemented various regulatory requirements on anti-money laundering, formulated the Opinions on Anti-Money Laundering for 2022, and continued to standardise the anti-money laundering process. It built an anti-money laundering data quality supervision platform to offer better technical support for anti-money laundering. It continued to carry out assessment and special inspection of institutional risks, and identify and rectify anti-money laundering issues to improve risk prevention. It also held anti-money laundering joint meetings on a quarterly basis, organised special training and publicity, and strengthened information security management, effectively performing its anti-money laundering obligations.

### Improving the risk control mechanism

- Organised and held 4 joint meetings on anti-money laundering;
- Issued 5 work updates and delivered 18 related emails;
- Rectified the doubtful information about more than 500,000 customers;
- Carried out special investigations on 8 selected branches and sub-branches and 1 selected village/town bank;
- Completed institutional risk assessment.

### Optimising the risk control system

- Built an anti-money laundering data quality supervision platform;
- Optimised 6 models and 6 rules for the anti-money laundering monitoring system.

### Carrying out publicity and training

- Distributed more than 127,400 leaflets for publicity;
- Carried out anti-money laundering training as well as anti-money laundering due diligence and confidentiality training for new employees, covering more than 6,000 trainees;
- Shared institutional risk assessment experience with the Chongqing Operation Management Department of the People's Bank of China.

## Anti-Counterfeit Currency

In accordance with the Administrative Measures of the People's Bank of China for Currency Identification and Counterfeit Currency Collection and Identification (Order No. 3 [2019] of the People's Bank of China) and other regulatory requirements, the Bank strictly performs cash collection and checking and strengthens the management of cash equipment to improve the quality of cash services.

In 2022, the Bank delivered special training on anti-counterfeit currency to 13,051 employees, distributed 311,600 leaflets and bags for related publicity, made online publicity 65,700 times, which drew 190,900 visits, and conducted 3,647 anti-counterfeit currency campaigns that covered a total of 727,000 people.

### Case

#### Rongchang Sub-branch's anti-counterfeit currency propaganda in campus

On September 9, 2022, one day before the Teachers' Day, Rongchang sub-branch of the Bank held the "anti-counterfeit currency propaganda in campus" activity in the school of Ronglong to promote anti-counterfeit currency knowledge. During the event, the Bank's personnel distributed anti-counterfeit currency brochures, comprehensively explained the anti-counterfeiting features of RMB banknotes and the methods to distinguish between genuine and fake RMB banknotes, and provided typical cases of money counterfeiting crimes and other financial knowledge, effectively raising the teachers and students' awareness of anti-counterfeit currency. The efforts were acknowledged by the teachers and students.



Rongchang sub-branch's anti-counterfeit currency propaganda in campus

## Brand Protection

In 2022, the Bank strictly complied with the Advertising Law of the People's Republic of China and other laws and regulations, and effectively strengthened brand publicity management and brand protection. At the same time, based on the Chongqing Rural Commercial Bank Publicity Management Measures, it established a number of management systems covering brand management, advertisement placement, news publicity, public opinion management, reputation risk management, etc., issued bank-wide publicity regulation guidelines, and managed the advertising and labelling of products and services in a timely manner.

For external publicity, the Bank performs strict reviews and controls, unifies publicity standards, regulates logo usage and management, standardises requirements regarding advertisement placement, information release, and branding, clarifies policies and process standards, strengthens the management of various channels, enhances the synergy of publicity efforts, promotes a consistent brand image, and improves the brand image.

## Supplier Management



The Bank continued to practice the concept of responsible procurement, strictly implemented the Chongqing Rural Commercial Bank Procurement Management Measures and other procurement policies and measures, adhered to the basic requirements of ensuring quality and prioritising energy-conservative and environment-friendly products, abided by the supplier management principles of "unified leadership, collective decision-making, strict admission, dynamic management, and mutual supervision", adhered to the principles of openness, fairness and impartiality in supplier procurement, established a supplier admission, assessment, and exit mechanism, and clarified the requirements and standards for supplier admission and exit. In an effort to practice the concept of green finance development, the Bank revised the Supplier Management Measures to highlight the principle of "prioritising suppliers with energy-conservative and environment-friendly products".

According to the Bank's VI2.0 requirements concerning office furniture procurement for outlets, it requires that the base layer, surface layer, board and paint materials of the products provided by the suppliers must be environment-friendly materials above E1 level of National Standard. When decorating business outlets, the Bank also requires suppliers to use environment-friendly materials such as wood panels, fireproof boards and paints, and ensure that the content of formaldehyde, benzene and TVOC in all furniture meets national safety standards, so as to reach China's indoor air quality standards.

### Number and Distribution of Suppliers

Indicator	As of December 31, 2022
Number of major suppliers	882
Number of suppliers in Chinese Mainland	882
Suppliers from Hong Kong SAR, Macao SAR, and Taiwan region	0
Number of overseas suppliers	0
Number of suppliers who have completed environmental and social risk assessment	882
Review coverage rate of suppliers for central procurement	100%
Number of supplier social responsibility training sessions	17

## Responsibility Management

The Bank proactively supports the implementation of China's major national and regional strategies, actively facilitates the construction of the Chengdu-Chongqing Twin-City Economic Circle, and persistently pursues the mission of rural revitalisation. Adhering to the concept of environmental protection, we strive to reduce energy consumption and emissions and vigorously promote green finance to help achieve the "dual-carbon" goals. We prioritise the protection of employees' rights and interests and attach great importance to employees' personal development. In order to provide clients with better services in various respects, we effectively ensure client information security and take various measures to protect their legal rights and interests. We also make efforts to propagate financial knowledge, carry out community welfare activities, and strive to achieve sustainable development.

## Party Building

Under the guidance of "Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era", the Bank insists in early consideration on major business management matters by its Party committee, giving full play to the Party committee's role in steering directions, performing overall control, and ensuring implementation. We continuously improve the comprehensive and strict performance appraisal mechanism for Party governance, advocate bank-wide integration of party building and business management, and effectively drive production and operation effectiveness through Party building. We carry out on-site and off-site inspections to perform comprehensive Party governance performance appraisal, raise responsibility and pressure awareness, and strictly implement the "three lists" of the main responsibilities of the Party committee, driving fulfilment of Party governance responsibilities and providing strong political support for high-quality development across the Bank.

The Bank implement the "two ordinances" and held the "Three Meetings and One Lecture", theme Party Day activities, and heart-to-heart talk education to strengthen the supervision, guidance, random check, and inspection on local-level Party branches. We persistently strengthen the leadership of the Party by integrating Party building into business development, promote rural revitalisation through Party building, and pursue Party building throughout operations and management and in all service posts by "demonstrating responsibilities, identifying roles, and becoming role models". We established 1,019 areas with Party members in charge and 3,826 service posts assumed by Party members to fully demonstrate the exemplary role of Party members.

## Responsibility Culture

The Bank adheres to the working style of "Definite, Fast, Practical and Strict", with the purpose of "Rooting in the local area, serving the public", maintaining the corporate spirit of "Truth-seeking and Enterprising", and actively undertakes social responsibilities. In operation and management, the mission of "Serving Customers, Repaying Shareholders, Achieving Employees, and Contributing to Society" is the corporate mission, constantly improve the construction of corporate responsibility culture, promote sustainable development, and strive to realize the vision of "Striving to become a leading regional bank in the country".



Corporate Responsibility Culture Architecture

## Statement of the Board of Directors

The Board of Directors of the Bank supervises and guides the environmental, social and governance (ESG) work, regularly listens to reports on ESG-related matters from the Office of the Board of Directors, relevant committees and departments, reviews the Bank's ESG development strategy, identification and assessment of important ESG issues, ESG objectives and identification and response to ESG-related risks, and regularly review the achievement of ESG targets.

The Bank has formulated an ESG strategy, in line with the Bank's development strategy of "Anchoring the Bank with Retail, Propelling the Bank with Technology, Empowering the Bank with Talents, which has been reviewed by the Board of Directors, to guide the implementation of the Bank's ESG-related work. We have identified and assessed ESG materiality issues through daily communication channels with stakeholders, questionnaire surveys and other forms, and the Board of Directors has reviewed the assessment, prioritization and management of this important ESG issue. We have formulated environmental targets aimed at reducing the environmental impact of the Bank's operations, which has been reviewed by the Board of Directors and its achievement will be regularly reviewed by the Board of Directors in the future. We integrate the risks brought by climate changes into the connotation of environmental (green finance) risks and have incorporated this risk into the comprehensive risk management system. The Board of Directors and the senior management review the environmental (green finance) risk assessment every half a year.

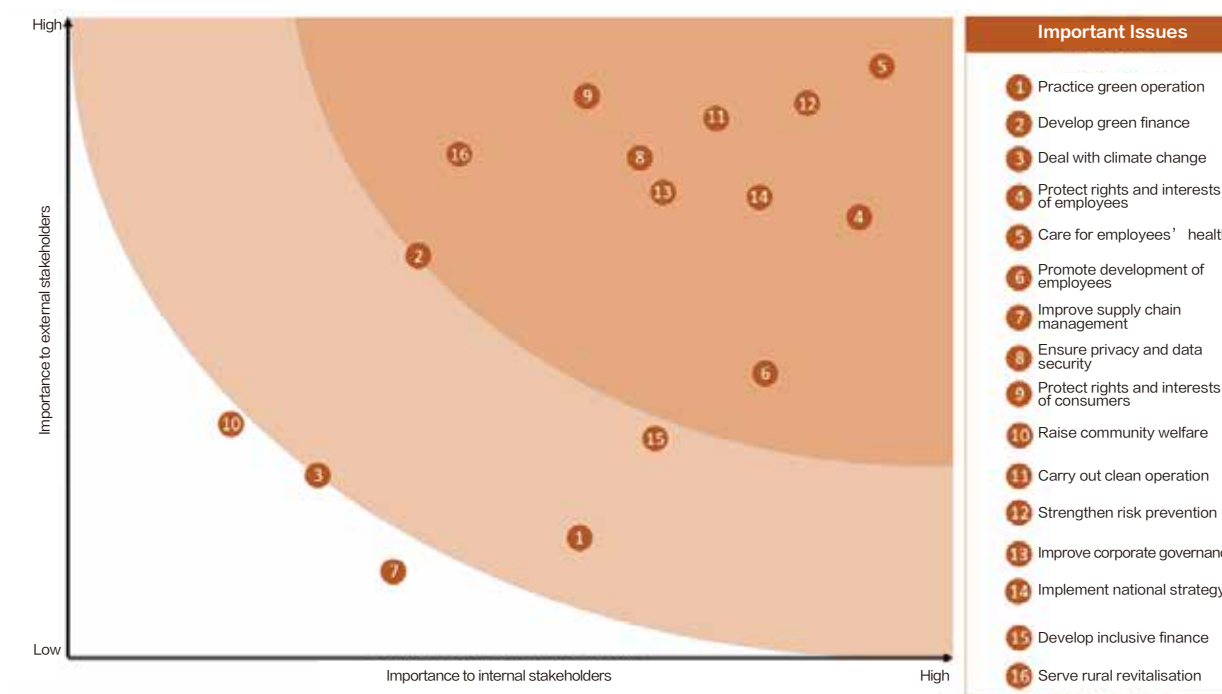
On March 30th, 2023, the Board of Directors reviewed and approved this report as a summary of the Bank's ESG performance in 2022.

## Responsible Operations

Based on the actual situations, the Bank concentrate on the "Triple Bottom Line" around economy, environment and society, continuously optimises its social responsibility management system, and practices responsibility management to meet domestic and foreign regulatory requirements. We have prepared this report to demonstrate our performance on environment, economy, and society with reference to the ESG Guide released by the Hong Kong Stock Exchange, the Self-Regulatory Supervision Guidelines for Listed Companies of the Shanghai Stock Exchange No. 1 – Standardised Operation – Chapter VIII: Social Responsibility and the Guidelines on Preparation of Report on Company's Fulfilment of Social Responsibilities released by the Shanghai Stock Exchange, the global standards for sustainability reporting standards (hereinafter referred to as the "GRI standards") and Financial Services Sector Supplement released by the Global Sustainability Standards Board (GSSB), and the preparation guidelines such as the Opinions on Strengthening the Social Responsibility of Banking and Financial Institutions released by the CBIRC and the Guidelines on Corporate Social Responsibility of Chinese Banking and Financial Institutions released by the China Banking Association. This report responds to stakeholders' concerns and meets regulatory compliance requirements.

## Substantial Topic Analysis

Based on the new requirements of the ESG reporting guidelines of the Hong Kong Stock Exchange, the understanding of concerns obtained through stakeholder communication, and its business nature, the Bank has identified ESG-related issues that may affect the decision-making and evaluation of stakeholders. It has also conducted surveys covering the main stakeholders including government and regulatory agencies, peers and industry associations, shareholders and investors, customers, suppliers, business partners, non-profitable, charitable, and community organizations, directors and management, and employees. We have assessed the importance of ESG-related issues on the basis of the analysis of the results of the questionnaire survey and the feedback obtained from daily communication with stakeholders, comprehensively considered the relative importance of the topics to internal and external stakeholders and ranked the topics. We have also disclosed and responded to these important ESG issues in this report.



Analysis chart of major stakeholders' attention to ESG-related issues

## Stakeholder Engagement

In 2022, the Bank held online performance presentation and roadshow activities for 2021 and the first six months of 2022, and online performance communication for the first and third quarters of 2022. In addition, we actively participated in securities brokerage strategy meetings, and received visiting stakeholders and responded to their online enquiries, and communicated with them by phone, email, letter and other online channels.

The Bank attaches great importance to the management of stakeholder relations. Through frequent, proactive communication with stakeholders through different channels, it has enhanced stakeholders' understanding and cognition of the Bank, and attended and responded to stakeholders' opinions and suggestions in a timely manner, thereby establishing a sound image of a listed company.

Stakeholders	Communication Mechanism	Key requests of interested parties	Responses of the Bank
<b>Government and regulatory agencies</b>	<ul style="list-style-type: none"> <li>Policy guidelines</li> <li>Regulatory requirements</li> <li>Work reporting</li> <li>On-site inspection</li> <li>Off-site supervision</li> <li>Daily communication</li> </ul>	<ul style="list-style-type: none"> <li>Implementing national strategies</li> <li>Robust and compliant daily operations</li> <li>Continuously increasing employment opportunities</li> <li>Effective risk prevention</li> </ul>	<ul style="list-style-type: none"> <li>Fulfilling economic responsibility and helping increase public wealth and make Chongqing prosper</li> <li>Compliance operation</li> <li>Timely and objective information disclosure</li> <li>Risk management</li> </ul>
<b>Interbank and industry associations</b>	<ul style="list-style-type: none"> <li>Normative document</li> <li>Special reporting</li> <li>Daily communication</li> <li>Industry conferences</li> </ul>	<ul style="list-style-type: none"> <li>Implementing national economic policies</li> <li>Stable and orderly financial system</li> </ul>	<ul style="list-style-type: none"> <li>Developing green finance</li> <li>Serving small and micro enterprises</li> <li>Preventing financial crimes</li> <li>Anti-money laundering</li> <li>Anti-counterfeit currency</li> </ul>
<b>Shareholders and investors</b>	<ul style="list-style-type: none"> <li>General meeting of shareholders</li> <li>Roadshow</li> <li>Announcement of financial performance</li> <li>Daily communication</li> </ul>	<ul style="list-style-type: none"> <li>Sustainable and reasonable investment return</li> <li>Comprehensive, timely, and accurate information disclosure</li> <li>Good corporate governance</li> </ul>	<ul style="list-style-type: none"> <li>Outstanding business performance</li> <li>Comprehensive, timely, and accurate information disclosure</li> <li>Corporate governance</li> </ul>
<b>Customers</b>	<ul style="list-style-type: none"> <li>Company website</li> <li>WeChat official account</li> <li>Official Weibo</li> <li>Mobile banking</li> <li>application 95389 and 966866 customer service hotlines</li> </ul>	<ul style="list-style-type: none"> <li>Diverse products</li> <li>Diverse service channels</li> <li>Continuously increasing service quality</li> <li>Effective protection of consumers' rights and interests</li> </ul>	<ul style="list-style-type: none"> <li>Innovating financial products</li> <li>Improving service quality</li> <li>Promoting channel construction</li> <li>Protecting consumers' rights and interests</li> </ul>

Stakeholders	Communication Mechanism	Key requests of interested parties	Responses of the Bank
<b>Suppliers and business partners</b>	<ul style="list-style-type: none"> <li>Bulk Purchase Committee</li> <li>Business exchange and cooperation</li> </ul>	<ul style="list-style-type: none"> <li>Fair business opportunities</li> <li>Fulfilling obligations with good faith</li> <li>Stable win-win relationship</li> </ul>	<ul style="list-style-type: none"> <li>Adhering to responsible procurement</li> <li>Helping customers go global</li> </ul>
<b>Non-profitable, charitable, or community organisations</b>	<ul style="list-style-type: none"> <li>Financial community service</li> <li>Publicity of financial knowledge</li> <li>Community welfare activities</li> </ul>	<ul style="list-style-type: none"> <li>Joint community development</li> <li>Harmonious community relationship</li> </ul>	<ul style="list-style-type: none"> <li>Helping poverty-stricken areas</li> <li>Propagating financial knowledge</li> <li>Engaging in social welfare activities</li> </ul>
<b>Directors and Management</b>	<ul style="list-style-type: none"> <li>Board of Directors</li> <li>Management meetings</li> <li>Intranet mailbox</li> <li>Company activities</li> </ul>	<ul style="list-style-type: none"> <li>Compliance development</li> <li>ESG governance</li> <li>Staff training</li> <li>Product liability</li> </ul>	<ul style="list-style-type: none"> <li>Overseeing ESG work</li> <li>Compliance operation</li> <li>Strengthening business supervision</li> <li>Strengthening team building of staff</li> <li>Improving service quality</li> </ul>
<b>Staff</b>	<ul style="list-style-type: none"> <li>Employee communication</li> <li>Union</li> <li>Workers' congress</li> <li>Business disclosure</li> <li>Corporate culture activities</li> </ul>	<ul style="list-style-type: none"> <li>Reasonable compensation and benefits</li> <li>Satisfactory working environment</li> <li>Promising career development opportunities</li> </ul>	<ul style="list-style-type: none"> <li>Protecting employees' rights and interests</li> <li>Improving corporate culture</li> <li>Improving the workforce</li> <li>Caring for employee health</li> </ul>



## Major Honours

### The Banker

Ranked 113th in "Top 1000 World Banks 2022", six places up from last year

### China Banking Association

Ranked 22nd in the "Top 100 Chinese Banks in 2022", and 1st among the awarded Chinese rural commercial banks and banks from central and western China

### Chongqing Enterprise Federation

Ranked 10th in "Chongqing Top 100 Enterprises of 2022" and 5th in "Chongqing Top 100 Service Enterprises of 2022"

### State-owned Assets Supervision and Administration Commission (SASAC) of the State Council

Included as one of the eight Chongqing enterprises in the latest "Double-Hundred Enterprises" list for state-owned enterprise reform

### China Association for Public Companies

Typical Case of Digital Transformation of Listed Companies in 2021  
Excellent Practices of Listed Companies for Rural Revitalisation

### Chongqing Banking Association

"Green Finance Award", "Special Contribution Award", and "Rural Revitalisation Award" for Chongqing's advanced banks in social responsibility in 2021

Chongqing Municipal Housing and Urban-Rural Development Commission  
Chongqing Municipal Commission of Agriculture and Rural Affairs  
Chongqing Municipal Commission of Culture and Tourism Development  
Chongqing Rural Revitalisation Bureau

Model Enterprise in Rural Revitalisation

### Forbes

Ranked 815th in "Global 2000 – The World's Largest Public Companies"

### CBIRC Chongqing Office

Advanced Unit of Financial Services for Small and Micro Enterprises in 2021

### The BankerBrand Finance (a British brand value research institute)

Ranked 136th in "Top 500 Global Banking Brand Values in 2022" and 22nd among the awarded Chinese banks

### China Enterprise Confederation China Entrepreneurs Association

Ranked 389th in "2022 Top 500 Chinese Enterprises", the only awarded banking institution from central and western China;  
Ranked 135th in "2022 Top 500 Enterprises in China Service Industry"

### Fortune (Chinese version) CICC Wealth Management Department

Ranked 390th in "2022 Fortune China 500"

### Eight administrative authorities including the State Administration for Market Regulation

Recognised as a leading Chinese financial enterprise in the promotion of standards (including the "Online Banking Service Quality Specifications", the "Mobile Finance Client Application Software Management Specifications", and the "Commercial Bank Application Programmable Interface")

### Securities Times

Tianji Award for Bank of High-quality Development 2022

### Chongqing SASAC

"Benchmarking enterprise" for management improvement

## Economy: Focusing on High-quality Development and Helping Businesses Advance

In 2022, under the mindset of "Enhancing Management, Controlling Risks and Stabilising Development", the Bank actively implemented the national policies and regulatory requirements and facilitated the implementation of national and local strategies. By leveraging the geographical features of Chongqing and the Bank's business advantages, the Bank continued to promote the supply-side reform. In addition, we supported the industrial transformation and upgrading and facilitated technological start-ups, private businesses and the real economy sectors to grow, while continuing to provide financial supports for rural revitalisation and small and micro businesses to further enhance the value of financial services and promote sustainable economic and social development.

## Facilitating Major National Strategies

### Supporting the Construction of "Chengdu–Chongqing Twin-city Economic Circle"

The bank has been continuously strengthening the financial cooperation in Chengdu and Chongqing and providing strong credit support for large-scale projects and high-quality enterprises and aimed to facilitate major strategies by supporting major projects to promote the joint development of Sichuan and Chongqing. The joint office for the construction of Chengdu–Chongqing Twin-city Economic Circle issued the Notice on the Implementation of Major Projects for Jointly Constructing the Chengdu–Chongqing Twin-city Economic Circle in 2022 (Shuang Cheng Ban [2022] No. 7) (the "Notice"). The Notice included 160 projects, with a total investment of RMB 2.03 trillion and an annual planned investment of RMB 183.5 billion. As at the end of December 2022, the Bank established business cooperation with 15 major projects in the Chengdu–Chongqing Economic Circle and granted RMB 104.027 billion of credit to important projects in areas such as transportation interconnection, industrial synergy, technological innovation, opening-up to the outside world and people's livelihood in Chengdu–Chongqing area and related enterprises in Sichuan.

#### Case Exploring a new business cooperation model in Chengdu–Chongqing area

On 26 January 2022, the Bank and China UnionPay Co., Ltd. jointly held a product launch ceremony with the theme of "one card to link Sichuan and Chongqing · building a green future" ( "一卡联川渝 · 绿色建未来" ). At the ceremony, the Jiangyu credit card series comprising "Chuanyu boundless card" and "Green finance card" was launched. It was the first featured credit card series with the theme of "Chengdu–Chongqing Twin-city Economic Circle", designed for people travelling back and forth between Sichuan and Chongqing. It reflected the Bank's efforts in facilitating the business travel and consumption in Sichuan and Chongqing, and was a vivid demonstration of the bank's role in pushing forward the construction of the Chengdu–Chongqing Twin-city Economic Circle and facilitating the realisation of the strategic goal of "carbon peaking and carbon neutrality".



"One card to link Sichuan and Chongqing · building a green future" ( "一卡联川渝 · 绿色建未来" ) product launch

## Supporting the Opening-up of Inland Areas

The bank thoroughly implemented the decisions and arrangements of the Central Committee, the municipal Party committee and the municipal government, firmly grasped the development trend and strategic opportunities, actively mobilised financial resources, innovated service approaches and made its best effort to help Chongqing become an inland highland for opening-up. In order to enhance the connection of logistics corridor hub nodes and accelerate the construction of inland international logistics, aviation and information hubs, the Bank leveraged its advantages of being a headquarters, i.e., short decision-making radius, high approval efficiency and fast response speed, to actively participate in the construction of Chongqing Jiang Bei International Airport by offering financial support. As at the end of 2022, the Bank had a loan balance of RMB 16.067 billion for supporting the opening-up of inland areas.

#### Case Beibei Sub-branch's first "Sea-land New Corridor Loan"

Chongqing Tenglong Shines Electromechanics Co. Ltd. is an agricultural small and micro manufacturer engaging in the production, processing and sales of agricultural machinery. It has the qualification to conduct foreign trade operation. Its products are sold to Southeast Asia and African countries through the "Belt and Road" initiative. In 2022, as the export logistics was blocked, the payment of foreign customers was delayed because they cannot receive the goods. After learning about the difficulties faced by the company, Beibei Sub-branch issued the "Western Sea-land New Corridor Loan" to Tenglong Shines within just 10 working days together with small and micro credit financing, thereby effectively solving the urgent needs of the company. This marked the city's first issuance of "Western Sea-land New Corridor Loan".

## Boosting Development of Yangtze River Economic Belt

As Chongqing is located at the junction of the "Belt and Road" and the Yangtze River economic belt, the Bank will focus on unblocking the three major international logistics corridors, building the three major international logistics hubs, cultivating international logistics entities, and converging with international logistics rules, so as to form an international logistics system. The bank actively utilised the comprehensive financial schemes to provide credit support for the Chongqing logistics hub projects. As at the end of 2022, the balance of the Bank's loans to support the construction of the Yangtze River Economic Belt was RMB 180.861 billion.

#### Case Supporting the construction of Wulong–Liangjiang Expressway

In order to build Chongqing into a strategic hub for the coordinated development of the "Belt and Road Initiative", the Yangtze River economic belt and the Western Sea-land New Corridor, the bank actively responded to the Chongqing action plan for transportation infrastructure construction to support the construction of Wulong–Liangjiang expressway by providing credit support for the project, which can effectively shorten the mileage from Wulong to the main cities of Yubei, Jiang Bei and Liangjiang New Area, and greatly relieve the traffic pressure of G65 Baotou–Maoming expressway.



Construction of Wulong–Liangjiang Expressway



## Promoting International Business

In 2022, the Bank continued to increase its financial support to foreign trade and foreign-funded enterprises, took the initiative to engage with major development projects, successfully issued the "Sea-land New Corridor Loan", orderly promoted the cross-border financing for high-tech and "specialised, special and new" enterprises, continued to help rural revitalisation through cross-border financing, launched the "Yuyuebao" ( "渝悦宝" ) brand foreign exchange service to facilitate corporate exchange rate hedging, and effectively provided safe, efficient and convenient cross-border financial services for import and export enterprises. As at the end of 2022, the Bank handled USD 5.386 billion in international settlement business and USD 2.282 billion in foreign exchange settlement and sales for import and export enterprises.

### Case Vigorously supporting cross-border financing of high-tech and "specialised, special and new" enterprises

The Bank actively promoted the policies of the State Administration of Foreign Exchange on supporting high-tech and "specialised, special and new" enterprises by offering cross-border financing facilitation, while exploring the needs of the "specialised, special and new" enterprises. Under the guidance and support of Chongqing Foreign Exchange Management Department, as at the end of 2022, the Bank issued financing guarantees to three high-tech and specialised enterprises and successfully obtained overseas loans exceeding USD 6.28 million, which has broadened the financing channels and strongly supported business development.



Chongqing Puni Lang Dayton Technology Co., Ltd.

## Optimising and Upgrading the Industrial Structure

The bank actively provided financial support for the adjustment of industrial structure, continuously facilitated the coordinated and healthy development of various industries and accelerated the formation of new industrial advantages and economic growth engines.

## Boosting Growth of Technological Start-ups

The report of the 20th National Congress of the Communist Party of China proposed to promote the integration and cluster development of strategic emerging industries and build new growth engines including information technology, artificial intelligence, biotechnology, renewable energy, new materials, high-end equipment and environmental protection. The Bank has always regarded strategic emerging industries as the credit growth point, and actively supported clients and projects in key strategic areas such as intelligent manufacturing, high-end equipment manufacturing, new energy vehicles, new materials, biomedicine. As at the end of 2022, the Bank had a balance of RMB 40.011 billion of loans to support Chongqing's "6+1" pillar industry clusters, RMB 13.199 billion of loans to support strategic emerging manufacturing industries, and RMB 44.299 billion of loans to support strategic emerging service industries.

### Case Supporting the development of energy-saving materials industry

Heyou Chongqing Luminous Energy Co., Ltd. invested in a 500,000-ton luminous energy material project in the Jiangjin District, with a total investment of RMB 1.4 billion. The output of the project is mainly used for PV cell packaging, which conforms with the policy direction and is within the scope of green credit, thus having a good market prospect. Due to the large amount of project investment, there was a gap in the construction funds. Therefore, the Bank immediately conducted in-depth investigation and evaluation and provided loan support to the company to ease the fund pressure.



Heyou Chongqing Luminous Energy Co., Ltd.

## Supporting Development of Private Economy

The Bank has been actively functioning as a local bank, taking root in the local area and serving the public, while continuously supporting private enterprises through various measures such as preferential pricing, resource prioritisation and special incentives. As at the end of 2022, the Bank's loan balance for private enterprises was RMB 200.22 billion, ranking first in Chongqing.

### Case Nanchuan Sub-branch solving the financing problem of Longfu Yuanda

Chongqing Longfu Yuanda Construction Technology Co., Ltd. is an enterprise specialised in the production of prefabricated building materials in Nanchuan district. Due to its advanced production technology, strong market demand and large initial capital investment, the company experienced a liquidity shortage. The Bank's Central Garden Sub-branch learned about the financing difficulties of the company during a visit, and immediately formulated a financing plan for the company, thereby effectively solving its financing problems.



Chongqing Longfu Yuanda Construction Technology Co., Ltd.



## Promoting Growth of Real Economy

With multiple measures to boost the high-quality development of the real economy including special incentives and pricing preference, the Bank focused on the needs of the development of the real economy, continued to increase support for the real economy represented by the manufacturing industry, and paid close attention to the credit demand in key areas such as the “specialised, special and new” enterprises and the 33 industry chains and continuously enhanced analysis and research.

### Case Alleviating the financing problem of Haiqing New Materials

Chongqing Haiqing New Materials Co., Ltd. ( “Haiqing New Materials” ) is mainly engaged in the production of wind power system components such as wind turbine nacelle cover and deflector. With the rapid growth of China's wind power market in recent years, the company's business has developed rapidly, resulting in a gap in liquidity. Through a field investigation, the Bank knew of the financing needs of the company and customised a financing plan to alleviate its capital pressure.



Chongqing Haiqing New Materials Co., Ltd.

### Case Nanchuan Sub-branch assisting the high-quality development of the “specialised, special and new” enterprise

Chongqing Jiuhai Aluminium Co., Ltd. is a high-tech aluminium product manufacturing enterprise. In recent years, its business has grown rapidly, and its capital demand increased significantly. Our Nanchuan Sub-branch developed a customised financial service plan for the company based on its current situation and provided loan support through the Convenient Loan and Tax Easy Loan products to alleviate the pressure on its operation and production, thereby accurately achieving the “blood transfusion and oxygen supply” for local companies.



Chongqing Jiuhai Aluminium Co., Ltd.

## Forging a New Path to Rural Revitalisation

In 2022, the Bank conscientiously implemented the decisions and arrangements of the Party Central Committee, the State Council, the municipal Party committee and the municipal government to facilitate rural revitalisation. We leveraged the advantages of being a local bank including flexible operation, wide distribution of outlets and rooting in rural areas, enhanced mechanism optimisation and service innovation, focused on serving the “agriculture, rural areas and farmers” ( “Sannong” ), adhered to the mindset of “stabilising the basic county-level market” to further sunk the customer base and continued to work on the goals of “building mechanisms, refining teams, optimising tools, creating products and establishing patterns” , thereby improving the quality and speed of the “Helping Agriculture, Benefiting Agriculture and Prospering Agriculture” efforts and building ourself into a model rural commercial bank for serving Rural Revitalisation. As at the end of 2022, the balance of agriculture related loans (legal person criteria) of the Bank was RMB 212.708 billion, accounting for about 30% of the city's total, and the Bank’s Sannong business indicators also ranked among the top of the city's banks.

## Building a Robust System to Push Forward Rural Revitalisation

### Enhance specific mechanisms

- Improve the professional service mechanism. Set up six task forces for talent support, industry support and technology empowerment; deploy more than 3,700 Rural Revitalisation customer managers to the front line; and select and dispatch chief secretaries and team members to the villages to provide front-line assistance.
- Optimise the assessment and incentive mechanism. Formulate special assessment for key areas such as key supported districts and counties or townships, and new services for agricultural business operators, and clarify responsibilities at all levels.
- Build an effective information sharing mechanism. Regularly summarise and publicise the work progress in respect of Rural Revitalisation to create a positive atmosphere for promoting rural revitalisation.

### Deepen measures to support agriculture

- Formulate work opinions on financial service for Rural Revitalisation in 2022 and define 25 tasks and safeguard measures to improve the financial support to rural revitalisation.
- Issue a special plan to comprehensively serve rural revitalisation and help stabilise the overall economy and define 26 tasks and measures to help stabilise market players, employment and entrepreneurship, and economic growth. Issue the Work Plan on “One County, One Policy” Financial Support for the High-quality Economic Development of Country-level Key Supported Counties for Rural Revitalisation and the Implementation Plan for Financial Support for Municipal-level Key Supported Districts and Counties for Rural Revitalisation, which proposes 17 and 25 work measures respectively to facilitate the high-quality economic development of key supported areas and support, solidify and enhance the poverty alleviation efforts.

### Solidify the achievement of poverty alleviation

- Launch featured agricultural credit products, and cooperate with the Municipal Rural Revitalisation Bureau and Municipal Financial Supervision Bureau to launch the “Yukuai Agricultural Credit” ( “渝快助农贷” ) business. By the end of 2022, 22 branches and sub-branches including Xiushan, Fengdu and Yunyang branches and sub-branches signed cooperation agreements with local government departments.
- Promote the "online loan" service to provide micro credits to people lifted out of poverty, and realize the functions of online application, online contract-signing and online withdrawal.

## Promoting Innovation and Establishing a New Benchmark for Rural Financial Services

The Bank made every effort to integrate the experience and financial technologies in respect of “Supporting Agriculture, Facilitating Agriculture and Aiding Agriculture” and innovated rural digital Inclusive Finance, while focusing on the financial needs of various agricultural entities to create more featured products and services and establish a new benchmark for rural financial services.

### Financial model innovation

- “Party building + finance” . Aim at ensuring the same direction, synchronised deployment and aligned actions between party building work and business work to promote cooperation between the Party and business and facilitate further integration of financial resources with rural economic resources, social resources, and market players.
- “Features + standards”. More than 60 Rural Revitalisation institutions have been built in rural areas to provide professional and targeted services for the pepper industry in Jiangjin, the pickle industry in Fuling, and the navel orange industry in Fengjie.
- “Digital + inclusive”. By introducing the integrated application of external big data and intra-bank data, we gradually achieved product digitalisation, online service, credit granting by batch and intelligent risk control.

### Product system innovation

- Focus on featured industries. Focusing on the industrial development needs under the “One County, One Product” and “One Town, One Industry” initiatives, we have created exclusive credit products. By the end of 2022, we created 13 featured credit products, such as “Fuling Pickled Mustard Loan” and “Jiangjin Huajiao Loan”.
- Focus on people's livelihood. Launch the “New Citizens Jie Fang Loan” , providing “new citizens” with 20-basis-point reduction of the housing loan interest rate to help them settle in the city. Focus on rural civilisation. Explore the combination of bank credit business with rural civilisation construction and rural grass-roots governance, and launch “Rural Civilisation Credit Loan”, with a maximum credit line of RMB 400,000.
- Focus on cooperation between the Bank and guarantors. Innovate the bank-guarantor cooperation mode of “guarantee at sight”, launch the “Rural Revitalisation Quick Guaranteed Loan”, promote the batch guarantee business of the National Financing Guarantee Fund, and support the agricultural development at an appropriate scale.

### Smart tool innovation

- Build a rural financial management platform. Use Internet technology to facilitate information collection, automatic rating and automatic credit granting for farmers and other entities engaging in agricultural business.
- Establish a proxy account system. Use financial technology to enable modernisation and provide customers with a full range of financial and related services integrating business, finance, tax and assets.
- Build a “digital village” platform. Plan to launch a one-stop “digital village” service for agricultural and rural departments at all levels, discipline inspection and supervision departments and rural collective economic organisations, so as to realise the full-scale service management of rural collective Sanzi (funds, assets and resources), Sandi (contracted land, homestead and collectively owned construction land) and Sanwu (Party affairs, financial affairs and village affairs).

## Focusing on Key Service Points and Achieving "Zero Distance" Convenient Financial Services

The Bank adhered to a customer-centric principle and provided all-round, multi-level and considerate financial services for various market entities to contribute to Rural Revitalisation.

### Build full-service channels

- The Bank has 1,755 physical outlets, 1,067 inclusive financial bases, 455 convenient service points, nearly 30,000 sets of electronic service devices and more than 13 million mobile banking users, which form a financial service scene that has the deepest reach, the widest coverage and is the closest to the masses in the city.
- Offer services in dialect, build air bank and rural exclusive mobile bank to make financial technology perceptible and easy to operate, and provide “Online + offline” services to realise rural revitalisation.

### Launch farmer helping activities

- Carry out the “Five Step-into” special program, formulate a special activity plan, focus on learning, publicising and implementing the spirit of the 20th National Congress of the Communist Party of China to promote the Party's “Sannong” policies in the new era.
- Strengthen the coordination and linkage between banks, governments, enterprises and farmers, enhance the caring for and provide targeted support to key customer groups such as key persons in villages and communities and migrant workers returning home, inquire about their financial needs, and deliver policies, products and services to their doors.

### Mobilise resources to combat drought

- Issue the Notice on Providing Financial Services to Combat Drought, and formulate special measures for drought relief in five aspects including increasing credit granting and making good use of preferential policies.
- Build a “Green Service Channel” for drought financing to support farming related industries such as breeding industry, agricultural product processing and water, electricity and gas supply during a drought.
- Strengthen financial security and promote online services and loan renewal services to relieve the pressure on agricultural market entities; issue the Notice on Financial Assistance to Help Farmers Restore Production, thereby providing preferential interest rates for farmers' loans in key areas such as counties and townships that were key to rural revitalisation, and provide multiple policy support to farmers who restored production.



## Case Jiangjin Branch offering "re-lending+" financial service to support rural revitalisation

Chongqing Jiaowang Agricultural Development Co., Ltd. is the largest Sichuan pepper producer in Jiangjin, integrating green pepper planting, production, R&D and trade, and is rated as the city's leading enterprise in agricultural industrialisation in Chongqing. In recent years, the company was committed to building a Sichuan pepper seasoning production base and planting base. Due to the large amount of capital investment, the company experienced a liquidity shortage. After learning about the situation of the company, Jiangjin Branch customised a financial service plan featuring "re-lending + small enterprise development loan" for the company, thereby providing small enterprise development loan support and preferential interest rate for agricultural re-lending, which not only solved the capital issue of the company, but also saved the financing cost.



Chongqing Jiaowang Agricultural Development Co., Ltd.

## Case Yunyang Sub-branch supporting the citrus industry

The Jiulong Village of Jiangkou Town was the "1+2+N Inclusive Finance" base to be established by the Bank in 2022, and citrus planting was the key industry of the village. Since 2016, Chen Jinchun has been operating a citrus plantation in Jiulong Village, Jiangkou Town, with an operating area of more than 400 mu and an annual output over RMB one million. However, due to a large investment in the early stage, Chen suffered from a liquidity shortage, which resulted in difficulties in operation. Yunyang Sub-branch took the initiative to visit Chen to inquire about his business conditions and check the plantation conditions. It took less than 3 days for the sub-branch to successfully issue the "Red Orange Loan" to the customer, solving his money trouble.



A citrus plantation, Jiulong Village, Jiangkou Town

## Delivering Targeted Loan Services for Small and Micro Enterprises

In 2022, the Bank conscientiously implemented the decision and deployment of the CPC Central Committee and the State Council on supporting the development of small and micro enterprises, while adhering to the customer-centric principle to enrich the exclusive credit products for small and micro enterprises and promote digital transformation. The Bank continued to build a service network to improve the quality and efficiency of inclusive financial services.

As at the end of 2022, the balance of the Bank's inclusive small and micro enterprise loans was RMB 113.038 billion, an increase of RMB 16.867 billion compared with the beginning of the year, a growth rate of 17.54%, and 14.03% higher than the growth rate of the Bank's other loans, reaching the goal of "two increases and two controls". The Bank was rated by regulators as an advanced unit in financial services for small and micro enterprises, and "first class" (optimal) in the "regulatory evaluation on financial services for small and micro enterprises of commercial banks" carried out by Chongqing Banking and Insurance Regulatory Commission for two consecutive years.

### Inclusive Small and Micro Enterprise Loans

Metric name	2020	2021	2022
Balance of inclusive financial loans to small and micro enterprise (RMB hundred million)	784.73	961.72	1,130.38
Proportion of loan balance of inclusive small and micro enterprises to total loan balance (%)	16.91	18.07	19.66
The number of inclusive small and micro enterprise loans (by Number of customers)	129,230	152,380	176,011





### Living up to our responsibility and working with small and micro customers to overcome difficulties

- Allow deferred repayment of principal and interest, practice "fee reduction and profit sharing", and relieve the operational pressure for small and micro customers.
- Increase support for customers applying for loans for the first time or loan renewal, issue re-loans to support agricultural business and small enterprises and issue inclusive credit loans to support small and micro customers to resume work and production.
- Continue to strengthen the Bank's cooperation with government agencies and guarantors, and create National Financing Guarantee Fund business to enable online guarantee.

### Accurately address the financing needs of small and micro enterprises by customer segment.

- Continue to sink the customer base, enrich the exclusive credit products for small and micro customers, and expand the coverage of inclusive financial services.
- Enable online approval of "Venture Guaranteed Loan", helping nearly 20,000 new citizens start businesses and generate income, with an annual lending amount of nearly RMB 3.7 billion, ranking first in Chongqing.
- Customise "Yukuai Zhenxing Loan" online products for catering, supermarkets, freight, medical and other customer groups.

### Continue to simplify small and micro financing procedures with technology

- Accelerate digital transformation, introduce external information and data resources, strengthen external and internal data integration, and enable accurate profiling for small and micro customers.
- Launch the online product "Tax Fast Loan" and online function "cloud signing" for small and micro enterprise customers to realise the whole-process (excluding on-site investigation) online processing of personal business loans.
- Optimise and upgrade online loan-processing functions such as "Applying Loans by Scanning QR Codes", "Self-service Mortgage", "Self-service Payment" and "Self-service Loan Renewal" to simplify loan application procedures.

### Stay close to customers and continuously improve the capability to serve small and micro enterprises

- Almost 900 small and micro loan institutions have been established; 17 sub-branches specialising in serving small and micro enterprise have been established; and 73 financial service harbours for private small and micro enterprises and individual businesses have been newly built to further sink the service focus on the last kilometre of financial service.
- Optimise resource allocation, single out inclusive credit plans for small and micro enterprises, issue special incentive plans, provide bad loan tolerance, implement due diligence and exemption, continue to enhance the "dare to lend, willing to lend" mechanism, and boost the service willingness of small and micro service teams.
- Strengthen the high-level design, issue 26 inclusive financial service measures, leverage the management and guidance advantages of inclusive finance service lines, carry out targeted business training, improve the professionalism of small and micro customer managers, cultivate the service capability of small and micro customer teams, and improve the quality and efficiency of small and micro financial services.

### Case Jiangjin Branch's financial service harbour providing timely help to small and micro enterprises

Chongqing Furui Power Machinery Co., Ltd., established in 2015, is a high-tech private enterprise specialising in power machinery research and manufacturing. Due to the rising price of raw materials, the company was facing a severe shortage of working capital. After learning about the actual difficulties of the company, a customer manager of the financial service harbour of Luohuang Park Sub-branch of Jiangjin Branch instructed the company to apply for a venture capital loan through the online service platform "Changjiang Yurongtong". The loan effectively helped the company resume to work and production as soon as possible.



Financial Service Harbour serving a small and micro enterprise

### Case Beibei Sub-branch helping small and micro enterprises grow

Beibei Caijia Sub-branch (hereinafter referred to as "Caijia Sub-branch") learned from an interview that the sales of an electrical company had declined in the past two years, and the company was investing in the research and development of new products, so there were difficulties in the turnover of funds. The company was a certified "specialised and innovative" enterprise in Beibei District, indicating a prosperous outlook. Through a comprehensive evaluation, Caijia Sub-branch decided to solve the financing problems of the customer by a timely issuance of loans.



Beibei Sub-branch visiting a small and micro enterprise

## Staying Committed to Improving People's Livelihood

In 2022, the Bank selected and compiled a "whitelist of guaranteed supply enterprises" from key enterprises concerning people's livelihood, such as leading enterprises in supply chain stabilisation and protection, medical material enterprises, and daily necessities guaranteed supply enterprises. The bank provided a green channel for 507 enterprises to improve the efficiency of review and approval, and helped ensure the normal production and operation of the supply guaranteed enterprises. As at the end of 2022, the Bank's balance of loans to the livelihood sector reached RMB 26.845 billion.

### Supporting the Medical Industry

In 2022, the Bank optimised the allocation of resources, and formulated a growth plan for people's livelihood loans. We prioritised in ensuring the demand for credit resources and issuing loans to industries concerning people's livelihood. We specifically reduced the interest rate and price of loans to AAA hospitals and hospitals applying for AAA. The Bank focused on tapping the potential of existing customers and promotion to new customers and set assessment indicators for "key credit" (including livelihood credit), while allocating financial resources to encourage and guide branches to increase the issuance of livelihood loans. As at the end of 2022, the balance of the Bank's medical loans was RMB 6.238 billion.

#### Case Nanchuan Sub-branch supporting the operation and development of a traditional Chinese medicine hospital

Chongqing Nanchuan District Traditional Chinese Medicine Hospital is a national-level AA traditional Chinese medicine hospital, with services covering medical treatment, teaching, scientific research and preventive health care. During a visit to the hospital, Nanchuan Sub-branch learned that the hospital had been relocated and rebuilt in recent years. Due to its investment in hospital buildings, medical equipment and other fixed assets, the hospital was experiencing a large liquidity gap. In view of the actual situation of the hospital, the Bank issued a liquidity loan to the hospital to help it meet its working capital needs, thereby supporting the normal operation of the hospital.



Nanchuan District Traditional Chinese Medicine Hospital, phase II

#### Case Yubei Sub-branch actively supporting Yubei District Traditional Chinese Medicine Hospital in its Smart Hospital Construction

In order to improve the overall treatment efficiency and patient satisfaction, Chongqing Yubei District Traditional Chinese Medicine Hospital officially launched the smart hospital project in the fourth quarter of 2022. Our Yubei Sub-branch provided the hospital with RMB 5.3 million of equipment and systems related to the smart hospital project. At present, the construction progress has passed the halfway point, and the smart hospital has started to take shape.



Self-service terminals in Yubei District Traditional Chinese Medicine Hospital

### Promoting the Development of Consumer Finance

In 2022, the Bank enhanced the consumer finance service mechanisms, expanded consumer finance service channels, increased the financial support for people's daily consumption and new consumption areas to push forward the consumption upgrade.

#### Products

The Bank continued to innovate the consumer finance products and launched the "ownership transfer with mortgage" business model, "Green Parking Space" products and "Yukuai New Citizen" loans. The Bank successfully issued the city's first second-hand mortgage loan under the "ownership transfer with mortgage" business model. We will continue to enrich the consumer credit products to improve the quality and efficiency of financial services provided to the public. The Bank actively iterated its business model by optimising Yukuai Loan's group "pre-approval" mode, and excavated the business opportunities arising from existing customers. We increased the number of active credit customers to 3.5 million by online customer acquisition, face-to-face signing and withdrawal, and the "pre-approval" mobile input model, thereby effectively integrating online functions and face-to-face services. At the same time, we accelerated the construction of consumption scenarios, launched diversified services based on scenario marketing, increased the issuance of consumer loans to steadily increase the consumer loan ratio.

#### Management

In 2022, the Bank established 40 consumer finance service centres and built a professional retail service team comprising over 200 specialists dedicated in providing retail credit services.



## Cooperating with Government to Benefit People

The bank focused on establishing cooperative relations with relevant government departments in Chongqing, and used various financial products and tools to achieve effective cooperation between the Bank and the government and benefit the people. In 2022, the Bank obtained the qualification to engage in the Chongqing migrant workers' wage deposit business, and signed the Cooperation Agreement on Wage Deposit Supervision for Migrant Workers in Engineering Construction with Chongqing Human Resources and Social Security Bureau, and opened 89 migrant workers' wage deposit accounts. At the same time, 7 new special financial accounts for pension of persons whose lands were expropriated were opened, and 14 new accounts were opened by public institutions subordinate to Chongqing Municipal Bureau of Planning and Natural Resources.

### Case Science City Branch adopting the Five Step-in approach to promote the interaction between the bank, governments, enterprises and farmers

The Science City Branch called on all business units to act under the "stepping into enterprises, communities, markets, villages and towns, and construction sites" ( "Five Step-in" ) initiative, utilise their advantages of being familiar with the people, places, and situations, strengthen the collaboration between the bank, governments, enterprises, and farmers, actively connect with high-quality customer groups, excavate customers' financial needs, and provide various investment and wealth management services, financial knowledge and legal knowledge to customers, build a platform for entrepreneurship for the customers, provide information exchange channels to popularise financial knowledge among the public, prevent financial risks, and patiently answer customers' questions.



Five Step-in Initiative

### Case The Fuling experience for bank-government financial interaction

Fuling Branch has established a good interaction with Fuling District Finance Department, District Agricultural Committee and District Supply and Marketing Cooperatives. In order to help new agricultural business entities in the mustard industry chain obtain better, faster and more preferential financing, Fuling Branch has cooperated with various functional departments in the municipal government to launch the exclusive product, i.e., "San Rong Loan", for which interest subsidies were provided. At the same time, the Bank and the government have co-built a risk sharing mechanism. Since the launch of the "San Rong Loan", Fuling Branch has met the financing need amounting to RMB 35.54 million of 13 new agricultural business entities in the mustard industry chain. As at the date of the report, no overdue or non-performing loan has occurred.

## Environment: Pursuing Green Transformation for Harmonious Coexistence





## Promoting Green Finance for a Greener Future

The Bank strictly abides by the Law of the People's Republic of China on Commercial Banks and the Green Credit Guidelines issued by the CBIRC, adheres to the concept of ecological priority and green development, and strengthens cooperation with leading institutions in the field of green development, so as to improve its competence in green finance. We have continued to optimise our green financial service model, improve our organisational action system, and actively participate in the establishment of green finance standards, so as to promote green finance, facilitate local economies, drive social advancement and improve people's livelihood. We have also stepped up efforts to promote a more comprehensive green culture, build a green cultural brand, and become a benchmark for green finance.

As of the end of 2022, the Bank's green loan balance totalled RMB48.715 billion, representing a year-on-year increase of RMB12.051 billion or 32.87%, higher than the other types of loans. Our green loan accounted for 8.43%, an increase of 1.54 percentage points from the beginning of the year.

Indicator	Emission reduction converted from green credit in 2022
Standard coal for emission reduction converted from green credit (tons)	204,715.07
Carbon dioxide for emission reduction converted from green credit (tons)	419,463.96
COD for emission reduction converted from green credit (tons)	8,917.64
Ammonia nitrogen for emission reduction converted from green credit (tons)	4,710.06
Sulphur dioxide for emission reduction converted from green credit (tons)	7,801.21
Nitrogen oxides for emission reduction converted from green credit (tons)	2,735.64
Water saving converted from green credit (tons)	6,500
Total nitrogen for emission reduction converted from green credit (tons)	834.32
Total phosphorus for emission reduction converted from green credit (tons)	705.67

### Improving the Green Finance System

Under the framework of the existing organisational system and policy system, the Bank has established a bank-wide green credit performance appraisal mechanism, which is implemented regularly. We have also formulated the 2022 Work Plan for the Green Finance Committee, and established bank-wide green

finance performance indicators at the branch/sub-branch and Head Office levels. The indicators mainly cover the net increase in green credit, increase in proportion, and application of new products, which help include green finance in KPI assessments. KPI assessment results serve as a basis for the position changes and compensations of relevant departments and department heads. We also have included green credit in the annual performance appraisal of relevant department members, and apply the performance appraisal results to promotions.

### Increasing Green Finance Capabilities

The Bank is proactively establishing green finance functions. Our Green Finance Department and Yuzhong Sub-branch have been awarded the “green finance business unit” and “green sub-branch” titles respectively by the CBIRC Chongqing Office, making us the only financial institution in Chongqing to have received both titles. In 2022, we held three green finance training sessions to further improve our green finance capability.

### Pursuing Technology-Empowered Green Development

The Bank's green credit management system has comprehensive functions and high scalability. The functions can be classified into three types, including AI-driven green loan identification (which leverages big data and artificial intelligence to rapidly and accurately identify green loans), automatic calculation of environmental benefits (which harnesses a professional environmental benefit calculation model in the system to more accurately estimate the environmental benefits of green loans), and online E2E green loan management (which performs real-time interaction with business system data for professional E2E management of the green credit business as well as the projects to which the Equator Principles are applicable). This system also provides functions for environmental risk monitoring, carbon emission calculation, report generation, and information management.

### Practising the Equator Principles

On February 27, 2020, the Bank started to officially adopt the Equator Principles, making it the fourth adopter in China following the Industrial Bank, Bank of Jiangsu, and Bank of Huzhou, and the first in central and western China. In July 2022, the Bank revised the Equator Principles Projects Management Measures of Chongqing Rural Commercial Bank based on its business practices and business operation needs, in order to improve the Equator Principles management mechanism and more effectively determine the environmental and climate risks of projects.

### Biodiversity Conservation

In December 2022, as organised by the China Banking Association, the Bank joined the second stage of the Fifteenth Meeting of the Conference of the Parties to the United Nations Convention on Biological Diversity (COP 15) in Montreal and issued the Common Action Plan for Banking Sector to Support Biodiversity Conservation with more than 120 domestic and foreign banking institutions, a move to actively explore the potential of banking institutions to invest in biodiversity, offer financial support, drive eco-friendlily, sustainable, green and inclusive growth, and build a world for harmonious coexistence between nature and mankind.

### Case Issuing green loans to support the “dual-carbon”

The Bank attaches great importance to the innovation of green financial products and has included it in the performance appraisal of departments. We have launched a number of innovative green credit products to facilitate green development. In 2022, the Bank introduced the “solid waste loan” and “carbon emission quota-backed loan” to continue supporting green development and enable green enterprises to access more financial resources.

### Case Facilitating the Lianhuashan wind farm reconstruction project

The Bank formulated special credit policies and preferential interest rate schemes to strongly support the wind power industry. China Datang Corporation's Lianhuashan wind farm has an installed capacity of 49.5 MW. After being put into operation, it can provide green power to 50,000 households every year. The Bank paid several field visits to the project and tailored a financial service plan for enterprise. We determined the loan term according to the estimated project revenue, reduced the financial cost of the customer, and optimised the green loan approval process, providing strong credit support for this green energy initiative.



Lianhuashan wind farm of China Datang Corporation

### Case Bishan Sub-branch issuing a green loan for smart parking

The lack of parking lots leaves citizens no choice but to park their cars in prohibited places, which could result in traffic jams, lower travel efficiency, and traffic safety concerns. The Bank's Bishan sub-branch sorted out and analysed the charging pile and smart parking projects for the Bishan district, and granted credit to the project of Chongqing Lvfa City Construction Co., Ltd. to help boost the green industry in the district.



Smart parking project in the Bishan district

## Stepping Up Environmental Protection Efforts for Greater Public Good

The Bank pursues sustainable development, promotes ecological civilisation construction throughout the bank, calls on all employees to actively engage in public welfare activities, and carries out environmental protection activities in various ways, fulfilling its responsibility and mission of building a better world and joining efforts to create an environment-friendly society.

### Case Shangri-La CQRC Village/Town Bank organising volunteer cleaning activities

In practising the “Green Mountains Are Mountains of Gold” metaphor made by President Xi Jinping, our Shangri-La CQRC Village/Town Bank carried out environmental protection initiatives for public good during the “Theme Party Day”, “Theme League Day”, trade union activities, and other activities, and more than 60 employees participated in the initiatives to remove garbage and other debris in scenic spots and reservoir areas.



Volunteer cleaning activity

### Case Yunyang Sub-branch helping with thorough community cleanup

In order to raise Party members' awareness of involvement and social responsibility and enable them to exercise thought leadership, serve as political role models, and lead services, the Bank's Yunyang sub-branch arranged Party members to help the Fuxing community perform thorough community cleanup. During the event, we distributed garbage classification leaflets to the residents there to raise their awareness of environmental protection and promote the concept of “creating a green, low carbon and environment-friendly community”. We also carefully removed illegal posters in streets and corridors, leaving no stone unturned, so as to create a clean and neat living environment for the residents.



Yunyang sub-branch participated in thorough community cleanup



## Achieving Low-Carbon Growth through Green Operations

In line with China's low-carbon policy, we have been actively exploring green and low-carbon initiatives, strengthening awareness of environmental protection, advocating energy conservation and energy consumption reduction, creating a sustainable operational environment, and promoting the transformation toward a low-carbon economy. In 2022, the Bank made great efforts in improving its internal control system, process management, information disclosure, and publicity. It revised the Administrative Measures for Office Buildings of the Head Office of Chongqing Rural Commercial Bank and other policies and measures to clearly stipulate the requirement for green operations and energy conservation for office buildings, and formulated electricity usage standards and quantitative control objectives according to the actual needs, so as to ensure that energy conservation was performed with specific directions, objectives and measures. We continued to improve the green operation policies, with an aim to regulate behaviours for effective energy conservation. At the beginning of 2022, the Bank formulated the 2022 Energy Consumption Reduction Plan for the Office Buildings of Chongqing Rural Commercial Bank to guide energy consumption control for the office buildings, put forward bank-wide five-year emission reduction targets, and disclose results.

### Energy conservation and emission reduction

- In 2022, the Bank replaced 36 internal combustion engine vehicles with new energy vehicles. Meanwhile, it continued to improve the construction of charging pile facilities for new energy vehicles by signing an agreement of intent with Chongqing Digital City Technology Co., Ltd., for the installation and maintenance of charging piles equipment;
- The Head Office plays a leading role in further saving electricity. The head office building has adopted LED lights as the only lighting equipment, which are controlled using induction devices in the public areas and are switched on as scheduled. The functional motors for the building are under frequency control to effectively reduce power consumption. To reduce the operating and standby power consumption of the equipment for the building, the equipment is turned off after staying idle for 1 hour;
- Employees are encouraged to use natural light illumination when the light is sufficient, and to use energy-saving lamps and functional motors with variable frequency control to reduce power consumption;
- The water output of the sensor faucets in the restroom has been adjusted and daily maintenance and management of water equipment has been enhanced to avoid "unexpected water running, emitting, dripping and leaking", reducing the waste of water resources;
- The Bank encourages working online and using refillable ink and toner cartridges for printers, copiers and other equipment to reduce the use of printing equipment consumables.

### Waste management

- The Bank fully implements garbage classification in its head office building, places special trash cans on each floor according to a unified standard, and requires employees to categorise and place garbage in corresponding trash cans;
- Personnel have been designated to manage hazardous and non-hazardous waste, and qualified third parties have been engaged to recycle the hazardous waste;
- Management of idle assets has been strengthened and the existing office furniture is fully used to effectively reduce waste and improve asset utilisation.

### Digital operations

- The Bank implements central travel service procurement and launched the "Travel Service Platform" in April 2022. Employees can request, order, and pay for travel services over this platform, which increases work efficiency and provides data for bank-wide carbon emission measurement;
- It has accelerated the construction of its logistics service platform and encouraged broader adoption of Enterprise WeChat for logistics services;
- It has revamped and upgraded its facial recognition system and deployed a facial recognition access control system in its support centre to enhance intelligent operations of the head office building.

### Security management

- In order to further improve the effectiveness and efficiency of fire safety management in the head office building and the support centre, the Bank carried out two fire drills. A total 118 employees attended the training;
- It has enhanced daily inspection and risk detection. It also regularly performs security inspection and rectification to identify risks during gas and power utilisation in the head office building, so as to eliminate the risks in a timely manner;
- It has improved its security infrastructure, optimised its security facilities such as safety nets, and implemented well-established building risk prevention measures, so as to ensure the operational security of the head office building;
- It actively carries out security education and training to effectively raise the security responsibility awareness and increase the emergency response capability. In 2022, 40 employees received AED training as arranged by the Bank and were certified by the National Health Commission of the People's Republic of China. It conducted 26 security inspections, during which issues were found and addressed in a timely manner. It also delivered more than 200 property management training sessions, covering explosion protection, fire protection, etiquette, posts, and other areas.

### Carbon accounting

- The Bank vigorously collects its overall power consumption statistics. Since 2021, the Head Office has been thoroughly measuring and recording its overall power consumption, so as to accurately understand its total power consumption, comprehensively analyse its power consumption structure, and support bank-wide power consumption management.

The Bank pursues green operations, energy conservation, and emissions reduction by saving water, electricity, and paper and implementing an environmental footprint management mechanism. Based on actual operations, we have set the following targets at the head office level in terms of the reduction of emissions, power consumption, water consumption, and waste:

Target type	Target description
Target on carbon reduction	<ul style="list-style-type: none"> <li>• The Bank's annual per capita carbon emissions (Scopes 1 and 2) are limited to 5 tons or less.</li> </ul>
Targets on waste management	<ul style="list-style-type: none"> <li>• 100% of hazardous waste generated by the Head Office of the Bank is handled by a third-party organization with professional qualifications;</li> <li>• The Head Office should achieve 100% garbage classification at its workplace by the end of 2023.</li> </ul>
Targets on energy saving	<ul style="list-style-type: none"> <li>• The annual per capita power consumption of the Head Office should not exceed 6,000 kWh;</li> </ul>
Target on water saving	<ul style="list-style-type: none"> <li>• The annual per capita water consumption should not exceed 36 tons.</li> </ul>



## 2022 Environmental Performance Indicators

### Environmental Performance

Unless otherwise stated, the statistical scope of environmental performance herein solely covers the Bank's Head Office and its branches and sub-branches<sup>1</sup> located in the main urban area of Chongqing. The other institutions of the Bank will be included in the future in due course. The statistical performance data presented below covers the period from January 1st, 2022 to December 31st, 2022.

#### 1. Emission Data<sup>2</sup>

Indicator	Performance
Total SO <sub>2</sub> emissions (tons) <sup>3</sup>	0.002
Total NO <sub>x</sub> emissions (tons) <sup>4</sup>	0.07
Total Greenhouse gas (GHG) emissions (Scopes 1 and 2) (tons) <sup>5</sup>	24,500.44
Per capita GHG emissions (Scopes 1 and 2) (tons/person)	4.81
GHG emissions per square meter of floor area (Scopes 1 and 2) (tons/m <sup>2</sup> )	0.07
Direct GHG emissions (Scope 1) (tons)	770.32
Vehicle fuel consumption <sup>6</sup>	281.71
Facility diesel <sup>7</sup>	3.40
Natural gas	485.20
Indirect GHG emissions (Scope 2) (tons)	23,730.12
Purchased electricity	23,730.12
Total hazardous wastes (tons) <sup>8</sup>	19.82
Total hazardous wastes per capita (tons/person)	0.004
Total hazardous wastes per square meter of floor area (tons/m <sup>2</sup> )	0.0006
Total non-hazardous wastes (tons) <sup>9</sup>	577.39
Non-hazardous wastes per capita (tons/person)	0.11
Non-hazardous wastes per square meter of floor area (tons/m <sup>2</sup> )	0.002

Office area of the Head Office: 159,035.23 square meters

Notes:

1. The sub-branches in the main urban area of Chongqing include Yuzhong Sub-branch, Dadukou Sub-branch, Jiangbei Sub-branch, Shapingba Sub-branch, Jiulongpo Sub-branch, Nan'an Sub-branch, Beibei Sub-branch, Yubei Sub-branch, Liangjiang Branch, Banan Sub-branch, Science City Branch and the Head Office Business Department.

2. As the emission data and energy and resource consumption data in the data centre cannot be measured separately, the Bank's data in respect of greenhouse gas emission intensity, intensity of hazardous waste emissions, intensity of non-hazardous waste emissions, energy consumption intensity and daily water consumption intensity calculated per capita and per square meter of floor area have included both the office areas and data centre.

3. SO<sub>2</sub> emissions mainly come from vehicle fuel consumption, and are calculated according to the Reporting Guidance on Environmental KPIs issued by Hong Kong Exchanges and Clearing Limited.

4. NO<sub>x</sub> emissions mainly come from vehicle fuel consumption, and are calculated according to the Reporting Guidance on Environmental KPIs issued by Hong Kong Exchanges and Clearing Limited.

5. The GHG inventory includes carbon dioxide, methane and nitrous oxide, which mainly come from purchased electricity and fuel. The calculation of GHG is presented in terms of CO<sub>2</sub> equivalent and is based on the Reporting Guidance on Environmental KPIs issued by Hong Kong Exchanges and Clearing Limited.

6. Vehicle fuel consumption includes consumption of gasoline and diesel.

7. Facility diesel refers to diesel used by backup generators.

8. The hazardous wastes involved in the operation of the Bank are handled and disposed of by qualified professional companies, which mainly include the waste toner cartridges, toner, ink cartridges, and ribbon cartridges, as well as the Head Office's waste fluorescent tubes.

9. The non-hazardous wastes of the Bank are delivered to recyclers for disposal, which mainly include office waste, kitchen waste, office consumables, and electronic waste. Among others, the office wastes of Yuzhong Sub-branch, Shapingba Sub-branch, Jiulongpo Sub-branch, Yubei Sub-branch, Liangjiang Branch and Science City Branch are centrally handled by property management companies and cannot be measured separately. This is estimated based on the First National Survey of Pollution Sources Handbook of Urban Living Source Sewage Coefficients issued by the State Council.

#### 2. Energy Consumption Data

Indicator	Performance
Total energy consumption (MWh) <sup>10</sup>	39,928.56
Total per capita energy consumption (MWh/person)	7.84
Energy consumption per square meter of floor area (MWh/m <sup>2</sup> )	0.12
Direct energy consumption (MWh)	1,033.09
Vehicle fuel consumption	1,019.18
Facility diesel	13.91
Natural gas	1,568.75
Indirect energy consumption (MWh)	38,895.46
Purchased electricity	38,895.46
Purchased electricity power consumption of the Head Office (MWh) <sup>11</sup>	20,635.32
Daily water consumption (tons) <sup>12</sup>	248,951.23
Daily water consumption of the Head Office (tons) <sup>13</sup>	74,774.00
Daily water consumption per capita (tons/person)	14.68
Daily water consumption per square meter of floor area (tons/m <sup>2</sup> )	0.22
Total paper consumption (tons) <sup>14</sup>	160.54

Office area of the Head Office: 159,035.23 square meters

10. The energy consumption data is calculated based on the electricity and fuel consumption using relevant conversion factors provided in the Reporting Guidance on Environmental KPIs issued by Hong Kong Exchanges and Clearing Limited, and this mainly includes electricity, natural gas, vehicle fuel consumption and facility diesel.

11. Purchased electricity power consumption of the Head Office includes the purchased electricity power consumption of Chongqing Rural Commercial Bank Tower, Tongchuang office area, Erlang office area, and Yuzui data centre.

12. Daily water consumption includes tap water, reclaimed water, and water used for shared areas. The Bank's water is mainly from municipal water supply, and there is no problem in sourcing water.

13. Daily water consumption of the Head Office includes the daily water consumption of Chongqing Rural Commercial Bank Tower, Tongchuang office area, Erlang office area, and Yuzui data centre.

14. Paper includes A4 copy paper, A3 copy paper and ATM voucher paper.

15. The data of packing materials is not applicable to the Bank.

## Identifying Environmental Risks based on Climate Changes

In April 2022, upon deliberation and approval by the Board of Directors, the Bank issued its annual risk appetite statement, which continued to include environmental (Green Finance) risks, stipulating that “Environmental risk refers to risks caused by climate change and risks caused by environmental factors in non-climate fields (such as air pollution, water pollution, soil pollution)”. It also states that: “The Bank is working on strategic planning, internal control, risk management, and business development to enhance the construction and implementation of environmental policies to prevent various risks resulting from intensive energy consumption and pollution. Towards the goals of carbon peaking and carbon neutrality, the Bank focuses on providing credit to support energy conservation and environmental protection industries, clean production industries, clean energy industries, ecological environment industries, infrastructure green upgrades, and green services. It pays special attention to industries related to overcapacity, high pollution, or high energy consumption, such as coal, steel, cement, electrolytic aluminium, plate glass, and coking, and enhances credit management accordingly by controlling the total amount of credit and effectively identifying and resolving credit risks, so as to ensure the safety of credit assets. It also carries out stress tests related to environmental risks, properly discloses environmental information on a regular basis, constantly improves the disclosure mechanism, implements environmental strategies at all levels and business lines, and effectively controls the risks caused by environmental factors to operations and management.”

In July 2022, upon deliberation and approval by the Board of Directors, the Bank issued the revised Basic Policy of Risk Management to continue including the Equator Principles, Green Finance, and sustainable development requirements in its basic principles for risk management. The “Compatibility Principle” stipulates that “the Bank’s comprehensive risk management system should be adapted to its risk profile and systemic importance, match the Equator Principles, Green Finance, and sustainable development requirements, be aligned with digital transformation, and be adjusted according to environmental changes”.

## Identifying Climate Change Risks and Opportunities

The urgent need for transformation toward a green and low-carbon economy and society has turned climate investment and financing into a priority for the global financial sector. Climate change-related financial risks mainly include physical risks and transformation risks. Physical risks refer to the physical

losses caused by extreme weather conditions and natural disasters due to climate change, which could result in a sudden rise in the operating costs of enterprises, or even bankruptcy threats. Climate change may also lead to the damage or depreciation of collaterals in the affected areas, thus reducing the quality of bank loans. Transformation risks refer to the risks arising in the process of transformation toward a low-carbon economy, which are mainly caused by policies, technologies, markets, and other factors. Achieving the “dual-carbon” goals requires a significant amount of green and low-carbon investments and creates a huge demand for financing, providing new business opportunities for commercial banks. Commercial banks should actively facilitate the goal of carbon neutrality by innovating green finance products and increasing the growth rate and proportion of the green finance business. In addition, as the environmental and climate risks of traditional high-carbon industries continue to increase, commercial banks should take advantage of the favourable policies and seize the market opportunities to vigorously develop green finance and climate financing, optimise their asset structure, and strengthen environmental and climate risk management, so as to drive high-quality growth.

## Addressing Risks and Opportunities due to Climate Change

In order to deal with the adverse impact of natural disasters caused by extreme weather conditions on the Bank, effectively protect the safety of its employees and properties, and maintain a normal business order, the Bank has formulated the Emergency Plan for Natural Disaster to clearly stipulate the procedures for reporting and handling natural disasters, so as to help its organisations and personnel at all levels control losses in a timely manner. In order to avoid the adverse impact of climate risks on the Bank's data centres and ensure the stable operations of important businesses, we have built an industry-leading disaster recovery system of "Three Centres in Two Places". The primary data centre, local secondary centre and remote secondary centre are located in the main urban area of Chongqing and Wanzhou. These centres are working in active-active mode for the important information system to effectively eliminate the potential climate risks.

The Bank has strengthened the E2E management of environmental (Green Finance) risks and enhanced credit orientation guidelines and risk alerts for climate-sensitive industries. We have included environmental risk as a minus for credit rating of non-retail banking customers, and included the credit risk of customers due to climate reasons into the monitoring scope for timely warning during post-lending and post-investment management. At the same time, we have strengthened the management and revaluation of collaterals to prevent climate risks from affecting the security of the second repayment source.

For the green and low-carbon transformation of high-carbon industries, the Bank prioritises support for those included in China's Green Industry Guidance Catalogue. We are strictly controlling the financing for "Two High" projects and continue to apply the "One-vote Veto" to financing projects that do not meet China's industrial policies or energy consumption and emission standards. For the clean energy industry, we have launched green credit products such as “Clearing Loan”, “Green Loan on Electricity”, “Solid Waste Loan”, and “Carbon Emission Quota-backed Loan” to strongly support green projects with significant environmental benefits. We have also set up a green examination and approval channel to offer preferential interest rates to green projects, while ensuring sufficient credit support for green enterprises and green projects.

## Carrying out Stress Tests on Climate Risks

To fully forecast environmental risks, strengthen forward-looking environmental risk management, and guide the adjustment for a greener credit structure, the Bank conducted a special stress test on environmental risks in December 2022. In order to prudently assess the impact of environmental risks on the asset quality of the Bank, including its net profit, capital adequacy ratio and other indicators, the Bank selected thermal power and metal smelting industries for the stress test, and employed the bottom-up testing method to put stress on their business operations. The test assumed that with an increasing carbon price, paid allowances proportion and technology cost, their operating income, profit margin, and other indicators worsened, and the probability of default increased, which put pressure on the Bank's net capital and risk weighted assets. It helped the Bank to understand the changes in its net profit and capital adequacy ratio under that specific scenario. The test results show that the Bank's capital adequacy ratio and non-performing loan ratio can still meet the regulatory requirements under the severe stress scenario, and the risks are generally controllable.

## Society: Joining Forces to Create Common Prosperity



## Continuously Optimising Customer Experience

The Bank adheres to the concept of "customer-centric", promotes the optimisation and integration of offline and online channels, enables convenient rural financial services, and meets the needs of customers at various levels. The Bank always regards customers as the foundation that supports the development of banking business, takes building trust as the core, and adopts the principle of honestly, comprehensively and completely seeking to maximise customers' interests as the Bank's principle of customer service.

### Optimising the Construction of Service Channels

In 2022, the Bank adopted multiple measures to promote the implementation of the Financial Technology Development Plan and to facilitate the financial digital transformation with high quality. The Bank guided the financial industry to base itself on the new development stage, implemented the new development concept, promoted the successful completion of the three-year Fintech development plan, and significantly enhanced its ability to uphold integrity and innovation and to benefit people and enterprises. The Bank carried out an in-depth digital transformation of service channels and further improved the barrier-free financial service system. At the same time, the Bank strengthened the supervision of online financial platforms, built a strong financial technology risk firewall, promoted the construction of a new generation of financial information infrastructure, and optimised the customer service environment.

#### Comprehensive coverage of physical outlets

- As of December 2022, the Bank had 1755 business institutions, including the head office and business department, 7 branches, 35 sub-branches, 149 second-tier sub-branches (including 17 SME specialised sub-branches, 2 free trade zone sub-branches and 5 rural revitalisation sub-branches), 1561 banking offices and 1 community sub-branch. Among them, 1450 are county-level outlets, accounting for 82.62%.

#### Optimising the financial service system

- The Bank promoted intelligent services such as Mobile Banking and WeChat Banking and built a multi-level and multi-channel inclusive financial service system where "physical outlet covers towns, self-service covers rural communities, and Mobile Banking covers every family".

#### Improving the construction of self-service machines

- By the end of 2022, the Bank provided 2369 intelligent counters and 4026 self-service teller machines (including 599 Automated Teller Machines (ATMs), 3368 Cash Recycling Systems (CRSs) and 59 query machines).
- Among them, 1828 intelligent counters are located in county areas, accounting for 77.16%, and 3003 self-service teller machines are located in county areas, accounting for 74.59%.

#### Delivering mobile financial services

- The Bank provided rural customers with financial services such as petty cash deposit and withdrawal, transfer and bill payment through its 455 rural convenience service points and 5 Mobile Banking service vehicles.
- Leveraging the LED multimedia equipment of the Mobile Banking service vehicles as the carrier, the Bank played the promotional film about financial literacy and promoted basic financial literacy such as telecom fraud prevention and counterfeiting prevention to further expand the coverage.

#### Upgrading the service of special outlets

- Upgraded five second-tier sub-branches in Yubei Tongjing, Fuling Baisheng, Kaizhou Zhaojia, Yunyang Jiangkou and Wulong Baima into rural revitalisation specialised sub-branches.
- Forged 17 sub-branches into rural revitalisation featured outlets
- To cooperate with the construction of Gaozhu New Area in the Chengdu Chongqing Economic Circle, the Yubei Gaozhu New Area sub-branch was upgraded to promote green finance construction and support green ecological development.

#### Forging differentiated outlets

- The Bank facilitated the construction of many differentiated branches, such as building the Yubei Lianglu sub-branch into a standardised outlet, the Shapingba business department a boutique outlet, the Shapingba Xinqiao banking office a medical and health featured outlet, and Shapingba Geleshan banking office an elderly-oriented theme outlet.
- With the integration of art galleries and other characteristic elements, the Bank added blood pressure monitors, first aid kits, Lego walls and other facilities and equipment to meet the diversified service needs of different customer groups.

#### Deepening scientific and technological innovation capabilities

- At the same time, the Bank also completed the second phase of the construction of the intelligent service platform in outlets, promoting multiple functions such as QR code, face and voice queuing machines, customer profiles, real-time query of people in queue, lobby management, etc. Up to now, 304 outlets have completed the intelligent upgrade of queuing and calling equipment to facilitate the online and offline integration of branch business.

### Accelerating Digital Transformation

In 2022, the Bank successfully launched "Mobile Banking APP7.0" and built the capabilities of "Cloud Experience, Cloud Outlets, Cloud Stores, Cloud Identification and Cloud Sharing" based on the service concept of "Cloud and Accessible". The visual and interactive design of the APP has been optimised and simplified to present richer visual effects and warmer customer experience. A distinctive "Cloud Outlet" was created to enable the customers to easily experience "one-stop" online outlet services by touching the screen; A customised "Cloud Store" for customer managers was launched, which is an "online studio" that enables customer managers to leverage digital transformation capabilities to achieve differentiated precision marketing; A "Cloud Identification" risk control tool was introduced to complete real-name authentication of the customers through IoT technologies, enhancing the security and convenience of Mobile Banking; A "Cloud Sharing" fission marketing function was upgraded to realise the collaborative linkage and joint marketing among banks, employees and customers, and to enable the development of retail business.

To fully implement the spirit of the Opinions of the CPC Central Committee and the State Council on Comprehensively Promoting Rural Revitalisation and Accelerating the Modernisation of Agriculture and Rural Areas, and the Notice on Organising and Implementing the Demonstration Project of Rural Revitalisation Enabled by Fintech, the Bank has successfully launched the "rural version" Mobile Banking to help improve financial services for rural residents.

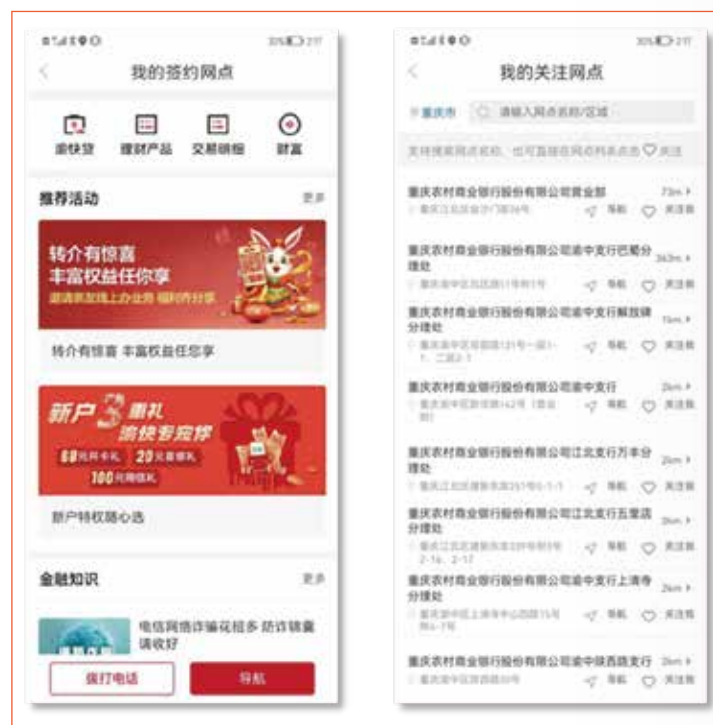
Leveraging financial technology capabilities such as big data, cloud computing, biometrics, intelligent

risk control and intelligent customer service, the new generation of enterprise Online Banking (Enterprise Online Banking 4.0) has built a brand-new public shared middle office service system, which has improved the time effectiveness for product innovation. Focusing on "digitalisation, intelligence and ecology", the brand-new Enterprise Online Banking, Enterprise Mobile Banking and Enterprise WeChat Banking were launched to realise mobile transformation and multi-channel collaborative services for corporate customers, which greatly optimised the corporate customer experience and comprehensively improved the online service level of corporate business.

	Online Banking		Mobile Banking	
	By the end of 2022	By the end of 2021	By the end of 2022	By the end of 2021
Number of Online Banking customers (in 10,000)	327.44	327.75	1,352.48	1,249.79
Number of Online Banking transactions (in 10,000)	75,660.01	67,897.05	8,348.66	7,715.77
Amount of Online Banking transaction (RMB10,000)	180,081,315.00	174,603,691.00	152,909,549.00	161,598,085.00

### Case Enhancing customer connectivity and innovating online "cloud" services

The Bank innovated the "Cloud Outlets" service mode of the Mobile Banking to realise outlet information inquiry, personalised feature recommendation, hot activity recommendation, outlet announcement push notification, financial news push notification, nearby outlet recommendation based on geographical location. It enables customers to experience one-stop online outlet services from three different dimensions: contracted outlets, followed outlets, and nearby outlets based on real-time location, which successfully building an online and offline three-in-one network service system, integrating "head office, branches and sub-branches, and outlets" to effectively extend the tentacles of financial service.



The "Cloud Outlet" function of the Mobile Banking of Chongqing Rural Commercial Bank

### Case Jiangjin Branch supporting the development of a catering and accommodation enterprise by relieving their financial difficulties

Located in Jiangjin District, Pai Boutique Guesthouse is a local characteristic rural guesthouse that integrates catering and accommodation, mountain trekking and rural experience. In the early stage of establishment, the funds were very scarce due to the investment of construction funds. It happened that the Simianshan Banking Office of the Jiangjin Branch were conducting the "three in" financial services publicity. After thoroughly understanding of the current situation and development plan of the guesthouse, it successfully issued personal business support loans for the guesthouse (rural "first, second and third" industry integration), solved its urgent need for working capital, and brought the Pai Boutique Guesthouse out of the development dilemma.



Pai Boutique Guesthouse

## Standardising Processes Dealing with Customer Complaints

### Standardising the system documents

In response to customer complaints, the Bank has formulated two system documents, namely, the Administrative Measures for Remote Customer Service of Chongqing Rural Commercial Bank, the Operating Procedures for Complaint Handling of Telephone Banking of Chongqing Rural Commercial Bank, and two site documents, namely, Work Order Handling Specifications (Debit Card) and Work Order Handling Specifications (Credit Card). The above system documents have standardised the customer complaint handling process and the time limit for responding to the complaints, as well as the responsibilities and authorities of the customer service centre staff, the responsible business departments of the head office, the consumer protection functional departments and the business units of the branches and sub-branches in the customer complaint handling process, and the specific operating process of complaint acceptance and handling of each institution.

### Displaying the complaint channels

The Bank has displayed the complaint acceptance channels through the customer service hotlines, business outlets, official website and other channels to smooth the receipt of customer complaints. In the customer service hotline, the special complaint hotline and tips for each complaint channel are added. Customers can select the special complaint hotline to quickly access the special complaint acceptance service. Inform customers of consumption complaint channels through customer service hotline, business outlets and official website public announcement, including customer service hotline of the Bank, business outlets, branches and sub-branches, PBOC's financial consumer complaint rights protection agency, bank insurance consumer complaint rights protection agency, banking consumer complaint mediation centre, PBOC's account service complaint supervision hotline, so as to effectively protect the rights and interests of customers' complaints.



### Supervising the complaint handling quality

The Bank has established an internal inspection mechanism. The quality inspection team supervised the entire complaint handling process, followed up the progress of complaint handling case by case every day, and ensured the compliance and timeliness of complaint handling. For complaints that are not closed in time, the complaint handler will contact the responsible officer to chase progress and know the reason of untimely response, and proactively contact the customer to inform the progress of handling to prevent the escalation of complaints.

## Guaranteeing the Security of Business Premises

The Bank strictly implemented its security and safety system and operation regulations, and strictly regulated the security organisation system, fire safety management, vault protection management, security inspection management, etc., to fully protect customers and employees' personal and property safety. In 2022, the bank carried out off-site safety knowledge training. All work safety activities were carried out around "fully implementing the Work Safety Law and promoting the safe development of the bank". There were no safety liability accidents and theft and robbery cases throughout the year, and safety and stability were achieved.

### Case Fire safety on-site training

In order to improve fire safety awareness, eliminate carelessness and effectively prevent fire emergencies, on 29 December 2022, the Bank organised a fire safety training for safety personnel from all departments of the head office and support centre.

The training was in the form of educational films. Fire videos are played to show fire cases. The teachers analysed and explained fire accidents, found out the weaknesses and focused on the details. The content was rich, illustrated and easy to understand. The persuasive and appealing training has enhanced the importance and necessity for cadres to pay attention to fire safety.



Fire safety on-site training in the second half of 2022

## Protecting the Legitimate Rights and Interests of Customers

The Bank strictly complied with the Guidelines on Protection of Banking Consumer Rights and Interests (Yin Jian Fa [2013] No. 38), the Guiding Opinions of the General Office of the China Banking Regulatory Commission on Strengthening the Protection of Rights and Interests of Banking Consumers and Addressing Current Concerns of the General Public (Yin Jian Ban Fa [2016] No. 25), the Guiding Opinions of the China Banking and Insurance Regulatory Commission on Strengthening the Development of Systems and Mechanisms for the Protection of Consumer Rights and Interests by Banking or Insurance Institutions (Yin Bao Jian Fa [2019] No. 38), the Implementing Measures of the People's Bank of China for Protection of Financial Consumers' Rights and Interests (Decree of the PBOC [2020] No. 5) and other systems to protect the rights and interests of consumers. The Bank also complied with the Administrative Measures for the Handling of Consumer Complaints in the Banking and Insurance Sectors (Decree of the CBIRC [2020] No. 3), the Implementing Measures of the People's Bank of China for Protection of Financial Consumers' Rights and Interests (Decree of PBOC [2020] No. 5) and other systems to handle customer complaints.

The Bank has formulated the Administrative Measures of Chongqing Rural Commercial Banks for the Protection of Consumers' Rights and Interests and other systems, which defined the division of responsibilities, management requirements and handling procedures for protecting customers' rights and interests. The Bank improved the function of the complaint tracking system, promoted the publicity of complaint handling methods through business outlets, official websites, mobile Apps, product or service contracts and other channels, and established a "complaint consultation rapid processing mechanism" and "complaint handling emergency response mechanism". The Bank conducted multi-dimensional screening and analysis of complaint information data by holding complaint and report analysis meetings, carrying out designated complaint verification, etc., so as to establish a complete management closed loop of "complaints acceptance, investigation and handling, feedback analysis, rectification and publicity". The Bank introduced services such as electronic signature and message digest to realise the whole process of electronic evidence preservation of credit business and the interface between the bank system and the Internet platform of Chongqing Arbitration Commission so as to provide customers with services such as rights protection application and certificate data extraction, reducing the difficulty of consumers' rights protection and proof. Throughout the year, 1541 consumer complaints were received, representing a year-on-year decrease of 35.22%, involving 43 branches and sub-branches, including 42 branches and sub-branches in Chongqing and one branch in Yunnan. The timely complaint resolution rates and customer satisfaction with complaint handling reached 99.42% and 97.58% respectively.

## Protecting Customer Information Security

The Bank has formulated the Administrative Measures of Chongqing Rural Commercial Bank for Data Security and other systems and measures, specified requirements for the processing of sensitive personal information in the security demand baseline in accordance with the Personal Financial Information Protection Technical Specification, and complied with relevant national laws and regulations. Starting from the top-level design, the Bank has built deep foundation piles at key nodes of information protection to effectively protect customer information security. Adhering to the principle of minimum authorisation, the Bank's information network was divided into five layers of network architecture, namely, Internet access layer, front-end layer, web layer, application layer and core layer, supplemented by bastion hosts, sandboxes, honeypots and other isolation technologies to strengthen network protection. The Bank has strengthened terminal management and control, equipped with security assistant, anti-virus software and hardware bundler and other measures, installed EDR equipment, captured terminal operation information, identified terminal threats and prevented attacks. The Bank has established a unified cyber secu-



rity protection guideline across the bank, timely conveyed the document requirements of the regulators and the spirit of the meetings, to consolidate the responsibility of the main body of cyber security.

The Bank has upgraded the document data security management system, optimised the data encryption and decryption approval process, built a digital data flow system, and ensured the data flow security. The Bank also attaches great importance to the information security training. This year, the Bank has organised special training on security development and information security awareness for all outsourcing staff across the Bank, which has achieved good training outcomes.

## Growing Together with Our Employees

In 2022, the Bank actively explored new mechanisms and measures for human resources recruitment, training, staffing, incentives and constraints under the new situation of digital transformation, showing a good momentum of "stabilising" the improvement of team quality, "adjusting" the staff structure and "improving" the talent mechanism quality. By the end of 2022, the Bank had a total of 14,760 employees, including 7,852 male employees and 6,905 female employees.

### Protecting Rights and Interests of Employees According to Laws

#### Maintaining harmonious labour relationship

- Strictly adhered to the Labour Law of the People's Republic of China and other laws and regulations, and implemented the contract management system that covering all employees;
- Adhered to the principles of open, fair and impartial recruitment, treated all employees equally, and provided employees with equal job opportunities;
- Complied with the Provisions on Prohibition of Child Labour, and implemented the Bank's Employee Leave Management Measures, Employee Recruitment Operational Procedures, Professional Talent Introduction Measures and other policies and requirements, and prohibited the recruitment of child labour and forced labour to ensure legal employment.

#### Protecting the legitimate rights and interests of employees

- Implemented the national regulations on employees' working hours, statutory holidays, anniversary holidays, paid annual leave, etc., and effectively protected employees' right to rest and leave through formulating systems;
- In accordance with the relevant laws and regulations, enrolled employees in the insurance system in a timely manner and paid various social insurance premiums for employees, and effectively ensuring the right of talents to enjoy social insurance.

#### Improving the salary and welfare system

- Provided employees with labour remuneration, social insurance, rest and leave, labour protection and other treatment and welfare policies;
- Established a unified salary system to determine differentiated position salary standards, and to facilitate the matching between employees and positions, salary and positions, as well as responsibilities and positions;
- Improved the welfare system, enterprise annuities and supplementary medical insurance system to continuously enhance employees' sense of security, fulfilment and happiness.

### Number of Employees

Indicators		As of 31 December 2022
Total number of employees		14,760
By gender	Number of male employees	7,854
	Number of female employees	6,906
By employee category	Number of full-time employees	14,760
	Number of part-time employees	0
By age	Number of employees under the age of 30	1,711
	Number of employees aged 31 to 50	10,463
	Number of employees over the age of 50	2,586
By region	Number of employees in Chongqing municipal area	14,680
	Number of employees outside Chongqing municipal area	80

### Employee Turnover Rate

Indicators		As of 31 December 2022
Employee turnover rate (%)		1.41%
By gender	Turnover rate of male employees (%)	1.21%
	Turnover rate of female employees (%)	1.63%
By age	Turnover rate of employees under the age of 30 (%)	3.92%
	Turnover rate of employees aged 31 to 50 (%)	1.31%
	Turnover rate of employees over the age of 50 (%)	0.04%
By region	Turnover rate of employees in Chongqing municipal area (%)	1.39%
	Turnover rate of employees outside Chongqing municipal area (%)	4.85%

## Continuously Promoting Talent Development

The Bank conscientiously promoted the style of knowing, loving, respecting and utilising talents, established human resources management systems with scientific position setting, smooth promotion channels and comprehensive training mechanism, and strived to create a talent development ecology that "pleases the talents nearby and attracts talents from afar".

### Continuously promoting the Management Talent Leading Plan

- Conscientiously implemented the standards of outstanding cadres in the new era, strictly controlled the standards and procedures, and selected excellent cadres who are loyal, disinterested and responsible;
- Adjusted and optimised the cadre team structure;
- Comprehensively promoted the position onboard system and contractual reform of the leaders of holding subsidiaries, to "being able to work both at the top and bottom, inside and outside, high and low".

### Continuous-ly promoting the Professional Talent Development Plan

- Gave play to the decisive role of the market in the allocation of human resources;
- Introduced 95 professional talents in financial technology, green finance and other fields in a market-oriented manner, accounting for 3.54% of the talents;
- Established a professional talent training mechanism;
- Connected to and promoted the "Chongqing Talents" brand: one staff was selected as "Chongqing Talents · Famous Masters and Teachers", five were selected as "Jiangbei Talents Plan", one as the contact service expert of the municipal SASAC, and one won the support award for the introduction and cultivation of high-level talents from the municipal SASAC.

### Continuous-ly promoting the Practical Talent Growth Plan

- Established and improved the staffing system with the contract management as the core, the position management as the foundation, and the marketisation as the orientation;
- Formulated the Administrative Measures for Professional Technical Position to promote the diversified development of employees;
- Standardised the setting of marketing centres, promoted the construction of the mechanism of "one person with multiple positions and one position with multiple responsibilities" for customer managers, and contributed to the construction of an "Iron Army of Marketing";
- Optimised the allocation of human resources, actively guided the reasonable transfer of employees, and improved the efficiency of the human resources.

### Continuous-ly promoting the Talent Quality Improvement Plan

- Promoted the key training of professional talents, follow-up training of management trainees, rotational training of reserve graduates, and exchange and training mechanism between the upper and lower levels;
- Promoted the project of improving the quality of all employees, with 77.55% of whom have a bachelor's degree or above;
- Focused on studying, publicising and implementing the spirit of the 20th CPC National Congress, integrated the spirit of the 20th CPC National Congress into the knowledge system, improved theoretical cultivation and work ability;
- Improved the Administrative Measures for Education and Training and the Administrative Measures for Employee Education and Training Credits to promote the standardisation and institutionalisation and normalisation of education and training for all employees;
- Facilitated the construction of training project of live streaming platforms, optimised M-learning (a mobile learning platform) to create "Handheld Training Schools" and "Mobile Training Schools";
- Adhered to the training of all staff, carried out 2049 training projects and there were more than 367,500 person-times participated in such projects.

### Continuous-ly promoting the Talent Development Service Plan

- Utilised platforms to attract talents, policies to attract talents, and services to retain talents;
- Optimised streamlined and efficient organisational structure system with clear goals and boundaries, and equal rights and responsibilities, to lay foundation for gathering and developing talents;
- Improved the professional and technical management mechanism where positions are divided horizontally by sequence and job family, and are managed vertically by level and job level, so as to broaden the career development channel of talents;
- Guided the reasonable transfer of employees, and improving the utilisation efficiency of the human resources;
- Implemented the salary and welfare system to enhance the sense of achievement, sustain the sense of happiness and guarantee the sense of security for the staff across the Bank.

## Employee Training in 2022

Indicators		Training ratio (%)	Average hours of training(hours/person)
By gender	Male employees	100%	60.08
	Female employees	100%	63.10
By employee category	Management employees	100%	67.94
	Non-management employees	100%	59.88

## Comprehensively Strengthening Care for Employees

The Bank attached great importance to strengthening humanistic care and continuously improving employees' well-being: raised the condolences standards of the Bank's Trade Unions on statutory holidays in a timely manner to improve the level of employee welfare protection in accordance with the policies of the Municipal Federation of Trade Unions; adhered to the "Four Must-visit" principals and paid visits to the employees who were ill and in hospital, whose relatives had just passed away, who were getting married and giving birth to children, and whose family were experiencing financial difficulties; paid visits to Party members and employees in difficulties, as well as comrades working in difficult areas such as rural revitalisation areas; continuously paid attention to the health of employees, invited professional teachers from the Chongqing Cultural Palace to teach the Ninth Set-up Exercises to Radio Music in two batches, and regularly organised employees to do work-break exercises in the morning and afternoon of working days to prevent occupational diseases. The Bank vigorously carried out the national fitness campaign, purchased new sports equipment for the employee activity centre, advocated the idea of national fitness and improved the physical quality of employees.

The Bank focused on enriching team activities and constantly enhancing the team cohesion. During the Women's Day and the Tree Planting Day, the Bank organised colourful team activities, carried out the Trade Unions group activity of "Striving for a New Era and Working Together for the Future" to enhance team cohesion and organised six competitive teams such as set-up exercises to radio music and basketball team to participate in sports competitions so as to enhance exchanges and show their style. The Bank organised 4,928 employees to participate in the "Chinese Dream · Labour Beauty - Always Follow the Party on a New Journey" national employee online sports meet and won the "Special



Award of Chongqing Division", creating a strong healthy and upbeat atmosphere.

The Bank continued to promote the skills upgrading and effectively contributed to the construction of a "Quality Workforce of the Bank": actively supported employees to participate in labour and skills competitions; held a digital transformation essay call, in which the employees actively offered their wisdom and suggestions, provided intellectual support for the digital transformation of the Bank's corporate business and contributed their wisdom to promote the Bank's reform and development; organised the employees to participate in the 5th Chongqing Financial Industry Labour and Skills Competition, and won the "Second Prize for Units", creating a strong atmosphere of learning and catching up. In the nomination and selection of the 2022 Chongqing International Labour's Day Award, one comrade won the "May Day" Labour Medal of Chongqing, which played a leading role as a pioneering model to further promote the spirit of labour and model workers.

The Bank is always concerned about its employees and their health. The Bank regularly held various special lectures on health knowledge, successfully completed the procurement of medical check-ups for 10,285 people, constructed a green medical channel for employees and built an emergency skills demonstration unit in Jiangbei District to vigorously promote the completion and use of health cottages. The Bank's canteen strictly controlled the food procurement and processing and purchased food purifiers to ensure the safety of meals, strengthened emergency response and improved emergency response plan.

### Case Carrying out high temperature condolence activity

Since July 2022, Chongqing has been hit by extremely high temperatures for more than 40 consecutive days. The Party Committee of the head office was concerned about the health of the grassroots employees. They visited the grassroots outlets to express their sympathy and solicitude, sent cooling and summer relief materials to frontline employees, carefully inspected their working and living conditions, listened carefully to their opinions and suggestions, and encouraged employees to face challenges and overcome difficulties bravely so as to strive for first-class performance. The grassroots employees were encouraged and expressed that they would turn the care of the Party Committee of the head office into a driving force for practical work, strive for excellence in different positions, contribute wholeheartedly to the Bank's high-quality development, and celebrate the successful convention of the 20th CPC National Congress with practical achievements.



The Party Committee of the head office carried out high temperature condolence activity

### Case Organising employees to do work-break exercises

In order to prevent occupational diseases and advocate a healthy working style, the Trade Unions of head office actively promoted the work-break exercises. The Bank invited professional teachers from the Chongqing Cultural Palace to teach the Ninth Setting-up Exercises to Radio Music in two batches, and regularly organised employees to do work-break exercises in the morning and afternoon of working days so as to prevent occupational diseases, improve the employees' fitness, and cultivate the atmosphere of "athletic, healthy, happy and efficient".



Actively doing work-break exercises

### Case Launching a series of Women's Day activities

On the occasion of the International Women's Day, the Trade Unions at all levels across the Bank had a wide range of colourful Women's Day-themed activities such as life skills training, outings and flower appreciations, mountaineering competitions, fun garden parties, culinary competitions and Fun Games, which enriched the spiritual and cultural life of female employees and created a good atmosphere of caring for them.



The Women's Day activities of the Qijiang sub-branch

### Case Launching a series of Youth's Day activities

In order to celebrate the 100th anniversary of the founding of the Communist Youth League of China and the 103rd anniversary of the May 4th Campaign, the Youth League organisations at all levels of the Bank held a wide range of colourful youth activities around the Youth Day, such as "Oath in Our Hearts", "Secretary and Youth Face to Face", "CQRC Storytelling", "Holding Hands with the Youth" and "Making Contributions to a New Era", which united and led the Bank's Youth League members to always follow the Party, embark on a new journey, and celebrate the successful convention of the 20th CPC National Congress with outstanding achievements.



The joint team building activities of "Holding Hands with the Youth"



## Occupational Health and Safety

Indicators		Number
Number of fatalities due to work	Number of fatalities due to work in 2020	0
	Number of fatalities due to work in 2021	0
	Number of fatalities due to work in 2022	0
Proportion of fatalities due to work	Proportion of fatalities due to work in 2020 (%)	0
	Proportion of fatalities due to work in 2021 (%)	0
	Proportion of fatalities due to work in 2022 (%)	0
Hours of work lost due to occupational injury (hours)		6,580

## Creating a Better Life Together in Communities

The Bank actively contributed to the construction of a better life in communities, enhanced the communication with community members, promoted financial knowledge to improve the public's awareness of financial risk prevention and response capabilities, and ensured the safety of people's own property. At the same time, the Bank actively carried out public-service activities, encouraged employees to participate in voluntary services, helped people in need and actively contributed back to the society.

### Promoting Financial Knowledge and Strengthening Awareness of Risk Prevention

Adhering to the principle of wide coverage of education and publicity, grounding and focusing on practical results, the Bank relied on the publicity brand of "Jiangyu consumer protection micro-class" and the publicity image of "Yu Xiaomei", focused on the key groups of "newcomers, young people, the elderly and rural residents", and cared for the disabled and other groups with special needs. Utilising its official website, Mobile Banking App, lobby release system and "WeChat, Weibo and Tik Tok", the Bank provided online resources and services such as risk reminders, knowledge Q&As, interactive games, etc., to depict the specific financial scenarios through illustrated and visual expression. The Bank actively cooperated with the regulatory authorities to conduct thematic education and publicity activities during key periods and for key groups, launched the "Mine Sweeping Action" publicity for three consecutive years, reaching hundreds of thousands of people.

The Bank made full use of its channel advantages, organised the introduction of financial knowledge publicity in communities, campuses, elderly care institutions, "1+2+N" Inclusive Finance publicity base, villages, financial service harbours, etc., and created a regular base for financial education. The Bank promoted more than 70 financial publicity and education materials in total and carried out more than 5000 special publicity campaigns. The Bank carried out the campaign of promoted financial knowledge in a down-to-earth manner throughout the jurisdiction, with a total of 500 centralised publicity cam-

paigns and 1481 outlet campaigns, reaching more than 470,000 target customers. The Bank made full use of its traditional advantages of "knowing people, places and situations well", regularly carried out "Five Walk in" activities in entities, communities, markets, towns and construction sites to better understand the financial needs of different market players, to strengthen financial knowledge publicity and education, to deliver policies, products and services door-to-door and to continuously expand the coverage of inclusive financial services.

#### Case

#### Shangri-La CQRC Village/Town Bank carrying out "Financial Knowledge Publicity Month" and "Delivering Financial Knowledge to Thousands of Families" activities

In order to thoroughly implement the rural revitalisation strategy and improve the financial service level in rural areas, the Shangri-La CQRC Village/Town Bank has continuously carried out activities such as "Financial Knowledge Publicity Month", "Delivering Financial Knowledge to Thousands of Families" and "Five Walk in", to explain to the general public the financial knowledge of preventing fraud and illegal fundraising, publicise the anti-counterfeiting knowledge of RMB, and continuously improve the financial knowledge literacy and safety awareness of financial consumers.



Campaign of "Delivering Financial Knowledge to Thousands of Families"

#### Case

#### Pengshui Sub-branch carrying out financial knowledge publicity

The Bank's Pengshui sub-branch organised employees to go to shopping malls, enterprises, schools and communities to carry out extensive publicity and popularisation activities in the form of business outlets-based publicity and downtown centralised publicity, with a focus on financial knowledge such as anti-money laundering and anti-fraud. Throughout the year, the Pengshui sub-branch has carried out more than 220 publicity campaigns, produced more than 400 publicity posters, more than 200 banners and distributed more than 90,000 publicity leaflets, which further strengthened the concept of financial consumer protection and contributed to the construction of a harmonious financial ecological environment.



Explaining financial knowledge to the public



## Participating in Public Welfare Activities and Repaying the Society with Love

The Bank adhered to promoting the “Aid for the People” activity as a powerful starting point for the regular and long-term Party history learning and education, and regularly organised volunteers to participate in volunteer activities such as rescue and disaster relief, poverty alleviation, afforestation, community service, financial knowledge publicity, etc., so as to better serve the society. In 2022, the Bank has a total of about 17,942 employees participating in volunteer activities throughout the year, with the total hour of about 55,083 hours annually.

### Case Organising employees to donate blood voluntarily

The Bank actively organised Party members and employees to participate in voluntary blood donation. Many of Party members and employees enthusiastically signed up. Bags of warm blood condensed their sincere love while meaningful blood donation registration forms showed their senses of responsibility. They gave back to the society with their love and fulfilled their responsibilities with their actions, showing a good image of Party members and employees in state-owned enterprises who had the courage to take responsibility and act actively.



Voluntary blood donation activity

### Case "Volunteer Escort for the College Entrance Examination" activity

During the college entrance examination, some branches and sub-branches of the Bank organised Party members' representatives and young staff volunteers to actively carry out the 2022 "Volunteer Escort for the College Entrance Examination" volunteer service activity. They provided free drinking water, masks, essential balm, glucose, Huoxiang Zhengqi liquid protective heat-stroke prevention medicine, first-aid kits, etc. for the students, teachers, students' parents, traffic police, special police and urban management officers. They also carried out volunteer service activities around the examination areas, such as traffic civilisation guidance, garbage pick-up, etc., which made a modest contribution to the students participating in the college entrance examination and brought coolness for this summer with caring.



Charitable service station of the "Volunteer Escort for the College Entrance Examination"

### Case

### Employees from the Bishan sub-branch stepped forward to join the action to extinguish the mountain fire

In August 2022, due to the persistent high temperature weather, mountain fires broke out in some mountainous areas of Chongqing, and the situation was critical. Two employees from the Qitang Banking Office of the Bishan sub-branch volunteered to help fight against the sudden mountain fire. In times of crisis, CQRC employees bravely stood in the front line to protect their homes and help fight the mountain fire.



A photo of "Fire is Merciless, but CQRC Shows Their Love" volunteer service

### Case

### Beibei Sub-branch delivering care for special students

In April 2022, the Party Committee of Beibei sub-branch of the Bank, together with 7 grassroots Party branches, visited the Beibei Special School in Chongqing to carry out the public welfare activity of "The Party, the Masses and the Youth League Join Hands to Care for Special Students" and sent charity gifts such as milk to 100 students from the special education school. The representatives of the Party members and Youth League members had in-depth exchanges with the teachers to understand the students' daily life, learning situation and the children's real needs, and to take care of the growth of special students.



Volunteer activities of caring for special students

# OUTLOOK



In 2023, the Bank will align itself with the spirit of the 20th National Congress of the Communist Party of China and Xi Jinping's thought of socialism with Chinese characteristics for a new era and reaffirm our commitment to national rejuvenation. We will take actions in line with the Fourteenth Five Year plan and give priority to serving the real economy and areas that are critical to the national economy and the people's livelihood; we will carry out party building in high quality to drive quality growth, strengthen safeguards against financial risks on an ongoing basis, and strive to create a first-rate, comprehensive, efficient and intelligent financial service system.

## Responsibility Management

The Bank will ensure accountability for compliance and risk control. We will actively perform our corporate responsibilities, consolidate risk and compliance management, strengthen anti-corruption supervision to safeguard against significant financial risks; we will enhance our social responsibility governance on an ongoing basis, strengthen party building, build a responsible culture, and show the public what a responsible bank ought to be.

## Economy

The Bank will pursue quality growth and forge ahead in our endeavours. We will align ourselves with key national strategies and policies, provide a wide range of innovative financial services for technology, private and manufacturing companies, and contribute to the optimisation and upgrading of China's industrial structure; we will leverage the financial system to support "agriculture, rural areas and farmers" and the rural revitalisation strategy, and to empower inclusive small and micro enterprises, promote the development of the healthcare, culture and education sectors to improve the people's living standards.

## Environment

The Bank will promote green transformation and environmental harmony. We will take actions to contribute to the 30/60 carbon goals, and support high-quality projects in clean energy, green infrastructure, energy conservation and environmental protection; we will accelerate green financial products and expand their coverage and impacts, invest in green public welfare undertakings, and join forces with other stakeholders to build an environment-friendly society; we will promote green in our operations and create a green workplace and a green bank; we will identify climate change risks, implement conservation and reduction measures, cultivate our people's environmental awareness and fulfil our responsibilities for environmental protection.

## Society

The Bank will play its role as China strives towards common prosperity. We will optimise customer experience, improve our service channels, protect customers' rights and interests to drive customer satisfaction; we will pursue shared development with our employees, develop our talent pool, strengthen our people's abilities to work as a team and their sense of belonging; we will invest in our communities, popularise financial knowledge among local residents and play an active part in public welfare undertakings to contribute to social harmony.



## Independent Practitioner's Assurance Report

KPMG Huazhen Tong Zi No. 2300042

To the Board of Directors of Chongqing Rural Commercial Bank Co., Ltd.

We have been engaged to perform a limited assurance engagement on the selected 2022 key data as defined below in the 2022 Corporate Social Responsibility Report ( "key data" ) of Chongqing Rural Commercial Bank Co., Ltd. (the "Bank" ).

### 1. Key Data

In this report, limited assurance procedures were performed on the following selected key data of the Bank's 2022 CSR report:

- Green credit loans balance(RMB hundred million)
- Agriculture-related loans balance (RMB hundred million)
- Balance of inclusive financial loans to small and micro enterprises (RMB hundred million)
- Total number of employees (persons)
- Proportion of female employees (%)
- Number of training sessions
- Customer Satisfaction of Consumer Complaint Handling (%)
- Number of consumer complaints handled
- Number of institutions
- Number of outlets located in counties
- Number of self-service machines
- Purchased electricity power consumption of the Head Office (MWh)
- Daily water consumption of the Head Office (tons)
- E-channel transaction ratio (%)
- Number of online banking customers (ten thousand)

Our assurance was with respect to the selected key data in the CSR report for the year ended 31 December 2022 only and we have not performed any procedures with respect to any other information disclosed in the CSR report or with respect to the year 2021 or any earlier periods.

## Independent Practitioner's Assurance Report (cont' d)

KPMG Huazhen Tong Zi No. 2300042

### 2. Criteria

The criteria used by the Bank to prepare the selected key data in the 2022 CSR report is set out in the basis of reporting of the key data (the "basis of reporting" ) after this assurance report.

### 3. Responsibilities of the Board of Directors

The Board of Directors of the Bank is responsible for the preparation of the selected key data in the 2022 CSR report in accordance with the basis of reporting. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation of the selected key data in the CSR report that is free from material misstatement, whether due to fraud or error.

### 4. Our Independence and Quality Control

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

We apply International Standard on Quality Control 1 and accordingly maintain a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

### 5. Practitioner's Responsibilities

It is our responsibility to express a conclusion on the selected key data in the 2022 CSR report based on our work.

We conducted our work in accordance with the International Standard on Assurance Engagements 3000 (Revised) "Assurance Engagements Other Than Audits or Reviews of Historical Financial Information" . This standard requires that we plan and perform our work to form the conclusion.

### 6. Summary of Work Performed

The procedures performed in a limited assurance engagement vary in nature and timing from and are less in extent than those performed in a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited

assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. The assurance procedures selected depend on the practitioner's judgment. Our work involves an assessment of risks associated with significant discrepancies between the selected key data and the basis of reporting. In addition, our work is not intended to express an opinion on the effectiveness of the Bank's internal control.

- 1) Interviews with relevant departments of the Bank involved in providing information for the selected key data within the CSR report, and inquiries about how the key data were collected and summarised and about the logics and methods underlying the retrieval of data from relevant systems or manual data retrieval procedures;
- 2) Analytical procedures on the key data;
- 3) Reconciliation of selected key financial data in the CSR report with accounting data to check consistency;
- 4) Sampling procedures on selected key data and verify the samples against the Bank's relevant internal documents or publicly available information disclosed to regulators;
- 5) Recalculation of the totals or related results for some key data.

#### 7. Inherent Limitation

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

#### 8. Conclusion

Based on the procedures performed and the evidence obtained, nothing has come to our attention that causes us to believe that the selected key data in the 2022 CSR report is not prepared, in all material respects, in accordance with the basis of reporting.

#### 9. Restriction on Use

We do not assume any responsibility towards or accept any liability to any person other than the Board of Directors of the Bank for the content of this report.

KPMG Huazhen LLP.  
Beijing PRC  
Date: 30 March 2023

## Appendix 1: Basis of Reporting of the Key Data

**Green credit loans balance (RMB hundred million):** Refer to the loan balances of total investment on energy-saving and environmental protection, cleaner production, clean energy, ecosystem, green upgrade of infrastructure and green service fields of Chongqing Rural Commercial Bank Co., Ltd. (including all branches, sub-branches, excluding village banks).

**Agriculture-related loans balance (RMB hundred million):** Refer to the balances of various agriculture-related loans calculated based on regulatory criteria and denominated in RMB & foreign currencies of Chongqing Rural Commercial Bank Co., Ltd. (including all branches, sub-branches, excluding village banks), including the balances of farmer's loans, balances of rural business & various organization loans, balances of urban business & various organization agriculture-related loans and balances of non-farming personal loans of agriculture, forestry, animal husbandry & fishery.

**Balance of inclusive financial loans to small and micro enterprises (RMB hundred million) :** Refer to small & micro enterprise loan balances of Chongqing Rural Commercial Bank Co., Ltd. (including all branches, sub-branches, excluding village banks) calculated based on the criteria determined by China Banking Regulatory Commission, namely the balance of small and micro businesses loans with an individual credit value totalling RMB 10 million or less (exclude balance of bill discount and transfer discount), including the inclusive financial loan balances of small & micro enterprise legal person, inclusive financial operating loan balances of individual businesses and small & micro business owners. The enterprises are categorized according to the Standard for the Classification of Small and Medium-size Enterprises (Ministry of Industry and Information Technology).

**Total number of employees (persons):** Refer to the total number of employees signing full-time labour contracts with Chongqing Rural Commercial Bank Co., Ltd., including on-the-job employees, probationary employees, long-term sick leave and industrial injury employees, excluding dispatched employees.

**Proportion of female employees (%):** Refer to the proportion of female employees signing a full-time labour contract with Chongqing Rural Commercial Bank Co., Ltd. to the total number of employees.

**Number of training sessions:** Refer to the total number of various training sessions organized by Chongqing Rural Commercial Bank Co., Ltd.

**Consumer complaints handling satisfaction rate (%):** Refer to the proportion of the number of consumer complaints evaluated as "satisfaction" to the total number of evaluated consumer complaints handled by Chongqing Rural Commercial Bank Co., Ltd.

**Number of handled consumer complaints:** Refer to the number of customer complaints received and handled by Chongqing Rural Commercial Bank Co., Ltd. through the regulatory transfer, customer service centre, the Head Office departments and branches.

**Number of institutions:** Refer to the number of institutions (with their financial licenses in favour of Chongqing Rural Commercial Bank Co., Ltd.) which have been in official operation, including Qujing Branch and its sub-branches, excluding the business outlets of all village banks held by the Group.

**Number of outlets located in counties:** Refer to the total number of outlets of Chongqing Rural Commercial Bank Co., Ltd., which have obtained financial licenses and located outside main urban area of the Chongqing municipality.

**Number of self-service machines:** Refer to the total number of operating ATMs, self-service cash recycling systems (CRSs) and self-inquiry terminals in all branch offices (excluding village banks) of Chongqing Rural Commercial Bank Co., Ltd.

**Purchased electricity power consumption of the Head Office (MWh):** Refer to total electricity power consumption of the Head Office of Chongqing Rural Commercial Bank Co., Ltd., including the purchased electricity power consumption of Chongqing Rural Commercial Bank Tower, Tongchuang office area, Erlang office area and Yuzui data centre.

**Daily water consumption of the Head Office (tons):** Refer to total water consumption of the Head Office of Chongqing Rural Commercial Bank Co., Ltd., including the daily water consumption of Chongqing Rural Commercial Bank Tower, Tongchuang office area, Erlang office area and Yuzui data centre.

**E-channel transaction ratio (%):** Refer to the ratio of the number of electronic channel accounting transactions to the total number of transactions of Chongqing Rural Commercial Bank Co., Ltd.

**Number of online banking customers (ten thousand):** Refer to the number of customers accessing the function of online banking, including both corporate and individual users of Chongqing Rural Commercial Bank Co., Ltd.

## Key Performance Data <sup>1</sup>

KPIs	2020	2021	2022
Total assets (RMB hundred million) ※	11,359.27	12,658.51	13,518.61
Net profit (RMB hundred million) ※	85.65	97.18	104.78
Total Equity(RMB hundred million)※	946.32	1,060.44	1,150.16
Average return on assets (%)※	0.79	0.81	0.80
Book balance of customer loans and advances (RMB hundred million)※	5,078.86	5,821.67	6,326.77
Non-performing loan ratio (%) ※	1.31	1.25	1.22
Provision coverage (%) ※	314.95	340.25	357.74
Capital adequacy ratio (%) ※	14.28	14.77	15.62
Green credit loans balance <sup>2</sup> (RMB hundred million)	245.67	366.64	487.15
Agriculture-related loans balance (RMB hundred million)	1,681.21	1,931.79	2,127.08
Balance of inclusive financial loans to small and micro enterprises <sup>3</sup> (RMB hundred million)	784.73	961.72	1,130.38
Total number of employees (persons)	15,088	14,905	14,760
Proportion of female employees (%)	48.09	47.23	46.79
Number of training sessions	2,624	2,019	2,049
Customer Satisfaction of Consumer Complaint Handling (%)	99.69	99.71	97.58
Number of handled customer complaints	3,334	2,379	1,541
Number of institutions	1,765	1,760	1,755
Number of outlets located in counties	1,456	1,454	1,450
Number of self-service machines	4,482	4,349	4026
E-channel transaction ratio ※	96.29	97.03	97.14
Number of online banking customers (ten thousand) ※	327.10	327.75	327.44

<sup>1</sup>Except for those ended with “\*”, all the figures in this table are under the scope of the Bank.

<sup>2</sup>The statistics of green credit loans are based on the revised statistical system of the Notice of the People's Bank of China on the Revision of the Special Statistical System for Green Loans (Yinfa [2019] No. 326).

<sup>3</sup>According to the Notice of the General Office of the China Banking and Insurance Regulatory Commission on Further Promoting the High-quality Development of Financial Services for Small and Micro Enterprises 2021, since 2021, the regulatory assessment criteria of "two increases" of inclusive small and micro enterprise loans do not include data related to bill discount and transfer discount, and the data in 2021 is not comparable with the data in previous years.



ESG Index

Aspect	Contents	Disclosure Location
Mandatory Disclosure Requirements		
Governance structure	A statement from the board containing the following elements: (i) a disclosure of the board’ s oversight of ESG issues; (ii) the board’ s ESG management approach and strategy, including the process used to evaluate, prioritise and manage material ESG-related issues (including risks to the issuer’ s businesses); and (iii) how the board reviews progress made against ESG-related goals and targets with an explanation of how they relate to the issuer’ s businesses.	Board of Directors S t a t e - ment
Reporting Principles	A description of, or an explanation on, the application of the following Reporting Principles in the preparation of the ESG report: <b>Materiality:</b> The ESG report should disclose: (i) the process to identify and the criteria for the selection of material ESG factors; (ii) if a stakeholder engagement is conducted, a description of significant stakeholders identified, and the process and results of the issuer’ s stakeholder engagement. <b>Quantitative:</b> Information on the standards, methodologies, assumptions and/or calculation tools used, and source of conversion factors used, for the reporting of emissions/energy consumption (where applicable) should be disclosed. <b>Consistency:</b> The issuer should disclose in the ESG report any changes to the methods or KPIs used, or any other relevant factors affecting a meaningful comparison.	Declaration
Reporting Boundary	A narrative explaining the reporting boundaries of the ESG report and describing the process used to identify which entities or operations are included in the ESG report. If there is a change in the scope, the issuer should explain the difference and reason for the change.	Declaration
“Comply or explain” Provisions		
A. Environment		

Aspect A1: Emissions	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste <i>Note: Air emissions include NOx, SOx, and other pollutants regulated under national laws and regulations. Greenhouse gases include carbon dioxide, methane, nitrous oxide, hydrofluorocarbons, perfluorocarbons and sulphur hexafluoride. Hazardous wastes are those defined by national regulations.</i>	Achieving Low-Carbon Growth through Green Operations
	A1.1 The types of emissions and respective emissions data.	2022 Environmental Indicators
	A1.2 Direct (Scope 1) and energy indirect (Scope 2) greenhouse gas emissions (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	2022 Environmental Indicators
	A1.3 Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	2022 Environmental Indicators
	A1.4 Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	2022 Environmental Indicators
	A1.5 Description of emission target(s) set and steps taken to achieve them.	2022 Environmental Indicators
	A1.6 Description of how hazardous and non-hazardous wastes are handled, and a description of reduction target(s) set and steps taken to achieve them.	2022 Environmental Indicators
Aspect A2: Use of Resources	General Disclosure Policies on the efficient use of resources, including energy, water and other raw materials. <i>Note: Resources may be used in production, in storage, transportation, in buildings, electronic equipment, etc.</i>	Achieving Low-Carbon Growth through Green Operations
	A2.1 Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility).	2022 Environmental Indicators
	A2.2 Water consumption in total and intensity (e.g. per unit of production volume, per facility).	2022 Environmental Indicators
	A2.3 Description of energy use efficiency target(s) set and steps taken to achieve them.	Achieving Low-Carbon Growth through Green Operations
	A2.4 Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency target(s) set and steps taken to achieve them.	Achieving Low-Carbon Growth through Green Operations
	A2.5 Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.	Not applicable

Aspect A3: The Environment and Natural Resources	General Disclosure Policies on minimising the issuer's significant impacts on the environment and natural resources.	Promoting Green Finance for a Greener Future; Stepping up Environmental Protection Efforts for Greater Public Good
	A3.1 Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	Promoting Green Finance for a Greener Future; Stepping up Environmental Protection Efforts for Greater Public Good
Aspect A4: Climate Change	General Disclosure Policies on identification and mitigation of significant climate-related issues which have impacted, and those which may impact, the issuer.	Joining in the Campaign against Climate Change
	A4.1 Description of the significant climate-related issues which have impacted, and those which may impact, the issuer, and the actions taken to manage them.	Joining in the Campaign against Climate Change
<b>B. Social</b>		
<b>Employment and Labour Practices</b>		
Aspect B1: Employment	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.	Protecting the Rights and Interests of Employees in Accordance with Laws
	B1.1 Total workforce by gender, employment type (for example, full- or part-time), age group and geographical region.	Protecting the Rights and Interests of Employees in Accordance with Laws
	B1.2 Employee turnover rate by gender, age group and geographical region.	Protecting the Rights and Interests of Employees in Accordance with Laws
Aspect B2: Health and Safety	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards.	Comprehensively Strengthening Care for Employees
	B2.1 Number and rate of work-related fatalities occurred in each of the past three years including the reporting year.	Comprehensively Strengthening Care for Employees
	B2.2 Lost days due to work injury.	Comprehensively Strengthening Care for Employees
	B2.3 Description of occupational health and safety measures adopted, and how they are implemented and monitored.	Comprehensively Strengthening Care for Employees
Aspect B3: Development and Training	General Disclosure Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities. <i>Note: Training refers to vocational training. It may include internal and external courses paid by the employer.</i>	Continuously Promoting Talent Development
	B3.1 The percentage of employees trained by gender and employee category (e.g. senior management, middle management).	Continuously Promoting Talent Development
	B3.2 The average training hours completed per employee by gender and employee category.	Continuously Promoting Talent Development

Aspect B4: Labour Standards	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour.	Protecting the Rights and Interests of Employees in Accordance with Laws
	B4.1 Description of measures to review employment practices to avoid child and forced labour.	Protecting the Rights and Interests of Employees in Accordance with Laws
	B4.2 Description of steps taken to eliminate such practices when discovered.	Protecting the Rights and Interests of Employees in Accordance with Laws
<b>Operating Practices</b>		
Aspect B5: Supply Chain Management	General Disclosure Policies on managing environmental and social risks of the supply chain.	Supplier Management
	B5.1 Number of suppliers by geographical region.	Supplier Management
	B5.2 Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, and how they are implemented and monitored.	Supplier Management
	B5.3 Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored.	Supplier Management
	B5.4 Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.	Supplier Management
Aspect B6: Product Responsibility	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress.	Brand Protection Continuously optimize customer experience
	B6.1 Percentage of total products sold or shipped subject to recalls for safety and health reasons.	Not applicable
	B6.2 Number of products and service related complaints received and how they are dealt with.	Standardizing Process to Deal with Customer Complaints
	B6.3 Description of practices relating to observing and protecting intellectual property rights.	Brand Protection
	B6.4 Description of quality assurance process and recall procedures.	Not applicable
	B6.5 Description of consumer data protection and privacy policies, and how they are implemented and monitored.	Protecting Customer Information Security
Aspect B7: Anti-corruption	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering.	Anti-Corruption Anti-money Laundering
	B7.1 Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period and the outcomes of the cases.	Anti-Corruption Anti-money Laundering
	B7.2 Description of preventive measures and whistle-blowing procedures, and how they are implemented and monitored.	Anti-Corruption Anti-money Laundering
	B7.3 Description of anti-corruption training provided to directors and staff.	Anti-Corruption Anti-money Laundering

Community		
Aspect B8: Community Investment	General Disclosure Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests.	Constructing A Better Life Together in Communities
	B8.1 Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport).	Constructing A Better Life Together in Communities
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	Topic-specific disclosures	203-1 Infrastructure investments and services supported	Economy: Focusing on High-quality Development and Helping Businesses Advance Supplier Management
GRI 204: Procurement Practices	Management approach disclosures	Management approach for procurement practices	Supplier Management
	Management approach disclosures	Management approach for anti-corruption	Compliance Risk Management Internal Control Evaluation; Anti-Corruption;Anti-money Laundering
GRI 205: Anti-corruption	Management approach disclosures	Management approach for anti-corruption	Compliance Risk Management Internal Control Evaluation; Anti-Corruption;Anti-money Laundering
	Topic-specific disclosures	205-2 Communication and training on anti-corruption policies and procedures	Compliance Risk Management; Anti-Corruption; Anti-money Laundering
GRI 301: Materials	Management approach disclosures	Management approach for materials	Not Applicable
GRI 302: Energy	Management approach disclosures	Management approach for energy	Achieving Low-Carbon Growth through Green Operations
	Topic-specific disclosures	302-1 Energy consumption within the organization	2022 Environmental Indicators
		302-3 Energy intensity	2022 Environmental Indicators
GRI 303: Water	Management approach disclosures	302-4 Reduction of energy consumption	2022 Environmental Indicators
		Management approach for water and effluents	Achieving Low-Carbon Growth through Green Operations
	Topic-specific disclosures	303-3 Water withdrawal	Achieving Low-Carbon Growth through Green Operations
GRI 304: Biodiversity	Management approach disclosures	303-5 Water consumption	2022 Environmental Indicators
	Management approach disclosures	Management approach for biodiversity	Green Finance
GRI 305: Emissions	Management approach disclosures	Management approach for emissions	Achieving Low-Carbon Growth through Green Operations
	Topic-specific disclosures	305-1 Direct (Scope 1) GHG emissions	2022 Environmental Indicators
		305-2 Energy indirect (Scope 2) GHG emissions	2022 Environmental Indicators
		305-4 GHG emissions intensity	2022 Environmental Indicators
		305-5 Reduction of GHG emissions	2022 Environmental Indicators
GRI 306: Effluents and Waste	Management approach disclosures	305-7 Nitrogen oxides (NOX), sulphur oxides (SOX) and other significant air emissions	2022 Environmental Indicators
	Management approach disclosures	Waste management	Achieving Low-Carbon Growth through Green Operations
GRI 307: Environmental Compliance	Topic-specific disclosures	306-3 The generation of waste	Achieving Low-Carbon Growth through Green Operations
	Management approach disclosures	Management approach for environmental compliance	Achieving Low-Carbon Growth through Green Operations
GRI 308: Supplier Environmental Assessment	Topic-specific disclosures	307-1 Noncompliance with environmental laws and regulations	Achieving Low-Carbon Growth through Green Operations
	Management approach disclosures	Supplier Management	Supplier Management
	Topic-specific disclosures	308-1 New suppliers that were screened using environmental criteria	Supplier Management
GRI 401: Employment	Management approach disclosures	308-2 Negative environmental impacts in the supply chain and actions taken	Supplier Management
	Management approach disclosures	Management approach for employment	Protecting Rights and Interests of Employees in Accordance with Laws
	Topic-specific disclosures	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Protecting Rights and Interests of Employees in Accordance with Laws; Comprehensively Strengthening Care for Employees

披露项目内容		披露位置	
GRI 402: Labour/Management Relations	Management approach disclosures	Management approach for labour/management relations	Protecting Rights and Interests of Employees in Accordance with Laws
Occupational Health and Safety	Management approach disclosures	Occupational Health and Safety	Comprehensively Strengthening Care for Employees
GRI 404: Training and Education	Management approach disclosures	Management approach for training and education	Continuously Promoting Talent Development
	Topic-specific disclosures	404-2 Programs for upgrading employee skills and transition assistance programs	Continuously Promoting Talent Development
GRI 405: Diversity and Equal Opportunity	Management approach disclosures	Management approach for diversity and equal opportunity	Protecting Rights and Interests of Employees in Accordance with Laws
	Topic-specific disclosures	405-1 Diversity of governance bodies and employees	Protecting Rights and Interests of Employees in Accordance with Laws
GRI 406: Non-discrimination	Management approach disclosures	Management approach for non-discrimination	Protecting Rights and Interests of Employees in Accordance with Laws
	Topic-specific disclosures	406-1 Incidents of discrimination and corrective actions taken	Protecting Rights and Interests of Employees in Accordance with Laws
GRI 407: Freedom of Association and Collective Bargaining	Management approach disclosures	Management approach for freedom of association and collective bargaining	Protecting Rights and Interests of Employees in Accordance with Laws
	Topic-specific disclosures	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	Protecting Rights and Interests of Employees in Accordance with Laws
GRI 408: Child Labour	Management approach disclosures	Management approach for forced or compulsory labour	Protecting Rights and Interests of Employees in Accordance with Laws
	Topic-specific disclosures	408-1 Operations and suppliers at significant risk for incidents of child labour	Protecting Rights and Interests of Employees in Accordance with Laws Supplier Management
GRI 409: Forced or Compulsory Labour	Management approach disclosures	Management approach for forced or compulsory labour	Protecting Rights and Interests of Employees in Accordance with Laws
	Topic-specific disclosures	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labour	Protecting Rights and Interests of Employees in Accordance with Laws Supplier Management
GRI 410: Security Practices	Management approach disclosures	Management approach for security practices	Guaranteeing the Security of Business Premises
GRI 411: Rights of Indigenous Peoples	Management approach disclosures	Management approach for the rights of indigenous peoples	Not Applicable
GRI 413: Local Communities	Management approach disclosures	Management approach for local communities	Constructing A Better Life Together in Communities
	Topic-specific disclosures	413-1 Operations with local community engagement, impact assessments and development programs	Constructing A Better Life Together in Communities
GRI 414: Supplier Social Assessment	Management approach disclosures	Supplier Management	Supplier Management
	Topic-specific disclosures	414-1 New suppliers that were screened using social criteria	Supplier Management
		414-2 Negative social impacts in the supply chain and actions taken	Supplier Management
GRI 415: Public Policy	Management approach disclosures	Management approach for public policy	Not Applicable
GRI 416: Customer Health and Safety	Management approach disclosures	Management approach for customer health and safety	Guaranteeing the Security of Business Premises; Safeguarding the Legitimate Rights and Interests of Customers
GRI 417: Marketing and Labelling	Management approach disclosures	Management approach for marketing and labelling	Brand Protection
	Topic-specific disclosures	417-1 Requirements for product and service information and labelling	Brand Protection
		417-2 Incidents of non-compliance concerning product and service information and labelling	Brand Protection
GRI 418: Customer Privacy	Management approach disclosures	Management approach for customer privacy	Protecting Customer Information Security
	Topic-specific disclosures	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Protecting Customer Information Security
GRI 419: Socioeconomic Compliance	Management approach disclosures	Management approach for socioeconomic compliance	Risk and Compliance Management

Feedback from Readers

Thank you for reading the 2022 Corporate Social Responsibility Report of the Bank. To provide more valuable information for you and other stakeholders and improve the Bank’s capabilities for corporate social responsibilities, we would like to hear from you regarding this report. You can contact us via the following:

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Office of the Board of Directors of Chongqing Rural Commercial Bank Co., Ltd.

1. Which type of stakeholder do you belong to? \_ \_ \_ \_ \_

- A Government and Regulatory Bodies B Peers and Industry Associations C Shareholders and Investors D Customers E Suppliers and Partners  
F Not-for-profit Organisations, Charities or Community Organisations  
G Directors and Management H Employees

2. Do you think the report has fully covered what you expected of the Bank? \_ \_ \_

- A Yes B No (please provide the details)

3. Do you think the Bank has responded in a satisfactory manner to your expectations? \_ \_

- A Yes B No (please provide the details)

4. Do you think the report is presented in a way that is easy to read? \_ \_ \_ \_

- A Very Convenient B Convenient C Average D Not Convenient

5. What are your views and your suggestions for the Bank concerning the Bank’s social responsibilities or the report itself? \_ \_ \_ \_ \_

Thank you again for your participation!