



泸州银行股份有限公司
LUZHOU BANK CO., LTD.

Luzhou Bank Co., Ltd. *

泸州银行股份有限公司 *

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

Stock Code: 1983

2022 Environmental, Social, and Governance (ESG) Report

2022 Environmental, Social and Governance Report

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1. About the Report

This report aims to disclose the Environmental, Social and Governance (“ESG”) management concept of Luzhou Bank Co., Ltd. (hereinafter referred to as “the Bank”, “Luzhou Bank” or “we”) and its ESG performance. This report has been developed in accordance with the *Environmental, Social and Governance Reporting Guide* (“ESG Reporting Guide”) set out in Appendix 27 to the *Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited* (“Listing Rules”) to facilitate better understanding and communication between the Bank and stakeholders. This report should be read in conjunction with the “Corporate Governance Report” section under 2022 Annual Report of Luzhou City Commercial Bank Co., Ltd. to help readers understand us more comprehensively. The operating entities covered in this report include the head office and all branches and sub-branches of Luzhou Bank. Unless otherwise specified, this report covers the period from 1 January 2022 to 31 December 2022.

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

2. Reporting Principles

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

- **Materiality:** Identify and respond to important ESG issues affecting the Bank's sustainable development through analysis. The processes and results of “materiality” analysis are detailed in the " Stakeholders Engagement and Materiality Analysis" section.
- **Quantitative:** This report discloses the relevant quantitative data in the environmental and social fields, apart from the standards and methods adopted in their statistics and calculation. It has set out environmental targets in four aspects: energy conservation,

water conservation, emission reduction and waste reduction, ensuring that the benefits of ESG policies along with management systems are capable to be evaluated and verified. Detailed situations are attached in the “Uphold Green Development and Advocate Low-carbon Operation” section.

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

3. Brief Introduction of the Bank

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

Adhering to the principle of serving the social economy, serving the real economy, and serving urban and rural residents, and giving full play to the advantages of a short decision-making chain and strong flexibility of first-grade corporation system, Luzhou Bank has been forging ahead on a business strategy on specialties to realise rapid and steady development. Luzhou Bank was rated as "Annual Pioneer Bank of Inclusive Finance" in 2022 at the 20th China Financial Billboard.



4. Board Statement

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

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

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

The Board of Directors has reviewed and approved this report on 28. Mar. 2023.

Honorary awards in 2022

- ✓ The "2021 Mobile Payment User Development Award" awarded by China UnionPay of Sichuan Branch
- ✓ The "Advanced Unit of Talent Work" awarded by Leading Group for Talent Work of the Luzhou Municipal Party Committee of the Communist Party of China
- ✓ The "2019-2020 Best Financial Inclusion Award" awarded by Banking Association of Sichuan
- ✓ The "2021 Credit Investment (Inclusive to micro and small enterprises) Advanced Unit" awarded by Luzhou Leading Group of Finance Work
- ✓ The "Outstanding Contribution Award for Social Poverty Alleviation" awarded by the Sichuan Poverty Alleviation Foundation
- ✓ The "Annual Pioneer Bank of Inclusive Finance" in 2022 awarded by the 20th China Financial Billboard
- ✓ The "Best Multiple Innovation Award of Mobile Banking" in the "2022 Digital Financial Innovation Week and the 18th Annual Ceremony of Publicity Year" awarded by China Financial Certification Authority (CFCA), Digital Finance Joint Publicity Year and China e-Banking Network
- ✓ The "2022 City Bank Clearing Service Co., LTD. 'Excellent Cooperation Award' " awarded by City Bank Clearing Service Co., LTD
- ✓ The "2022 Mobile Payment Technology Standard Construction Award" awarded by China UnionPay of Sichuan Branch

5. ESG Management

ESG Concept and Strategy

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

ESG Governance Structure

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

Stakeholders Engagement and Materiality Analysis

The Bank actively conducts close communication with stakeholders, timely understands

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

The following table shows our detailed procedure for deciding on substantive subjects and the content of the report:

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

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

Luzhou Bank key stakeholders' identification list

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



In 2022, after understanding the demands of stakeholders, along with the content and direction of management, combined with the overall strategy in the domestic regulations on relevant laws and regulations and the Hong Kong stock exchange disclosure requirements under the premise of ESG report guidelines listed 12 aspects of ESG issues, namely "Emissions", "Use of Resources ", "The Environment and Natural Resources", "Climate Change", "Health and Safety", "Labour Standards", "Supply Chain Management" and "Community Investment". The Bank have identified the major issues of the year, namely "Employment", "Development and Training" "Product Responsibility" and "Anti-corruption". In this report, we discuss the 12 issues comprehensively.

6. Compliance Operation and Strengthen Responsibility Management

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

Promote System Construction and Create an Integrity Culture

The Bank complies with the *Commercial Bank Law of the People's Republic of China*, the *Law of the People's Republic of China on Supervision over the Banking Industry*, the *Interim Provisions on Banning Commercial Bribery* and other relevant laws and regulations, and has developed a series of regulations such as the *Professional Code of Conduct for Practitioners*, the *Punitive Measures for Violations of Regulations and Disciplines by Employees* and the *Implementation Rules for Letters and Visits*, in an effort to strengthen the execution of disciplines and accountability, continue to deepen anti-corruption efforts in the financial sector, promote the construction of an anti-corruption system, and create an integrity culture.

To strengthen internal control and make sure the “three lines of defence” of business units, including the front-office personnel, risk management functions and Internal Audit Department, to play an important part, the Company focuses on strategic business of the Bank as a whole, and conducts special inspection and risk assessment from multiple angles such as systems, processes and employee behaviours. The Bank has always attached great importance to discipline inspection and supervision, earnestly fulfilled its supervisory responsibilities and conducted daily supervision. Moreover, the Bank implemented various measures for the construction of a clean and honest government, urged all functional departments to put the content of clean and honest government construction in their work, and improved the ability to perform duties. The intensity of investigation and punishment is also raised up continuously. In order to further prevent and correct violations of laws and disciplines, the Bank has established and constantly improved the internal feedback mechanism, encouraged employees to find problems in their own work, actively advise on business development and internal management, supervise the behaviour of personnel at all levels and put forward valuable suggestions. We have set up channels for soliciting reasonable suggestions, established open and transparent complaint reporting channels, and arranged a specially assigned person to strictly control the reception, registration, transfer and mailing of complaint reporting documents, so as to continue to improve the internal control mechanism of petitioning reporting.

The Bank adhered to the employee code of conduct of "Abide by Laws and Regulations, Act Impartially, Be Honest and Self-disciplined, and Serve the People", accomplished the "three education" of politics, discipline and warning, strengthened the education and management of financial practitioners from the aspects of ideology and behaviour, enhanced the awareness of integrity, and improved the level of professional ethics. The Bank continued to strengthen the construction of a clean financial culture and warning education to strengthen the awareness of anti-corruption and integrity of the entire staff, and carried out a special lecture on "prevention of financial duty crime". This year, the Bank carried out more than 20 incorruptibility education research and propaganda activities in all branches, sub-branches and departments of the Head Office, distributed "incorruptibility risk warning cards" to nearly 200 middle-level cadres and employees at important posts throughout the Bank, sent incorruptibility warning messages and micro-videos on holidays, organized bank leaders and Party members and cadres to visit the incorruptibility warning education base, and distributed educational books.

The Bank continued to strengthen the publicity of integrity, and constantly enriched the column contents of incorruptible commercial banks, published incorruptible laws and regulations and case articles, popularized legal knowledge to all employees of the Bank, cultivated legal thinking, and improved their legal literacy through the columns of "New Oversight Regulations", "Legal Forum", and "Explain Laws with Cases" in the internal publication *-Fayuan Tiandi*.

In 2022, the Bank provided anti-corruption training to the Board of Directors and its employees by watching educational videos. This year, the Bank did not receive any concluded legal cases regarding corrupt practices brought against the Bank or its employees.

Improve Management Level and Prevent Money Laundering Risks

The Bank strictly abides by *Law of the People's Republic of China on Anti-Money*

Laundering, the Counterterrorism Law of the People's Republic of China, the Notice of the People's Bank of China on Strengthening the Client Identification for Anti-money Laundering, the Measures for the Administration of Financial Institutions' Reporting of High-Value Transactions and Suspicious Transactions and other relevant laws and regulations, and on this basis, the Bank formulated and revised the *Measures for the Administration of Reporting of High-Value Transactions and Suspicious Transactions, the Measures for the Assessment and Classification Management of Customer Money Laundering and Terrorist Financing Risks* and relevant systems to strengthen the construction of the Bank's anti-money laundering management system.

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



Attaching great importance to anti-money laundering propaganda, the Bank carried out publicity through online and offline platforms such as notifications through WeChat official account, educational videos being played at each sub-branch and approaching communities and shops, and organized the special publicity activities of anti-drug knowledge and "keep away from money laundering crime and protect pension money" in the form of seminars, on-campus advertising and local community advertising in June and October. More than 35,000 publicity materials were distributed throughout the year, with more than 10,000 face-to-face publicity audiences, which further enhanced the public's awareness of anti-money laundering and achieved good publicity results.



“Anti-money Laundering” knowledge propaganda on campus

In 2022, the Bank organized three training sessions related to anti-money laundering, which strengthened the anti-money laundering performance capacity building through employee participation in a series of activities such as anti-money laundering laws and regulations study, anti-money laundering topics, and continuously improved the anti-money laundering compliance awareness of all staff. At the same time, in order to further investigate and fill in the gaps in anti-money laundering work and monitor the control of money laundering risk, the Bank carried out special anti-money laundering audit in 2022, and carried out on-site anti-money laundering inspection on Suining Branch, Hejiang Sub-branch and Xuyong Sub-branch in accordance with the implementation plan of special anti-money laundering inspection in 2022.

Standardise Supplier Management and Advocate Green Procurement

The bank strictly abides by the *Bidding Law of the People's Republic of China*, the *Regulation on the Implementation of the Bidding Law of the People's Republic of China*, the *Interim Provisions on the Management of Centralised Purchasing of State-owned*

Financial Enterprises and other relevant laws, regulations and regulatory requirements, the Bank has developed the *Implementation Measures for Centralised Purchasing Management*, the *Measures for Procurement Documents Management* and other management policies to set strict requirements on the entry, review, evaluation and withdrawal of suppliers. Furthermore, these management policies specify that a priority shall be given to energy-efficient and environmental-friendly products and provide a regulatory framework for procurement management to ensure procurement compliance.

With respect to the selection and management of suppliers, the Bank follows the principles of fairness, justice, openness, honesty, efficiency, etc and adheres to the concept of energy conservation and environmental protection. We formulate a strict screening process for suppliers from selection to warehousing, preliminarily identify the environmental and social risks of suppliers in the access link, and only the qualified suppliers will be selected in the supplier management library to ensure the selection quality, strictly control the entry of suppliers. In the procurement process, the Bank strictly complies with the procurement standards, with a focus on the supervision of the integrity culture construction in the field of procurement, supervises suppliers' illegal acts and integrates integrity culture construction into procurement and supplier management.

In response to the concept of energy conservation and environmental protection and to promote suppliers to assume social responsibilities, the Bank gives priority to suppliers who can provide energy-saving and environmental protection labelling products and products with green product identification. This year the Bank put forward more requirements for the green energy-saving and low-carbon environmental protection performance of products: The Bank requires employees' work clothes suppliers to provide certificates such as environmental management system certification and occupational health and safety management system certification. In 2022, the Bank had 282 product suppliers, all of which used environmental protection products.

The Bank has formulated the *Project Acceptance Form* to standardize the evaluation

standards of the Demand Department for suppliers and provide evidence support for the continuous management of suppliers. We attach great importance to the evaluation and supervision on suppliers. The bank adopts a democratic evaluation method by Demand Department to evaluate the suppliers of the whole bank, combines the records of the supplier response management account, conducts a comprehensive risk investigation and assessment for all suppliers in the database on a regular basis and carries out unified liquidation management for unqualified suppliers, so as to promote procurement efficiency and optimize the supplier environment. In 2022, the Bank carried out environmental and social risk identification for 482 suppliers in the supplier pool.



Number of suppliers by Region

Total number of suppliers in 2022	482
Luzhou	165
Regions outside Luzhou	317

7. Insist on Being Service-Oriented and Safeguard Customer Rights and Interests

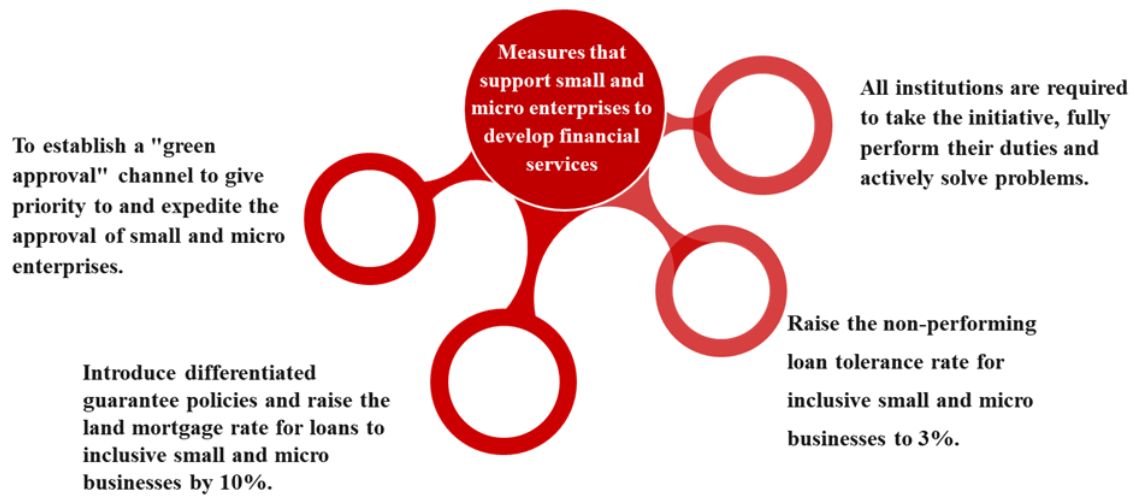
The Bank adheres to the principle of "service begins with customer needs and ends with customer satisfaction", creates value for customers and expands competitive advantage with humanized business philosophy, convenient offline network and efficient professional service. We are committed to protecting legitimate rights and interests of customers, and resolutely protecting their privacy, so as to establish the brand image of "serving small and medium-sized enterprises and paying attention to people's lives" and build a warm Luzhou Bank.

Improve Service Quality and Optimise Customer Experience

(1) Serve Local Customers and Help the Development of Small and Micro Enterprises

The Bank complies with by the *Commercial Banking Law of the PRC* and other laws and regulations and implements the *Circular on Enhancing Support of Credit Loans to Small and Micro Enterprises*. In order to further improve the quality and efficiency of business management, the Bank added the *Administrative Measures for Small and Micro Enterprises' Loan Transfer Business* this year, strengthened the standardized management of sub-loan funds, transferred policy dividends to small and micro businesses in a timely, precise and direct manner, and further reduced their financing costs. We issued the *Notice on Cancelling the Liquidated Damages for Small and Micro Enterprises' Early Repayment and Credit Reference Certificates*, cancelled the relevant fees for small and micro enterprises, saved customers' time and financial resources to the greatest extent, and helped customers to experience more convenient, faster and more friendly services.

The Bank attaches great importance to small and micro businesses, and actively promotes the high-quality development of local economy and society. This year, we vigorously implemented the "double small strategy". Around industries related to people's needs such as clothing, food, housing and transportation, the Bank took "small industries and small enterprises" as the core customer group, formulated differentiated credit policies and increased the supply of inclusive small and micro credit loans.



This year, we have specifically set a target for the growth of credit loans to small and micro enterprises, and implemented the management measures of credit due diligence exemption for small and micro enterprises and the service charge reduction policy: by the end of 2022, the Bank had a balance of loans of RMB 51.298 billion to small and micro enterprises, accounting for 61.94% of all loans and the balance of loans to inclusive small and micro enterprises was RMB 10.272 billion.

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



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



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

Provide customized products and services to small and micro businesses:



Tian Tian Dai C

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

Fang Hao Dai

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



Zhi Rong Dai

In response to "Made in China 2025", we customized "Zhi Rong Dai" for intelligent terminal enterprises, increasing support for enterprise transformation and upgrading, and boosting the development of manufacturing industry.

Chuang Ke Dai

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



Government Procurement Loan

"Government Procurement Loan" is a working capital loan issued to the enterprises that win the bid in government procurement to support the specified goods, raw materials and labor costs under the government procurement contract. The guarantee method adopts the pledge method of government procurement funds receivable in the future, and takes the procurement funds paid by the government as the first repayment source, which has the advantages of convenience and low financing cost.

Shui Jin Dai

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



Piao e Dai

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

Shui e Dai

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



Shangquan Dai

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

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



Liquor City Debit Card

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

Social Security Card

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



Talent Loan

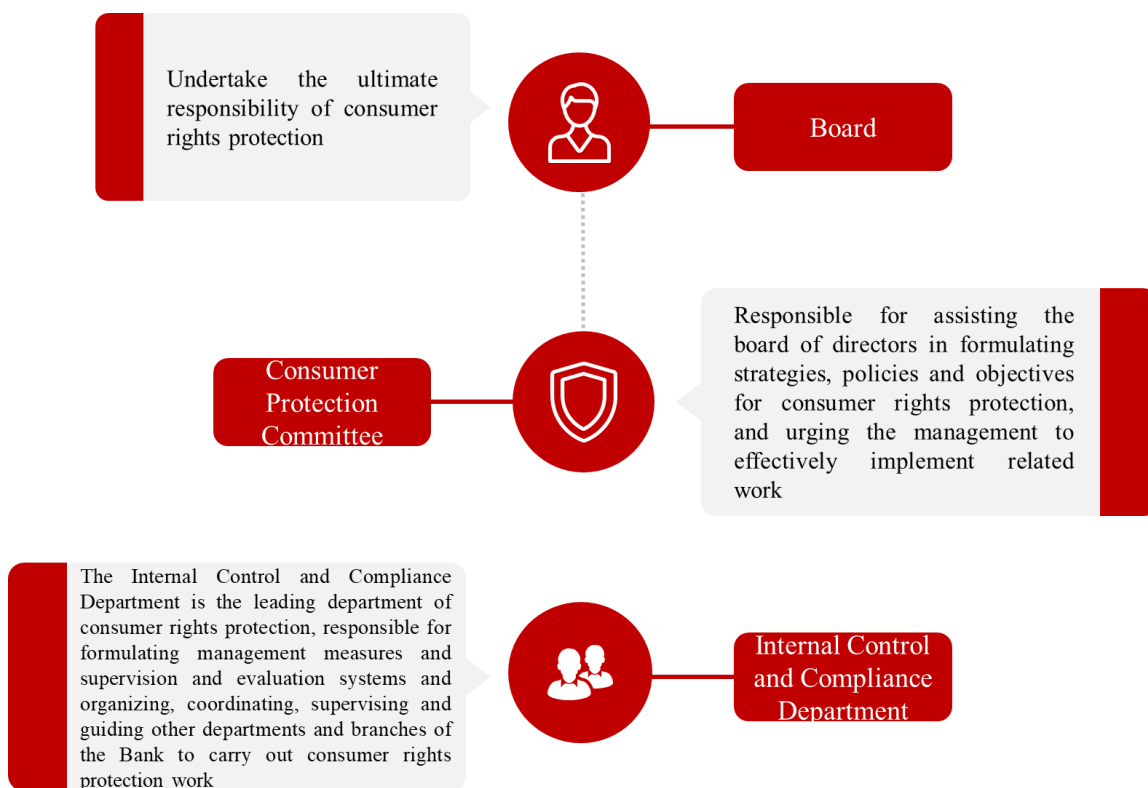
"Talent Loan" provides revolving credit loans to high-level talents in the Management List of Luzhou Talent Work Leading Office Team Management List for comprehensive consumption. The maximum credit limit is RMB 500,000 and the term is 5 years.

(2) Protect Customer Rights and Interests

The Bank strictly abides by the *Law of the People's Republic of China on the Protection of Consumer Rights and Interests*, the *Implementation Measures of the People's Bank of China for Protecting Financial Consumers' Rights and Interests*, the *Guidelines of the*

China Banking and Insurance Regulatory Commission on the protection of consumers' rights and interests in the banking industry and other relevant laws, regulations and regulatory requirements. Based on the *Basic system of financial consumer protection*, the Bank has formulated management policies such as the *Measures for the Protection and Management of Personal Financial Information* and the *Measures for the Handling and Management of Consumer Complaints*.

The Bank's Board of Directors assumes the ultimate responsibility for consumer rights and interests' protection. Under the Board of Directors, we have a Consumer Rights and Interests Protection Committee, which is responsible for assisting the Board of Directors in developing strategies, policies and objectives for consumer rights and interests protection, supervising the senior management to ensure effective implementation of related work. The Internal Control and Compliance Department is the functional department for consumer rights and interests' protection. It is responsible for formulating measures for the management, supervision and evaluation of consumer rights and interests' protection work and organizing, coordinating, supervising and guiding the consumer rights and interests' protection work in other departments and branches of the Bank.



In order to strengthen the publicity of financial knowledge, and help consumers to improve their financial literacy and ability to protect their own rights and interests, and create a better financial consumption and market environment, we have carried out more than 30 publicity and education activities such as "3.15 Consumer rights and interests protection publicity week", "Long journey to popularize financial knowledge" and "Financial knowledge popularization month" in 2022, so as to promote the development of financial publicity and education to wider coverage and more financial fields by constantly enriching the form of publicity and innovating the content of publicity.

The bank provides services from the perspective of customers. We require all branches to establish a mechanism that help customers access convenient counter services at branch and post linkage response service mechanism, adding flexible windows at peak hours to reduce customers' waiting time and improve convenience for customers. In addition, business outlets use the mobile exhibition industry and Xiaoluyun hall to provide mobile

business processing channels for customers who are waiting in the hall. In 2022, the "Small Luyun Hall" video bank optimized and upgraded the UI interface, a number of businesses were added, such as card replacement with the same number, increased Line of Business, and improved the efficiency of business processing. The Bank attaches great importance to the care of special groups and provides personalized and convenient targeted services to special clients.



The Bank set up courtesy seats and courtesy windows for client with disabilities;



Setting up express and barrier-free counter for special groups such as the elderly, children, sick, disabled and pregnant women, and make every effort to create barrier-free and friendly services;



For elderly customers, we have also increased facilities for the elderly, set up special financial service posts for elderly customers and provided door-to-door services to solve the urgent needs of elderly customers and provide warm financial services for the elderly customer group.

In order to further improve the service quality and strengthen the training of customer service, we will regularly inspect the customer services and receptionists at branch, clarifying the requirements and service contents of service personnel, and organizing skill training for service personnel many times. The Bank promotes learning through competition in the form of conducting knowledge contests on running line businesses and continuously improves the professional service ability of employees. In 2022, the Bank actively carried out the compliance certification, and three outlets won the "National Standard Four-star Outlet" and three outlets won the "National Standard Three-star Outlet".

Publicity activities of "Financial Knowledge Popularization Month" series

In 2022, the Bank launched the publicity of "Financial Knowledge Popularization Month, Financial Knowledge into households, Strive to be a rational investor, Strive to be a good financial Internet user". The publicity was carried out around the theme of basic financial knowledge and common illegal financial activities. Through 36 branches in Luzhou, Chengdu, Meishan and Suining, 36 reception counters have been set up, more than 60,000 copies of promotional materials have been distributed, and more than 9,400 on-site consultations have been received, strengthening the awareness of the public to participate in legal financial activities, and guiding the public to correctly protect their legitimate rights and interests in accordance with the law.

(3) Handling Customer Complaints

The Bank strictly complies with the *Implementing Measures of the People's Bank of China for Protection of Financial Consumers' Rights and Interests*, and the *Regulations on the Management of Consumer Complaints in the Banking and Insurance Industry*, and accordingly formulated the *Measures for Management of Handling Consumer Complaints* to clarify the responsibilities and requirements for the handling of complaints and strengthen the internal process control.

The Bank has set up designated reception areas for consumer complaints and a special call center with a customer service hotline of 96830 at the lobby of each branch to ensure timely response to customers' complaints and feedback. The Bank established a standardized complaint process and clear job responsibilities and timely responded to customer problems to ensure the complainants' satisfaction.

Hotline 96830



The Bank's financial consumer complaint management system unifies and summarizes the complaint acceptance of all channels, realizes the whole process of handling and leaving

traces, and makes the handling of complaints more efficient and standardized. At the same time, the call center system was upgraded and optimized this year. The Bank conducted training on posts related to consumer protection to continuously improve employees' awareness of consumer protection and their ability to cope with and handle affairs.

During the Reporting Period, the Bank handled 40 complaints from customers. Statistics by channel, 33 complaints were directly accepted by the Bank, and 7 complaints were forwarded from regulatory authorities. 40 complaints were in Sichuan Province by distribution, and 40 complaints were personal business complaints by business type. The Bank's customer complaints throughout the year were all handled promptly and properly; the complaints settlement rate and customer satisfaction rate were 100%. There were no large-scale complaints.



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

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

3. Customer will receive a call back from customer service staff and the ticket will be closed.

Strengthen Information Security Management to Protect Customer Privacy

The Bank strictly abides by the laws and regulations including the *Cybersecurity Law of the People's Republic of China*, the *Data Security Law the People's Republic of China*, the *Personal Information Protection Law of the People's Republic of China*, the *Guidelines on the Information Technology Risk Management of Commercial Banks* and with reference to the above laws and according to our own situation, formulates a series of management system such as *Measures for Management of information security*, *Network Security Emergency Plan* and *Measures for Management of Personal Financial Information Protection*, which provides guidance, basis and an institutional guarantee for information security management and customer privacy protection.

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

In accordance with the *Implementation Measures of the People's Bank of China for Protecting Financial Consumers' Rights and Interests* and the *Technical Specifications for*

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

Personal Financial Information Protection

This year, the Bank continued to promote the protection of personal financial information. In June 2022, the Bank organized and carried out the investigation of potential security risks of personal financial information, notified the problems found and urged rectification. We carried out a special self-examination of personal financial information protection and management in December to ensure that the problems which identified in the first half of the year have been rectified, so that the protection of personal financial information tends to be normalized.

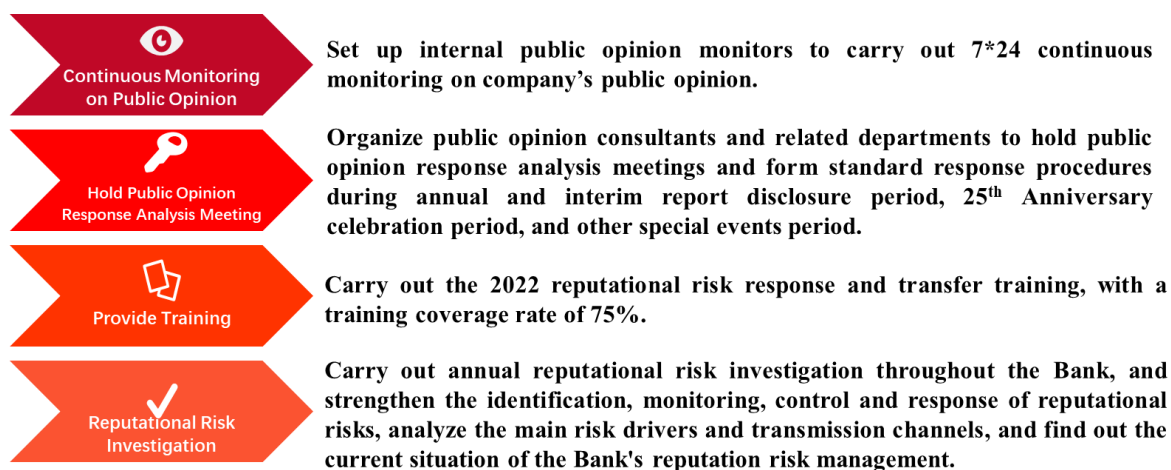
Value Brand Management and Protect Intellectual Property Rights

The Bank attaches importance to brand management and intellectual property protection, and strictly abides by laws and regulations such as the *Trademark Law of the People's Republic of China*, the *Advertising Law of the People's Republic of China*, the *Patent Law of the People's Republic of China* and the *Copyright Law of the People's Republic of China*

in terms of external publicity and brand use management. The Bank has formulated the *Administration Measures for External Publicity*, the *Code of Conduct for External Press Releases and of Employees' response to Media*, and the *Employee code of conduct on Reputation Risk Management*. In accordance with the *Reputational Risk Management Measures (for Trial Implementation)* of the China Banking and Insurance Regulatory Commission (hereinafter referred to as "the CBRC"), the Bank has formulated the *Administration Measures for Reputation Risks* and the *Emergency Response Plan for Reputation Risks* to further clarify the management norms of the Bank's external publicity and response to public opinion risk.

The Bank's Comprehensive Risk Management Committee has a Reputational Risk Management Committee, which steadily promotes public opinion prevention and control in accordance with the public opinion controlling principle of “prevention first, intervention with active opinions”, improves expectation management, actively handles sensitive information and actively carries out positive publicity while strengthening daily monitoring.

The Bank attaches great importance to public opinion management and strictly implements relevant management measures, prepares for major nodes in advance, and forms and implements response plans.





Training on response and disposal of reputation risks

The Bank attaches importance to self-intellectual property protection while respecting the intellectual property rights of others, and pays attention to preventing the risk of intellectual property infringement. In 2022, the Bank continued to implement the *Basic System of Legal Affairs of Bank of Luzhou* and the *Notice on Standardizing the Management of Intellectual Property Rights* to carry out unified and standardized division of responsibilities management of intellectual property rights throughout the Bank. For external advertising and information release as well as information release on our media platform, we have a comprehensive review process. At the same time, we strengthened the management of external advertising and ensured that the external publicity was more standardized and unified, with its own recognition of Luzhou Bank.

Strengthen Brand Publicity and Build a Warm Brand



The Bank's 25th anniversary celebration

The Bank has always been committed to building a warm brand image. This year, the Bank signed several external publicity channels to ensure the timeliness and universality of online and offline publicity content. This year, the Bank carried out close brand publicity activities through traditional festivals and other important events. During the Bank's 25th anniversary celebration, the Bank leveraged current trend platforms and publicity forms to carry out publicity in Luzhou, Chengdu, Meishan and Suining, and used the geographical advantages of landmark buildings in Chengdu to carry out video publicity of the Bank and penetrate the Bank's IP image - Yuanbao, effectively improving the brand reputation and popularity, at the same time, improving the cohesion, centripetal force and pride of employees.

In the future, the Bank will introduce diversified publicity channels, to enhance the brand

influence of Luzhou Bank, and become a local commercial bank with distinctive characteristics and brand influence.

8. Facilitate Staff Development as Talents Refine the Bank

The Bank adheres to the concept of “Talents Refine the Bank”, consistently upholds our corporate culture of “enduring love for finance, enduring love for Luzhou Bank and enduring love for the Bank’s employees”, and firmly upholds the people-oriented development idea, implemented a more accurate human resources policy of "selection, education, employment and retention" and established a new type of human resource management system with strong incentives and effective constraints for the common development of employees and enterprises. By continuously optimizing the talent recruitment and appointment mechanism, providing a competitive salary and welfare system and creating a scientific and perfect training system and a fair and smooth promotion channel, the Bank provides sufficient impetus for the healthy development of employees' career.

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

The Bank strictly abides by the requirements of laws and regulations such as the *Labour Law of the People's Republic of China*, the *Labour Contract Law of the People's Republic of China*, the *Law of the People's Republic of China on the Protection of Teenagers* and the *Provisions on the Prohibition of Using Child Labour*. Besides, we developed systems including the *Administrative Measures for Employee Recruitment (Trial)*, the *Management Measures for Selection and Appointment of Managers*, the *Management Measures for Post Performance Appraisal of Employees* and other systems, which provides institutional guarantee for the Bank's recruitment. This year the Bank formulated the *Administrative Measures for Labour Contract*, which effectively protect the labor rights of employees.

In the process of recruitment, hiring, renewing, or terminating employee contracts, the Bank strictly abides by legal procedures, the principle of equal employment and equal pay

for equal work, encourages and respects talent diversity, and treats employees of different gender, age, nationality and cultural background fairly, and prevents any discrimination. We prohibit and resist any form of child labour or forced labour, and conduct internal supervision on the above situation. Each job seeker must provide information about the educational background, qualifications and work experience for review by the human resources department, which enables us to hire appropriate candidates according to job requirements and avoid employing child labour. During the year, there were no incidents of child labour or forced labour. In the event of relevant incidents, we will strictly standardize the handling to effectively ensure the compliance of the recruitment process and protect the legitimate rights and interests of employees. The Bank has continuously strengthened the introduction of talents and introduced high-quality talents from domestic and foreign first-class universities, providing strong support for the construction of the Bank's talent system.

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



Employment status of the Bank in 2022

Number and proportion of employees by gender		
	Number of employees	Proportion (%)
Total	1,408	

Male	614	43.6%
Female	794	56.4%
Number of employees by age		
Under 30 years old(exclusive)	419	29.8%
30 to 50 years old (inclusive)	883	62.7%
Above 50 years old (exclusive)	106	7.5 %
Number of employees by region		
Luzhou	1,005	71.4%
Regions outside Luzhou	403	28.6%
Number of employees by employment type		
Formal contract employees	1,258	89.3%
Dispatched Labour	150	10.7%



Employees' turnover of the Bank in 2022

Summary of employee turnover in the current year ¹	
Number of employees resigned	48
Turnover rate	3.8%
Employee turnover rate by gender ²	
Male	4.0%
Female	3.7%
Employee turnover rate by age	
Under 30 years old(exclusive)	5.8%
30 to 50 years old (inclusive)	3.0%
Above 50 years old (exclusive)	1.2%
Employee turnover rate by region	

Luzhou	3.4%
Regions outside Luzhou	4.9%

Note: The employees referred to in this table are the official contract employees who have signed the labor contracts with the Bank.

1. Employee Turnover Rate= Number of Employees Leaving / Total Number of Employees (number of employees leaving and total number of employees do not include dispatched labour)

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



Employee training in 2022

Total number of trainees in 2022	1,399	Total training time in 2022(hrs)	48, 453
Number of Senior management trainees	13	Total time of senior management training	328.9
Number of Middle management trainees	190	Total time of middle management training	4,988.0
Number of Junior management trainees	219	Total time of junior management training	7,346.0
Number of Staff trainees	977	Total time of staff training	35,790.1
Number of Male trainees	607	Total time of Male training	21,028.6
Number of Female trainees	792	Total time of Female training	27,424.4
Percentage of Senior management trainees	0.9%	Average hours of senior management training	25.3
Percentage of Middle management trainees	13.6%	Average hours of middle management training	26.3
Percentage of junior management trainees	15.7%	Average hours of junior management training	33.5

Percentage of Staff trainees	69.8%	Average hours of staff training	36.6
Percentage of Male trainees	43.4%	Average hours of Male training	34.6
Percentage of Female trainees	56.6%	Average hours of Female training	34.6



Employees' death from work in 2022

Employees health and safety	2022	2021	2020
Number of employees died at work	0	0	0
Mortality rate at work (%)	0	0	0
Number of employees injured at work	1	2	0
Number of lost working hours due to work injury	10	30	0

The Bank has continuously improved the remuneration management mechanism, and implemented a market-oriented remuneration system based on employees' performance and ability, with the goal of promoting the high-quality development of enterprises. The Bank has established a dual channel of employee salary promotion, expanded the salary promotion space of professional sequence employees, and built a communication link between management sequence and professional sequence salary. Adhering to the concept of "pay for position, pay for ability and pay for performance", the Bank closely links the remuneration with work performance to mobilize the employees' enthusiasm for work and promote the Bank's stable operation and sustainable development.

The Bank, by strictly abiding by the state and local governmental systems on basic welfare, provides all employees with basic pensions, basic medical insurance, unemployment insurance, work injury insurance and maternity insurance, government-type supplementary

medical insurance as well as housing funds. To enhance employees' sense of belonging, and strengthen corporate cohesion, based on the actual situation, the Bank has continuously optimized the construction of welfare security system and has established a reasonable supplementary welfare system covering enterprise annuity and supplementary medical insurance system, to improve employees' retirement benefits and medical security.

We have established a smooth voice channel for employees, formulated systems such as the *Elective Measures for Workers' Representative Conference* in accordance with the law, and hold employee representative conference or joint conference of group leaders of employee representatives every year to collect employee proposals and suggestions. Employee representatives are invited to participate in decision-making discussions on major issues and proposals, which ensures employees' right to know, express and participate. We mobilize employees to actively offer suggestions to optimize the Company's management, holding regular discussions with grassroots employees with attention to the dynamics and needs of employees, listening to the voice of employees and actively safeguarding their legitimate rights and interests.

Improve the Training System to Enable Staff Growth

The Bank pays attention to the cultivation of employees' career growth and strives to broaden the forms and platforms of employee training. To this end, we have formulated relevant systems such as the *Measures Management for Staff Training*, the *Measures Management for Staff Re-education*. This year we have formulated the *Measures Management for "Super team"*, optimizing the training system and mechanism and continuing to promote and deepen the construction of talent training system.

The Bank adopts a hierarchical and multi-level talent training structure. The Bank carried out training according to the actual situation of different development stages, business lines and employees' ability and quality, constantly expanded the training platform, innovated training content and training mode, enriched training resources and improved the talent

training mechanism. We take the organizational form of "online and offline, internal and external training, business and management, daily and special, head office and branches complementation", and continue to promote talent training projects such as induction training for new employees, training project for young reserve cadres, leadership training for middle-level managers, international and domestic high-end financial qualification certification training, education promotion class of Southwestern University of Finance and Economics, etc, which boost the overall quality of the talent team to a new level.



Photo of daily training

Adhering to the people-oriented principle, the Bank attaches great importance to the long-term career development of employees. In order to further unblock the career development channel, we revised the *Management Measures for Cadres and Talents*, the *Management Measures for the Selection and Appointment of Managers* and other systems, dividing the career development channel of employees into "management channel" and "non-management channel", clarifying the promotion rules and requirements, and providing institutional guarantee for the promotion of employees. Meanwhile by setting development goals in stages, regularly evaluating the growth condition of employees and guiding employees to self-planning, self-improvement and self-motivation, the Bank stimulates the

endogenous motivation of employees and deeply releases the innovative vitality of the organization and employees.

The Bank launched a regular annual talent review programme to ensure that outstanding employees display their talents in appropriate positions. Through the talent review programme, the Bank realized a new reform of the Bank's cadre talent management from system and mechanism to implementation measures, systematically reshaping the cadre talent management system, building a new "non-management channel" outside the "management channel", realizing the parallel of such two channels, unblocking the employee promotion channel and improving the employee evaluation mechanism. The HR management guidance and improvement project was carried out, and external consulting institutions were hired to provide professional guidance, effectively improving and deepening the construction of the talent training system.

In order to effectively optimize the Bank's reserve talent echelon and consolidate the talent reserve foundation, the Bank closely followed the strategic development and upgraded the "Super Team" training system, comprehensively optimized the "team management, team training, team assessment, team motivation" mechanisms, and implemented the new "ten" training measures through the "online and offline" curriculum system, "internal and external mentors" guidance, research papers and other forms. Then the Bank selected the team members with outstanding ability and performance to enter the "Super Pioneer Training Camp" for key training, and effectively cultivated reserve cadres for management posts and key professional posts.



"Super Team" on-site training

Focus on Employees' Health and Enrich Their Leisure Time

The Bank strictly observes the *Law of the People's Republic of China on Prevention and Control of Occupational Diseases*, the *Fire Protection Law of the People's Republic of China*, the *Regulation on Work-Related Injury Insurances*, and other relevant laws and regulations, and formulated the administrative regulations such as the *Basic Safety Management System*, the *Safety Inspections Administrative Measures* and the *Implementing Rules for the Safety and Security Work on Legal Holidays*. The Bank signed the *Special Collective Agreement on Labor Safety and Health* on time, and revised and issued the *Administrative Measures for Fire Safety of Luzhou Bank* this year to refine the Bank's fire safety management, clarify the post responsibilities, and comprehensively promote the orderly and effective implementation of various safety management work, creating a healthy and safe working environment for employees.

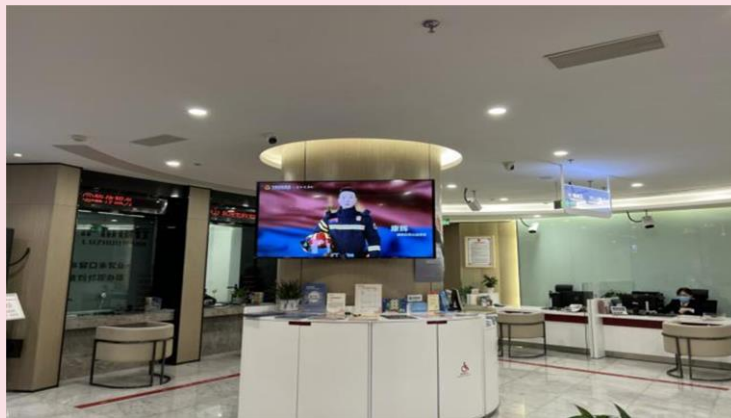
The Bank is committed to providing employees with a safe office environment from multiple perspectives, actively improving office conditions, providing well-equipped ventilation, air conditioning, dust prevention and radiation protection facilities for the office area, and is committed to creating a comfortable, high-quality and friendly office

environment for employees.

The security work leading group set up in the head office leads the security work of the whole bank. We set up security working groups in branches and first-class subbranches and security personnel in all departments and outlets to implement management responsibilities at all levels. In 2022, relying on the "Safety Production Month" activity, the Bank carried out safety learning and improve employees' safety awareness by organizing employees to watch special videos on safety production. This year, we actively organized and carried out activities such as "fire safety inspection" and "119 fire publicity month", and carried out centralized management of fire safety risk hidden dangers through three stages of "publicity and mobilization, concentrated attack, and consolidation and improvement", to enhance our fire safety self-management ability from four aspects of "publicity, training, drill, and self-inspection".

Propagandize firefighting knowledge and improve acknowledgement of safety in fire prevention

The Bank conducted fire safety publicity through social media platforms, LED broadcast of fire safety publicity theme slogans, distribution of fire safety tips and publicity leaflets, and invited professional training institutions to carry out "one-to-one" training at each branch.



Fire safety related propaganda film being displayed at the branch

The Bank always pays attention to the physical and mental health of employees. We provided annual physical examinations for employees and contacted local public hospitals to provide customized physical examination plans for employees suitable for their age and health status. If there are obvious health hazards found in the physical examination, we can appropriately adjust the work post and intensity according to the situation. We will regularly and comprehensively understand the mental health of employees, through psychological interview, psychological test and other ways. This year we invited experts from Southwest Medical University to carry out health lectures, guiding employees to regulate their emotions, relieving pressure and preventing psychological diseases through collective guidance and individual counselling.

The Bank actively implemented the talent care mechanism, continued to build a "Staff Home", and cared for employees at multiple levels. This year, we earnestly did a good job in the "Seven Must-visits" consolation work, and in case of employees' illness, childbirth, marriage, funeral, etc., we sent employees union consolations and care in time. The Bank continued to carry out traditional festival greetings, "Sending Coolness in the Summer", "Golden Autumn Student Support", distribution of "Epidemic Preventive Medicine Package" and other care activities to make employees feel be cared by the union. We pay attention to and care for the physical and mental health of female employees, organize female workers' activities on March 8 Women's Day every year, and successfully establish "Sichuan Provincial Mommy and Baby House Demonstration Site" and other female workers' care positions.

We strive to provide our employees with rich cultural and sports activities. This year, the Bank organized and carried out activities such as the "Centennial Memory, Striving Forward" photography competition, the "Reading into the Enterprise" book gifting and reading activities, and assisted various interest groups to carry out daily activities, providing a stable and wonderful platform for employees' amateur life and communication.

9. Uphold Green Development and Advocate Low-carbon Operation

In response to China's Carbon Neutrality and Carbon Peak Goals and the key underlying principle the economic work of "prioritize stability while pursuing progress", the Bank actively issued guidance documents on green credit and green operation, continued to increase financing support for green environmental protection industries and projects, and continued to make energy conservation and emission reduction an important work. This year the Bank set up an overall credit strategy of "compliance with the law, controllable risk; optimization of investment orientation, preferential support; innovation of services, and improvement of efficiency", emphasizing support for green economy, low-carbon economy and circular economy, optimizing credit structure, and continuously promoting the development of green credit of the Bank. At the same time, the Bank adheres to the guidance of sustainable development concept of low carbon and environmental protection and actively promotes its own low carbon operation.

Support Green Credit and Promote Environmental Protection Development

As an important tool to address the challenges posed by climate change, Luzhou Bank adheres to the national industrial and environmental protection policies and actively develops green credit. The Bank put into the practice of the *Notice of China Banking and Insurance Regulatory Commission on Printing and Distributing Guidance on Green Finance in Banking and Insurance Industry*, the *Guiding Opinions on the Credit Work for Energy Conservation and Emission Reduction*, the *Opinions on Green Credits* and relevant regulations, issued the *Strategy for green credit development*, and standardized the green credit business process and other aspects.

This year, the Bank continued to focus its credit funds on green environmental protection industry, industries and projects with circular economy and low-carbon economy development, and continued to strengthen its green credit financing support around the development goal of green credit. The Bank has established a sophisticated organisational

structure with the responsibilities of each department clarified and set and strictly implemented the access standards and system for green credit projects and reject the projects and enterprises that violate national policies and may have a significant adverse impact on the environment and society. At the same time, we have comprehensively sorted out and optimized the working measures of green credit according to the loan management process. Furthermore, the Bank regularly organises internal audits on green credit. Accountability should be executed in accordance with regulations in case of any major issue and ensure the sustainable and effective development of green credit through corresponding incentive and restraint measures.

In 2022, the Bank's green credit funds were mainly used for comprehensive improvement of rural land, construction and operation of urban water supply pipe networks, construction and maintenance of regional green areas, protection of modern agricultural seed industry and animal and plant germplasm resources, organic food certification promotion and green building material manufacturing. As of December 31, 2022, the Balance of the Bank's Green Loan Financing was RMB 300.65 million.

Contribution to the new trend of organic food environmental protection

The Bank assisted Sichuan Hanyuan Organic Tea Industry Co., Ltd. in the operation and development of its over 1,200 acres of organic Tezao Tea production and processing base by issuing a financing support of RMB 8 million to promote the concept of green and healthy consumption, and further established a new trend of organic environmental protection for local enterprises.



The Sichuan Organic Tea Gold Award Base

Advocate Resource Conservation and Green Office

In compliance with the *Environmental Protection Law of the People's Republic of China*, the *Energy Conservation Law of the People's Republic of China* and other relevant laws and regulations, the Bank has formulated the *Management Measures for the Computer Consumables* and the *Management Measures for the Business Facilities at the Head Office*. The Bank revised the management measures for official vehicles and issued the *Management Measures for the Use of Official Vehicles of Luzhou Bank (Revised 2022 Edition)*. The Bank actively responded to the national policy of "double carbon", promoted relevant measures for green operation and actively reduce resource consumption and pollutant emissions. In 2022, the Bank strived to reduce its own energy consumption and promote low-carbon development by saving water and electricity and paper, implementing waste separation and expanding green projects. At the same time, we purchase new energy

vehicles as official vehicles, take multiple measures to further respond to the call of energy conservation and emission reduction, and constantly improve our operating environment performance.

In order to achieve the environmental targets set by the Bank, we have taken a number of energy-saving measures to promote and strengthen the management of electricity conservation.



Advocate the whole Bank to turn off unnecessary lighting in a timely manner, and keep the infrequent power supply normally closed to reduce unnecessary power consumption, and check the implementation of the above requirements.



The air conditioners in the office are set to no less than 26C°, in order to reduce electricity consumption.



Advocate employees to use stairs to walk up and down (except for special circumstances) within three floors (including) to conserve electricity.

In order to strengthen the management of official vehicles, a registration of the use of oil in official vehicles was required by the Bank to strengthen energy consumption management, contributing to the sustainable development of low-carbon environmental protection, energy conservation and emission reduction.

In terms of waste management, the Bank actively responded to the local waste classification actions. The Bank classifies, collects and recycles the waste generated from daily office and operation, including domestic waste, kitchen waste and hazardous waste. This year, on the basis of waste classification, domestic waste and kitchen waste were collected and transported professionally and handed over to a third party environmental protection and transportation company for daily recycling, so as to make efforts to reduce the quantity at the source and put it in categories. As for the waste computer consumables,

according to the requirements of the *Management Measures for Computer Consumables*, we have set up a designated recycling place for waste computer consumables, and by a qualified professional company for recycling and disposal. This year, the Bank carried out four recycling of waste computer consumables, including 376 waste computer consumables such as waste toner cartridges and cartridges. Given the nature of our business, we do not have a significant impact on the environment of the area where we operate.

Identify Climate Risks and Address Climate Change

In 2022, the Bank formulated relevant power supply guarantee measures to ensure power supply for business buildings in response to high temperature power restriction and flood season emergency. First, professional maintenance organizations shall carry out annual maintenance for the head office generator room; The second is the property service unit shall carry out daily maintenance and inspection test on the generator room; The third is to sign a mobile power supply vehicle agreement with the mobile company, agreeing that its mobile power supply vehicle can provide emergency power supply for the Bank in case of power interruption, realizing multiple measures to ensure the power supply of business buildings in case of power interruption.

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

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

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

Environmental Targets

The Bank adheres to the sustainable development goals of carbon neutrality and environmental protection as the guidance and actively supports the national "double carbon" strategy. We have set environmental targets applicable to the Bank based on the

actual situation and future development plan of the Bank, and regularly check the realization of the targets. The Bank will comprehensively achieve the targets by strengthening environmental protection and energy-saving management.



Emission Reduction Target: Based on 2021, it is planned to reduce greenhouse gas emissions per capita by 5% by 2031.

Progress in 2022:

The Bank's per capita greenhouse gas emissions increased compared with 2021. In the future, the Bank will make efforts to strengthen carbon emission reduction management and strengthen staff awareness of emission reduction, so as to successfully achieve the emission reduction target.



Non-hazardous Wastes Target: Based on 2021, it is planned to reduce the per capita disposal of non-hazardous wastes by 5% by 2026.

Progress in 2022:

The Bank's non-hazardous waste disposal volume decreased significantly compared with 2021. The Bank will continue to maintain the management of non-hazardous waste and reduce its discharge.



Hazardous Wastes Target: 100% of waste lead-acid batteries are treated by qualified suppliers every year.

Progress in 2022:

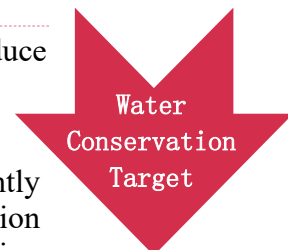
The Bank has engaged qualified third parties to deal with hazardous waste in compliance this year.



Water Conservation Target: Based on 2021, it is planned to reduce tap water consumption per capita by 5% by 2026.

Progress in 2022:

The Bank's per capita tap water consumption increased slightly compared with 2021. The Bank will strengthen water consumption management and raise employees' awareness of water conservation to help the Bank achieve its environmental targets.



Energy Saving Target: Based on 2021, it is planned to reduce per capita power consumption by 5% by 2031.

Progress in 2022:

The Bank's per capita electricity consumption increased compared with 2021. The Bank will strengthen power consumption control in the future, strengthen staff awareness of power saving to help the Bank achieve the energy-saving target successfully.



Environmental Performance

Emissions

Indicator ^{1,2,3}	2021	2022
Emissions (in tonne)⁴	0.0212	0.0208
Nitrogen oxides (in tonne)	0.0201	0.0196
Sulphur dioxide (in tonne)	0.0011	0.0013
Total greenhouse gas emissions (scope 1 and scope 2) (in tonne)⁵	5,148.36	6,165.85
Greenhouse gas emissions per capita (scope 1 and scope 2) (in tonne/person)	3.75	4.38
Direct emissions (scope 1) (in tonne)	294.01	350.89
Natural gas (in tonne)	132.30	162.50
Petrol (in tonne)	153.42	176.89
Diesel (in tonne)	8.29	11.50
Indirect emissions (scope 2) (in tonne)	4,854.35	5,814.96
Electricity purchased (in tonne)	4,854.35	5,814.96
Total hazardous waste (in tonne)⁶	5.56	4.33
Hazardous waste per capita (in tonne/person)	0.0041	0.0031
Total non-hazardous waste (in tonne)⁷	153.89	175.79
Non-hazardous waste per capita (in tonne/person)	0.1122	0.1249

Notes:

1. Unless otherwise specified, data on environmental performance covered the head office departments, 3 branched and 36 sub-branches. 4 sub-branches were newly added to the statistical scope this year, so the total energy consumption, total office water consumption and total greenhouse gas emissions have increased compared with the previous year.
2. The total headcount of employees of the Bank is used for calculating intensities of emissions, energy consumption and waste.
3. In consideration of the business nature of the Bank, the use of packaging materials related to the production of physical finished products is not involved, so the disclosure of packaging data is not applicable to the Bank.
4. In consideration of the business nature of the Bank, emissions mainly refer to emissions from company vehicles, comprising mostly nitrogen oxides and sulphur dioxide.
5. In consideration of the business nature of the Bank, greenhouse gas emissions arise mainly from the consumption of electricity purchased and fossil fuel. Greenhouse gas inventories include carbon dioxide, methane and nitrous oxide. Greenhouse gas emissions are measured in carbon dioxide equivalents and

calculated based on the *2019 Baseline Emission Factors for Regional Power Grids in China* issued by the Ministry of Ecological Environment of the People's Republic of China and the *2006 IPCC Guidelines for National Greenhouse Gas Inventories* issued by the Intergovernmental Panel on Climate Change (IPCC).

6. Hazardous wastes refer to toner cartridges, ink cartridges and lead-acid batteries. purchased by the Bank on this year, the weights of which are estimated based on numbers and types purchased. This year, we gradually replaced the old toner cartridge all-in-one printer for new printers.

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

Use of Resources

Indicators	2021	2022
Energy consumption (in MWh) ¹	9,820.73	11,762.52
Energy consumption per capita (in MWh/person)	7.16	8.35
Direct energy consumption (in MWh) ²	1,334.84	1,597.39
Natural gas consumption (in MWh)	676.61	831.04
Petrol consumption (in MWh)	626.71	722.60
Diesel consumption (in MWh)	31.52	43.75
Indirect energy consumption (in MWh) ³	8,485.88	10,165.12
Electricity consumption (in MWh)	8,485.88	10,165.12
Tap water consumption (in tonne)	40,149.26	42,577.24
Tap water consumption per capita (in tonne/person)	29.26	30.24
Paper consumption (in tonne) ⁴	45.98	67.49
Paper consumption per capita (in tonne/person)	0.034	0.048

Notes:

1. Energy consumed by the Bank mainly refers to natural gas, diesel, petrol and electricity purchased. During this year's epidemic period, we increased the number of shuttle buses for staff to pick up, and distributed anti-epidemic materials to staff in need. During the power cut in Sichuan, some branches used diesel generators for power supply, so the consumption of diesel and petrol increased.

2. Energy consumption is calculated based on the consumption of electricity and fuel, and the conversion

factors provided in the General Principles for Calculation of Total Production Energy Consumption (GB/T 2589-2020).

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

4. Due to the addition of new sub-branches and office space this year, the consumption of paper consumption this year has increased compared with last year.

10. Support on People's Livelihood and Public Benefit

The Bank has always been concerned about people's livelihood, taken the initiative to help poor communities, proactively promoted activities that benefit the public, actively participated in social public welfare and charity activities, transmitted the spirit of volunteerism and contributed to creating a more harmonious society.

Achieve Common Prosperity and Help Rural Revitalization

The Bank implemented the spirit of the Central Economic Working Conference and the Central Rural Work Conference, carefully studied the *Law of the People's Republic of China on the Promotion of Revitalization of Rural Areas* and its implementation measures. In accordance with the general requirements of the CBRC to ensure the steady growth of agriculture-related financial investment in 2022, and the goal that the growth rate of inclusive agriculture-related loans is higher than the growth rate of all loans, the Bank issued a document to decompose the tasks of all institutions to ensure that the work objectives of the CBRC are met, focus on the key areas of rural revitalization, and effectively promote the strategy of financial services for rural areas.

This year, we strengthened the financial supply of agriculture, rural areas and farmers, took a number of measures to innovate the rural financial service model and ensure the steady development of agriculture, rural areas and farmers. We regularly held special meetings for dispatched personnel, constantly compacted the poverty alleviation work, and promoted the progress of targeted assistance. We called on the village staff to carry out the normalization of village governance, tracked the use of the Bank's donation funds, and carried out the Spring Festival greetings and winter and spring assistance and other work. In terms of helping rural financial development, the Bank actively helped farmers to

develop aquaculture through the exclusive products of preferential agricultural loans; By providing loans of more than RMB 15 million to enterprises and public servants in Longshan Town, the Bank helped drive production, development and consumption. This year, the Bank donated a total of RMB 5.93 million, which was used to the student grant, protection of teenagers, reconstruction of dilapidated houses and living facilities of poor households, repair of collapsed subgrade etc.

Devote to Social Benefit by Engagement in Various Voluntary Activities

Luzhou Bank actively engaged in social public welfare undertakings, continued to promote the standardized construction of public welfare management, formulated the *Working System for Party members' voluntary service*, actively built a demonstration station for Party members' voluntary service and provided free door-to-door financial services, financial knowledge publicity and other voluntary service projects.

This year, the Bank participated in the 99 Public Welfare Day "Spring Bud Project" initiated by the China Children and Teenagers' Found, with the participation of women's federations at all levels, to help girls in difficulties receive good education and care for the growth of children in difficulties. At the same time, the Bank also actively donated funds to the Luzhou Foundation for the Care of the Next Generation, contributing warmth and strength to the work of caring for minors. The Bank also concerns about community work. We sent 2 volunteers to Wangshanping community in Longmatan District every week to participate in voluntary service activities, promoting financial knowledge and civilized persuasion to neighbouring stores and residents.

Contribute to the growth of teenagers

To actively support the preparation of the Luzhou Municipal Juvenile Protection Fund and the establishment of the Luzhou Municipal Juvenile Protection Fund Management Committee, the Party Committee of the Bank donated RMB 500,000 at first time, and launched an initiative of "One-day Donation for the Protection of Teenagers" in the whole bank. Employees donated generously and more than RMB 150,000 individual donations was being fundraised. At the same time, the Bank actively donated RMB 2 million to the Caring for the Next Generation Foundation to help the healthy growth of young children, hoping that the small charity can drive everyone to pay attention to the protection of teenagers and work together to build a blue sky for their healthy growth.

Assume Social Responsibility and Assist Post-Disaster Reconstruction

As "Luzhou's own bank", in the face of sudden-onset disasters, the Bank has always taken serving the local region as its own responsibility and committed to sharing the worries of the local government in the face of sudden disasters, effectively carrying the social responsibility of state-owned enterprises on its shoulders.

Affected by the high temperature, several natural disasters such as bushfire and drought occurred in Luzhou this year, and the Bank actively supported the reconstruction of the affected areas. Since July 2022, Luzhou has been suffering from continuous high temperature and drought. Two fires broke out in Chewang Town, Hejiang County in a short period, resulting in heavy losses in many villages. The Bank actively provided donations to the people's government of Chewang Town, Hejiang County for the purchase of firefighting materials and other supplies to help fight the fires. In August 2022, affected by drought in Xuyong, Luzhou, the water supply of Jianshan Water Supply Station in Lelang Village, Lianghe Town, Xuyong County decreased significantly, resulting in drinking water difficulties for villagers in Lelang Village. The Bank acknowledged that the local finance

situation of Lelang Village was tight, and actively contributed financial support to Lelang Village to support it to win the battle against drought and fully guarantee the villagers' domestic water supply.

Appendix - Environmental, Social and Governance Reporting Guide

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

		(a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste.	Advocate Low-carbon Operation
		A1.1 The types of emissions and respective emissions data.	Environmental Performance
		A1.2 Greenhouse gas emissions in total (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Environmental Performance
		A1.3 Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Environmental Performance
		A1.4 Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Environmental Performance
		A1.5 Description of the emission targets set and the steps taken to achieve them.	Uphold Green Development and Advocate Low-carbon Operation
		A1.6 Description of how hazardous and non-hazardous wastes are handled, and the waste reduction targets set and the steps taken to achieve them.	Uphold Green Development and Advocate Low-carbon Operation
	A2 Use of	General Disclosure Policies on the efficient use of	Uphold Green Development and

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

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

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

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

			Management
		B5.4 Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.	Run the Bank in Compliance and Strengthen Responsibility Management
	B6 Product Responsibility	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress.	Insist on being Service-oriented and Safeguard Customer Rights and Interests
		B6.1 Percentage of total products sold or shipped subject to recalls for safety and health reasons.	Not applicable
		B6.2 Number of products and service-related complaints received and how they are dealt with.	Insist on being Service-oriented and Safeguard Customer Rights and Interests
		B6.3 Description of practices relating to observing and protecting intellectual property rights	Insist on being Service-oriented and Safeguard Customer Rights and Interests
		B6.4 Description of quality assurance process and recall procedures.	Not applicable

		B6.5 Description of consumer data protection and privacy policies, how they are implemented and monitored.	Insist on being Service-oriented and Safeguard Customer Rights and Interests
B7 Anti-corruption		General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering.	Run the Bank in Compliance and Strengthen Responsibility Management
		B7.1 Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period and the outcomes of the cases.	Run the Bank in Compliance and Strengthen Responsibility Management
		B7.2 Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored.	Run the Bank in Compliance and Strengthen Responsibility Management
		B7.3 Description of anti-corruption training provided to directors and staff.	Run the Bank in Compliance and Strengthen Responsibility Management
B8 Community Investment		General Disclosure Policies on community engagement to understand the needs of the communities where the issuer operates	Support People's Livelihood and Public Benefit

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