重庆银行
BANK OF CHONGQING

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2025 Sustainability Report

2025年度可持續發展報告

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Notes to Report

Scope of report

Organizational scope of the report: Head Office and branches/subsidiaries of the Bank of Chongqing. The "Bank of Chongqing" and "the Bank" herein both refer to Bank of Chongqing Co., Ltd.
Time scope of the report: from Jan. 1, 2025 to Dec. 31, 2025, with part of contents beyond this time scope.
Publishing cycle of the report: the report is published annually.

Basis of compilation

The Report is compiled on the basis of the Shanghai Stock Exchange's *Guidelines for Self-discipline Regulation of Companies Listed on SSE No. 14 — Sustainability Report (Trial)* and *Guide for Self-discipline Regulation of Companies Listed on SSE No. 4 — Compilation of Sustainability Report*, as well as the HKEX's *Environmental, Social and Governance Reporting Code* (the "ESG Reporting Code"). The Report is in line with the requirements set out in the *Corporate Sustainability Disclosure Standards: Basic Standards (Trial)* issued by the Ministry of Finance (MOF), the Opinions on Strengthening the Social Responsibility of Banking Financial Institutions and the *Green Finance Guidelines for Banking and Insurance Industries* issued by the National Financial Regulatory Administration (the "NFRA", formerly the China Banking and Insurance Regulatory Commission), and the *Guidelines for Corporate Social Responsibilities of China's Banking Financial Institutions* issued by the China Banking Association (CBA). Meanwhile, reference has been made to the GRI Standards issued by the Global Sustainability Standards Board (GSSB).

Principles behind the compilation of the report

The Report follows the principles of materiality, quantification, balance, and consistency.

Materiality: The Bank assesses the materiality in line with the ESG Reporting Code and based on stakeholders' concerns. Such work includes identifying ESG issues and evaluating the materiality of such issues. For details, please refer to the section "Identification and Analysis of Material Topics".

Quantification: By adopting applicable quantitative criteria and practices, the Report measures and discloses the key performance indicators using quantitative methods. Some data and indicators have already disclosed in the Bank's Annual Report and are therefore not repeated in the Report.

Balance: The Report objectively and neutrally discloses the qualitative and quantitative information of the Bank on material ESG issues.

Consistency: The Report is prepared in the same way as previous ones and ensures that quantitative data is consistent and comparable. Any adjustments to calculation standards made in accordance with regulatory requirements will be separately explained.

Data specification

The financial data in the report are extracted from the Annual Report of Bank of Chongqing Co., Ltd. in 2025(A-share) while other data are mostly within the year of 2025 with part of them beyond the time scope. All the current amounts in the report are in the unit of Renminbi yuan.

Independent assurance report

For this report, Ernst & Young Hua Ming LLP (Special General Partnership) performed a limited assurance engagement on selected key data disclosed in the report in accordance with ISAE 3000, and issued an independent assurance report.

Publication form

The report is available at:
http://www.sse.com.cn
http://www.hkexnews.hk
http://www.cqcbank.com.
The report is in three language versions of simplified Chinese, traditional Chinese and English. In case of any inconsistency therebetween, the simplified Chinese version should prevail.

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About us

As one of the earliest local joint stock commercial banks in Western China and the upper reaches of the Yangtze River, the Bank was formerly known as Chongqing Urban Cooperative Bank, which was established by consolidating 37 urban credit cooperatives and 1 urban credit union in 1996. The Bank was renamed as Commercial Bank of Chongqing Co., Ltd. in 1998 and as Bank of Chongqing Co., Ltd. in 2007. In 2013, the Bank was listed on the Hong Kong Stock Exchange, and became the first urban commercial bank in Chinese mainland to be listed on the Hong Kong. In 2021, the Bank was listed on the Shanghai Stock Exchange, thus becoming the third and first city commercial bank with listing of A Shares and H Shares, in China and the Yangtze River Economic Belt respectively.

With the strategic vision of building a national first-class listed commercial bank, the Bank steadfastly pursues its "Five Highs" strategic positioning: high-goal orientation, high-level transformation, high-efficiency operations, high-quality service, and high-quality development, and promotes the realization of high-quality development across the Bank. As at 31 December 2025, the Bank operated 205 business outlets, covering "one municipality and three provinces", including all districts and counties in Chongqing as well as provinces such as Sichuan, Guizhou and Shaanxi, and controlled its subsidiaries Chongqing Xinyu Financial Leasing Co., Ltd. and Xingyi Wanfeng Village Bank Co., Ltd. The Group recorded total assets of RMB1,033.726 billion, total deposits of RMB565.704 billion, and total loans of RMB531.285 billion, with the non-performing loan ratio of 1.14% and the allowance coverage ratio of 245.58%. Major business indicators have met regulatory requirements.

In line with the development positioning of "local bank, bank for citizens, and bank for small and micro enterprises",the Bank adhered to the original intention of serving local economy, serving small and micro enterprises and serving urban and rural residents, and continued to optimize and enhance its financial service capabilities by promoting reform, restructuring, transformation and quality development. During the Reporting Period, the Bank focused on major strategies and key sectors, proactively served the real economy, and intensified credit support for such areas as the Chengdu-Chongqing Economic Circle, the new land-sea channel in western China and the construction of the financial center in western China. The Bank supported nearly 150 major projects for the construction of the Chengdu-Chongqing Economic Circle, and granted facilities with a balance exceeding RMB55 billion which served the construction of the new land-sea channel in western China. The "inclusive credit to land-sea customers" service brand was selected as a landmark achievement at the municipal level. The Bank focused on advanced manufacturing industry and new productive forces, fully supported the construction of the "33618" modern manufacturing industry cluster system of Chongqing and the "416" technology innovation layout, deeply promoting the integration of technology innovation with green industries. The Bank issued the first banking financial bond for technology innovation in the western region,and the loan balance of technology enterprises and the scale of green credit increased by 60% and 40%, respectively.The increase and growth rate of manufacturing loans both reached new highs in nearly five years. The Bank focused on inclusive finance and rural revitalization, and continued to meet the financial service needs of small and micro enterprises, individual businesses, agricultural households and new citizens. The inclusive small and micro enterprises loans under the "Two Increases" policy increased by RMB15.695 billion as compared with the end of the previous year, and the agriculture-related loans increased by RMB7.739 billion as compared with the end of the previous year, serving over 52,000 "agriculture, rural areas, and farmers" customers. The Bank focused on consumption credit and pension finance, gave full play to its advantages in product systems, and made rapid development of self-operated online consumer loan products. The balance of "Jie E Dai"exceeded RMB10 billion, with the balance of loans for the pension industry growing by over 120% and the number of pension customers increasing by more than 10%. The Bank focused on digital transformation and technology empowerment. Centering on the strategic blueprint of "456" digital transformation, the Bank deeply advanced the construction of digital applications and enhancement of technology empowerment capabilities.The Bank successfully built the "Chong Yin Xiao AI" large-scale model application platform, becoming one of the first city commercial banks in the country to achieve the "privatization + financial scenario adaptation"of large models. The Bank also successfully developed an intelligent suspicious monitoring model for anti-money laundering, making itself the first local corporate bank in the country to have projects selected for regulatory innovation applications for six consecutive years. The Bank focused on building brands and enhancing image. The Bank was ranked among the top 300 in the "Top 1000 World Banks" in The Banker, a UK magazine, for ten consecutive years. It was selected as one of the "Double Hundred Enterprises" by the State-owned Assets Supervision and Administration Commission of the State Council for four consecutive years and it was rated by the Standard & Poor's as international investment rating, with rating outlook as "Stable" for nine consecutive years.

For four consecutive years

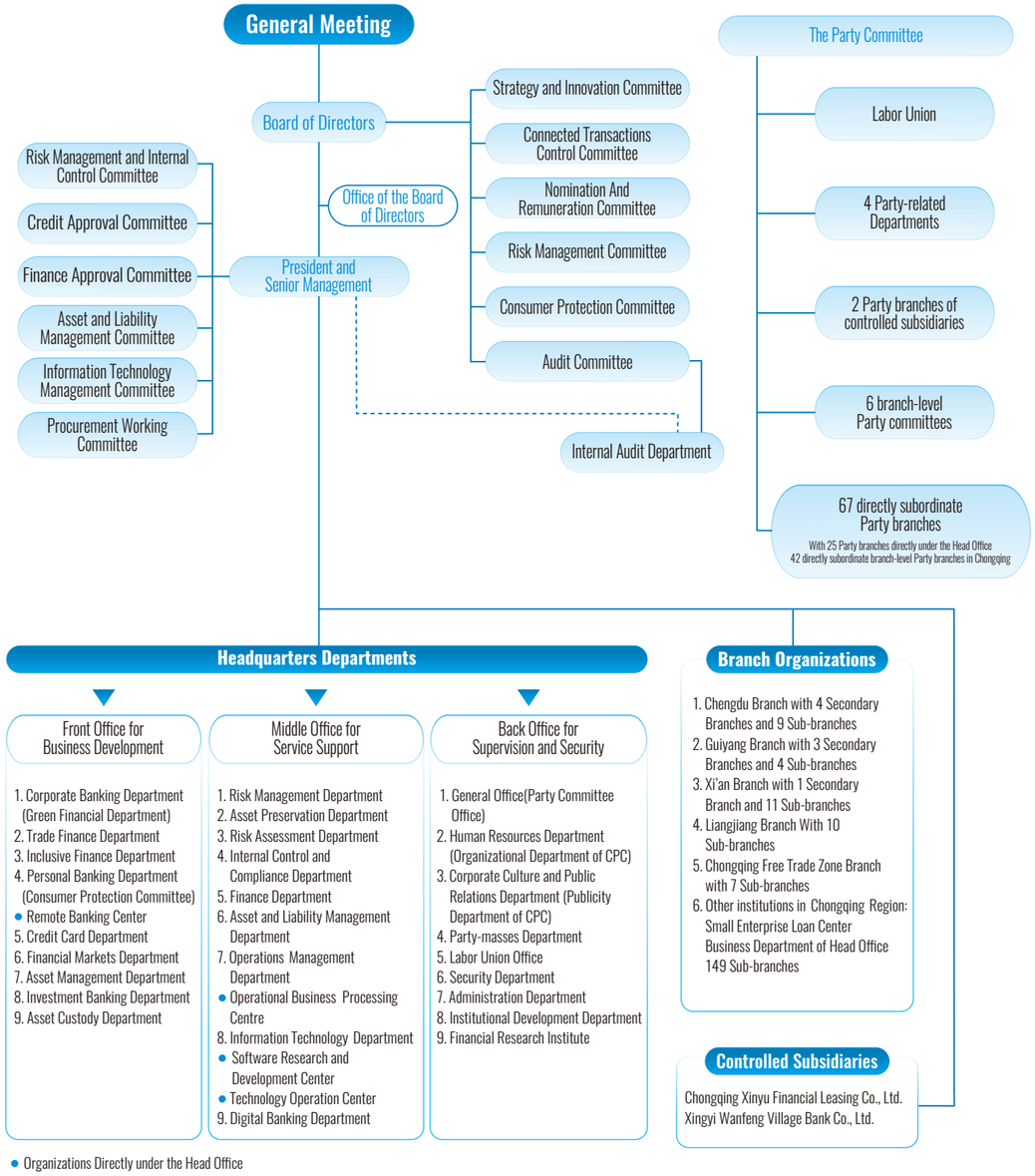
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For nine consecutive years

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For ten consecutive years

The Bank was ranked among the top 300 in the "Top 1000 World Banks" in The Banker, a UK magazine



Chairman's Address



YANG XIU MING

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

2025 marked the concluding year of the 14th Five-Year Plan period. It was also a year of endeavor for Bank of Chongqing as it remained committed to its founding mission in finance, rooted itself deeply in the western region of China, and pursued high-quality development in line with the new development philosophy.Bank of Chongqing fully implemented the guiding principles of the 20th National Congress of the Communist Party of China and its successive plenary sessions. It thoroughly studied and applied the important speeches and instructions delivered by General Secretary Xi Jinping during his inspection tour of Chongqing, as well as the spirit of the Central Economic Work Conference. Upholding the political essence and people-centered nature of financial services, the Bank channeled targeted financial support to advance national strategies, serve the real economy and improve people's wellbeing, achieving coordinated growth in its asset scale, operational efficiency and service quality. For two consecutive years, the Bank led all municipal peers in new deposit and loan increments. It successfully entered the club of trillion-yuan commercial banks, injecting robust financial momentum into the high-quality development of the region.

Serving national strategies and demonstrating financial responsibility. Over the past year, we have aligned our efforts closely with national strategies and moved forward in the same direction. Leveraging our extensive branch network covering one municipality and three provinces, we have fully supported the construction of the Chengdu-Chongqing Economic Circle and the New International Land-Sea Trade Corridor in Western China. The outstanding financing balances for these initiatives increased by 27% and 86% year on year respectively, supporting nearly 150 major projects. The "Interconnected Counter Services" initiative was selected as an exemplary case jointly recognized by the financial regulatory authorities of Sichuan and Chongqing, providing replicable and scalable practices for the integrated development of financial services in the Chengdu-Chongqing region. We have innovatively launched the "inclusive credit to land-sea customers" specialized financial brand to precisely support the integrated development of logistics, trade and economy, and industries along the corridor. Our annual foreign exchange hedging business volume and foreign exchange hedging coverage both ranked first among local corporate banks in western China. We have further implemented the "Intelligent, Integrated, Inclusive and Smooth Services" project to contribute to the construction of a western financial center. We led all local corporate financial institutions in western China in three key indicators: underwriting share, proportion and number of non-financial corporate bonds, and ranked among the top 50 lead underwriters nationwide. With solid achievements, we have been honored by Chongqing municipal government with titles including "Outstanding Contributor in Comprehensive Terms for Serving the High-quality Development of Chongqing" and "Outstanding Contributor to the Construction of the New International Land-Sea Trade Corridor in Western China", fully embodying the mission and responsibility of a mainstay local financial institution.

Cultivating the real economy and enhancing people's wellbeing. Over the past year, we have remained committed to the fundamental purpose of finance. We closely aligned ourselves with the development of Chongqing's "33618" modern manufacturing cluster system, the coordinated development of key industries in Sichuan, Shaanxi and Guizhou provinces, and the fostering of new quality productive forces in the region. We earnestly advanced the "five major areas of financial development" to support the building of a modern industrial system, improve people's lives and deliver better public services. We have practiced green finance by launching several pioneering products in Chongqing, including the collective forestland management right plus ecological product value pledge loan and camellia oleifera agricultural transformation loan. The increment of green loans reached RMB 24.2 billion with a growth rate of 40%, bringing the total green financing scale to RMB 97.7 billion. We were once again rated a First-Class Green Financing Bank and retained the title of GF60 Best Sustainable Financial Institution, striving to paint a greener ecological picture with financial solutions. We have innovated technology finance by issuing the first bank-level technology innovation financial bond in western China. The outstanding loans to technology-oriented enterprises rose by 60%, injecting strong impetus into innovative development. We have deepened inclusive finance by granting loans exceeding RMB 76 billion to 27,000 micro and small enterprises and self-employed households. Agricultural-related loans increased by RMB 7.7 billion year on year, serving 52,000 agriculture, rural areas and farmers clients, fully energizing market entities. We have boosted pension finance by continuously increasing investment in the construction of demonstration outlets, the upgrading of age-friendly services and the support for the elderly care industry, ensuring more secure and happier retirement lives, with the number of elderly care clients surging by over 10%. We have promoted digital finance, achieving a 100% data aggregation rate and a 100% digitization rate of core businesses. We independently developed the "Chong Yin Xiao AI" large model platform, leveraging technological innovation to make financial services more inclusive, efficient and caring.

Enhancing governance efficiency and strengthening the foundations for development. Over the past year, we have upheld the centralized and unified leadership of the Party Central Committee over financial work, comprehensively strengthened Party building, advanced full and rigorous Party self-governance in an in-depth manner, and ensured stronger leadership under Party building. We continued to optimize corporate governance by completing the abolition of the board of supervisors and the revision of the articles of association, and standardized the operations of governance bodies. Our corporate governance regulatory evaluation has maintained the highest rating among urban and rural commercial banks for five consecutive years, and we won the 2025 Golden Bull Award for Corporate Governance by China Securities Journal for the first time. We planned and implemented 13 key reform initiatives, continuously refining mechanisms for customer acquisition, risk prevention and control, internal control governance, subsidiary management and diversified operations. Fresh progress was made in improving the efficiency of the head office. We established a "three-in-one" career development system and evaluation criteria covering all employees, integrating administrative management, professional tracks and grade assessment. These efforts have significantly boosted our market competitiveness, value creation capability, risk control ability and workforce vitality. Our overall strength has risen to a higher tier and our brand image has reached a new level, laying a solid foundation for higher-quality development.

A favorable wind sets sail, we spur our horses and press forward with greater vigor. The year 2026 marks the commencement of the 15th Five-Year Plan and, more importantly, a pivotal year for Bank of Chongqing as it embarks on a new journey with one trillion yuan in assets, consolidating foundations and blazing new trails. Guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, the Bank will closely follow the directives and requirements of central and local authorities, remain rooted in Chongqing to serve the western region, and strive to write a new chapter of sustainable, high-quality development with more concrete measures, superior services, and deeper sincerity. We are committed to securing a promising start to the 15th Five-Year Plan and forging ahead towards our goal of becoming a top-tier listed bank in China.

President's Address



GAO SONG

President of Bank of Chongqing Co., Ltd.

In 2025, Bank of Chongqing fully implemented the guiding principles of the 20th National Congress of the Communist Party of China and its plenary sessions, earnestly acted on the decisions and arrangements of the Party Central Committee, the State Council, the CPC Chongqing Municipal Committee, the People's Government of Chongqing Municipality, as well as the regulatory requirements. With a steady flow of financial support, the Bank bolstered key areas and links of economic and social development, further enhancing its capacity and effectiveness in shouldering financial responsibilities and fulfilling social obligations. By the end of 2025, the Group's total assets reached RMB 1.0337 trillion, representing a year-on-year increase of 20.7%, making it the first A+H-share listed city commercial bank in China with total assets exceeding one trillion yuan. Outstanding loans totalled RMB 531.3 billion, up 20.6% year on year; deposits stood at RMB 565.7 billion, rising 19.3% from the previous year; operating income amounted to RMB 15.1 billion, growing 10.5% year on year; and net profit hit RMB 6.1 billion, an increase of 10.6% year on year.The Bank has been selected as a "Double Hundred Enterprise" by SASAC of the State Council for four consecutive years and ranked among the Top 300 World Banks for ten consecutive years.

Committed to serving the real economy and boosting regional development. Deeply integrating itself into the development of major national strategies, including the construction of the Chengdu-Chongqing economic circle, the new western land-sea corridor, and the western financial center. Financing balance supporting the construction of the New International Land-Sea Trade Corridor in Western China reached RMB 55.9 billion, surging 86% year-on-year. The brand "Huichangluhai" was selected as a landmark achievement by the municipal state-owned assets supervision and administration commission, and the financial service consortium initiated by the Bank expanded to 80 members.Issued the first bank-issued technological innovation bond in western China, and developed exclusive product systems such as Inclusive Tech Enterprise Loan and Equipment Renewal Loan. Outstanding loans to tech enterprises amounted to RMB 55.3 billion, rising 60% year-on-year. Launched digital systems including Industrial Mapping and Smart Chain Client, and upgraded featured products such as Zhi Rong Youyou Loan and Technical Renovation Special Loan. The increment and growth rate of manufacturing loans reached new highs in the past five years. Implemented a coordination mechanism for micro and small enterprise financing and launched the "Thousands of Enterprises and Ten Thousand Households Visitation Campaign". Inclusive loans outstanding stood at RMB 76.8 billion, an increase of 26% year-on-year, ranking first among listed urban commercial banks in western China in terms of loan scale. Deepened comprehensive support for rural revitalisation and upgraded featured products including Xinnong Loan and Huinong Loan. Outstanding agricultural-related loans reached RMB 52.5 billion, growing 17% year-on-year.

Committed to social wellbeing and supporting people's livelihood development. Established a diversified, high-frequency mobile financial service matrix covering mobile banking, text and voice services. Added more than 120 "fixed + dynamic" intelligent customer service entrances, created over 20 "one-click access" business scenarios, and raised the proportion of intelligent services by 13 percentage points from the end of the previous year. Upgraded the "Care Edition" of mobile banking with optimised interface and interaction design, strengthening fund security and service convenience for elderly clients. Launched 18 new "Social Security at Bank" services, and held more than 8,000 "Happiness Classes" for the elderly, benefiting over 520,000 senior customers. The number of clients aged 50 and above reached 2.8 million, with total AUM of RMB 251.3 billion.

Conducted more than 1,300 multi-level and multi-channel financial education campaigns focusing on anti-fraud for the elderly, financial literacy for youth and credit services for new urban residents, reaching over 1.6 million participants. Organised over 600 public welfare activities under the "Yu Xiaojin" volunteer service team, covering more than 300,000 people. Built a comprehensive consumer rights protection system integrating consumer rights protection into the entire operation and management process, resulting in a 9% year-on-year decrease in customer complaints.

Committed to environmental protection and advancing green development. Adhering to the development philosophy of "ecology first, green and low-carbon", the Bank fully integrated into the construction of Chongqing's Green Finance Reform and Innovation Pilot Zone, systematically established a "dual-carbon" green financial service system featuring a "4+4" synergy framework, namely a basic system covering green credit, green bonds, green consumption and green leasing, and a special product sequence targeting energy conservation, pollution reduction, carbon reduction and green expansion. The Bank launched Chongqing's first dual-collateral loan based on "collective forest land management right + ecological product value" and the first camellia oleifera transformation loan. The balance of green finance reached RMB 97.7 billion, up 31% from the end of the previous year, of which green credit balance amounted to RMB 84.3 billion, rising 40% year-on-year. The Bank maintained the title of "First-Class Green Financing Bank" and was awarded "Best Sustainable Financial Institution" by GF60. The Bank conducted ESG ratings for more than 1 million enterprises, integrating rating results into the performance indicators and credit rating system of "sustainability-linked loans" to support enterprises in unlocking their sustainable development potential. It formulated group standards including the Operational Guidelines for Chongqing's "Industrial Green Efficiency Loan" and the Evaluation Specifications for Green and Low-Carbon Transition Projects, supporting the development of a sound green financial market environment. It continued to build "carbon-neutral branches", strengthened energy consumption management and promoted green office practices.

As waves surge vigorously across the Liangjiang River, Bank of Chongqing forges ahead with renewed momentum. At the new starting point of 2026, Bank of Chongqing will keep national priorities in mind, stay true to its original aspiration and mission, and uphold the fundamental purpose of finance. The Bank will resonate with national development, align its efforts with social needs, and respond to people's aspirations with solidarity.With more dynamic, targeted and caring financial support, Bank of Chongqing will ensure effective and in-depth delivery of services in major national strategies, the real economy and people's livelihood security, and strive to contribute more to high-quality economic and social development.

Highlights in Sustainability

Economic Dimension

index	2025
Total assets (100 million yuan)	10,337.26
Net profit (100 million yuan)	61.05
Shareholders' equity attributable to the Bank (100 million yuan)	629.72
Capital adequacy ratio (%)	12.55
Balance of agriculture-related loans (100 million yuan)	525.21
Balance of microloans (100 million yuan)	2,021.02
Balance of inclusive loans to micro and small businesses (100 million yuan)	767.63

Environmental Dimension

index	2025
Scale of green finance (100 million yuan)	977
Scale of green credit(100 million yuan)	843
Green bond outstanding balance(100 million yuan)	130
Green upgrade of infrastructure(100 million yuan)	383
Ecological protection, restoration and utilization (100 million yuan)	195

Social Dimension

index	2025
Total number of employees (persons)	5,454
Bank outlets	205
Substitution rate of electronic transaction volume(%)	97.36
Customer satisfaction (score)	97.58
Customer complaints (volume)	1,524
Charity donation (thousand yuan)	3,500

Governance Dimension

index	2025
Number of directors (person)	14
Number of female directors (person)	3
Proportion of female employees (%)	57.15
Proportion of female managers (%)	31.22
Proportion of personnel receiving anti commercial bribery and anti-corruption training by 2025	100

Focusing on Tech Finance

- A full-life-cycle financial service system has been established for technology enterprises, supporting SMEs in breaking through technological bottlenecks and facilitating the transformation of knowledge-based intellectual achievements. By the end of 2025, the outstanding loans to technology-oriented enterprises stood at RMB **55.27** billion, covering **3,901** tech innovation enterprises. Of these, the outstanding loans to inclusive micro-and-small technology-oriented enterprises amounted to RMB **16.755** billion, representing a growth rate of **46.36**%.
- The Bank iteratively upgraded its suite of specialized credit products, including the “Equipment Upgrade Loan,” the “Specialized, Refined, Special and Novel Credit Loan,” and the “Inclusive Tech Enterprise Loan”. The Bank continuously increased credit support for major national and municipal science and technology programs, as well as for breakthroughs in core and critical technologies. As of the end of 2025, the outstanding balance of the “Specialized, Refined, Special and Novel Credit Loan” reached RMB**3.392** billion, the “Equipment Upgrade Loan” stood at RMB**3.365** billion, and the “Inclusive Tech Enterprise Loan” amounted to RMB**284** million.
- The Bank successfully issued RMB**3** billion in the first bank-issued "Sci-Tech Innovation Bond" in the Western region of China, and actively undertook the underwriting of technology innovation-related debt instruments. Centered on the national strategic priorities for technology innovation, the Bank continued to increase its allocation and investment in sci-tech innovation bonds.

Fostering Green Finance

- The Bank adhered to the core principle of green leadership and has established a dedicated green finance service system covering board of directors, senior management, professional departments and branch offices. The Bank has also set up a green finance task force to advance the implementation of green finance initiatives, and established governance structure and mechanisms to address climate change to identify and evaluate impacts, risks, and opportunities associated with climate change.
- As one of the first banks in Chongqing to sign a cooperation framework agreement with the Chongqing Municipal Commission of Economy and Information Technology, the Bank has successively launched the Industrial Green Efficiency Loan at its Dazu, Jiulongpo and other sub-branches. It granted the first mortgage loan under the model of “collective forestland management right + ecological product value” in Chongqing in Liangping District, and launched the city’s first camellia oleifera agricultural transformation loan in Youyang County.
- By the end of 2025, the Bank’s green finance scale reached **97.7** billion yuan, with green credit reaching RMB **84.3** billion and an average annual growth rate of over **30**%.The green projects supported cover clean energy, energy conservation and environmental protection, providing strong support for the achievement of the “dual carbon” goals.

Deepening Inclusive Finance

- The Bank has reshaped its inclusive finance product system and built the distinctive inclusive micro- and small-enterprise financial service brand “Huiyu Financial Services”. A number of specialized products have been innovatively launched, including “Xin Nong Dai” and “Agricultural Benefit Loan” , which effectively met the diversified financing needs of inclusive micro- and small-market entities across different industries and development stages. By the end of 2025, the outstanding balance of inclusive micro- and small-enterprise loans stood at RMB **76.763** billion.
- Strengthening coordination and collaboration, the Bank actively implemented the financing coordination mechanism for micro and small enterprises, and continuously carried out the " visits to thousands of enterprises " and "market entity matching" initiatives, providing “a customized resolution plan for each account”.By the end of 2025, credit lines totaling RMB **100.086** billion, and has been granted to **29,390** micro and small enterprises, self-employed businesses and other business entities, with loans disbursed amounting to RMB **84.282** billion.

Developing Pension Finance

- The Bank continued to build a dual online and offiine service system, with a focus on enhancing age-friendly upgrading at offiine branches. It further developed the "Happiness Classroom" as a distinctive brand serving elderly customers, establishing a companion-style service system. Over the year, more than **8,000** offiine age-friendly publicity activities were held, reaching over **500,000** elderly customers, and the innovative "17 Happiness" online live streaming series was launched.
- By the end of 2025, the Bank had nearly **2.8** million pension clients aged 50 and above, representing a year-on-year increase of over **10**%.The total assets of the pension client base exceeded **250** billion yuan, and the outstanding loans to the elderly care industry stood at more than **700** million yuan, up by over **120**%.

Striving for Digital Finance

- Centering on the “456” system for digital transformation, the Bank accelerated the integration of business, data and technology, providing continuous empowerment for operation management and business innovation.
- It enhanced the functions of the one-stop operation platform, deepened the application of the mobile business development platform, and built a “mobile business outlet”, extending account opening, credit granting and other services to remote rural areas.
- It continued to promote pilot scenarios for artificial intelligence applications and developed the “ChongYin Xiao AI” AI application platform, enabling employees to improve work efficiency and enhance customer satisfaction.
- In 2025, the Bank filed **20** applications for relevant patents, obtained **3** grants, and held **7** valid patents.

Social Recognition

Institutions	Awards/Honors
General Office of the Ministry of Industry and Information Technology, et al.	“Asset Security Collaborative Governance and Verification System” and the “Security Adaptive Network Governance System” recognized as Typical Cases of Network Security Technology Application in 2024
General Office of the National Working Commission on Aging	National “Exemplary Unit for Elderly-Oriented Service”
Credit Reference Center of the People’s Bank of China	Outstanding Institution for Personal Credit Information System Data Quality in 2024
China Banking Association	Selected for “China Banking Development Research Outstanding Achievements (2025)”
China Corporate Culture Institute	National Typical Enterprise Culture Technological Achievements during the “14th Five-Year Plan”
China Association for Public Companies	Outstanding Practice of the Board of Directors of Public Companies in 2025 Best Practice of 2024 Annual Results Presentation Best Practice of the Office of the Board of Director of Public Companies for 2025
General Office of Chongqing Municipal People’s Government	2024 Outstanding Contribution Unit for Inclusive Loans to Micro and Small Enterprises
Chongqing Branch of the People’s Bank of China	Outstanding Financial Institution for Financial Statistics and Analysis in 2025 Second Prize for Bankers Survey in 2025 Advanced Unit for Cybersecurity Management in 2024 Advanced Unit for Fintech Innovation in 2024 Advanced Unit for Financial Standardization in 2024
Chongqing Branch of the People’s Bank of China	Outstanding Collective for Anti-Counterfeit Currency Work
General Office of the Ministry of Industry and Information Technology, et al.	Outstanding Institution for Chongqing Micro, Small and Medium-sized Enterprise Financing Service Initiative in 2025
Chongqing State-owned Assets Supervision and Administration Commission	Artificial Intelligence Application Scenario Case for Chongqing Municipal State-owned Enterprises
Chongqing Municipal Committee Reform Office	Listed on the “Application Scenario Leaders” for the “Digital Chongqing Application Scenario Competition in Q3 2025”
Chongqing Big Data Application Development Management Bureau, Chongqing Municipal Science and Technology Bureau	Chongqing Cases of Artificial Intelligence Application Scenarios in 2025
Sichuan Banking Association	2025 Standardized Service Model Branch in Sichuan Banking Industry Clean Finance Culture Brand at Grassroots Level in Sichuan Banking Industry Corporate Social Responsibility Demonstration Unit in Sichuan Banking Industry (Best Inclusive Finance Institution of the Year)
Chongqing Enterprise Confederation	2025 Chongqing Top 100 Enterprises, 2025 Chongqing Top 100 Service Enterprises
Chongqing Banking Association	“Deep Learning-based Image Anti-Counterfeiting Quality Inspection System” received Third Prize for Research Articles “Full-Link Full-Stack Observability Platform Based on Cloud-Native Heterogeneous Environment” won Third Prize for Research Articles
China Securities Journal	2025 Golden Bull Award for Corporate Governance

Sustainable Development Management

Bank of Chongqing is committed to integrating the philosophy of sustainable development into its corporate culture and strategic development planning, continuously enriching the core essence of its sustainable growth. By actively exploring distinctive practices tailored to its operational realities, the Bank promotes a harmonious alignment between corporate evolution and economic, social, and environmental progress.

The Bank's "14th Five-Year Plan" explicitly defines three strategic priorities: "fully advancing service enhancement through customer-centricity," "driving digital transformation through innovation," and "fostering distinctive development through synergy." A dedicated section, the 14th Five-Year Strategic Plan for Green Finance, has been established to elevate green finance to a bank-wide strategic priority. Unwaveringly supporting the "Dual Carbon" goals, the Bank proactively involved in the construction of the Bank into a Green Finance Reform And Innovation Pilot Zone across "Three Provinces and One Municipality" and participates in climate investment and financing pilot programs. With the strategic objective of building a sustainable development bank, the Bank is systematically scaling its green finance capabilities. It is comprehensively evolving into a green bank dedicated to the social and economic green transition, a low-carbon bank focused on the synergy between low-carbon investment and financing and low-carbon operations, and a climate-friendly and eco-friendly bank committed to climate resilience and ecological protection.

The Bank remains steadfast in constructing an efficient operational management system, optimizing an innovative and collaborative service framework, consolidating a systematic risk management system, and cultivating a proactive value system. By deepening its green finance practices, the Bank has effectively enhanced its specialized, differentiated, and comprehensive service capabilities, providing a robust pillar and a solid foundation for high-quality institutional development.



Bank of Chongqing Sustainable Development Philosophy Model

Identification and Analysis of Material Topics

In 2025, the Bank conducted a comprehensive review of relevant internal and external policies and requirements. Taking into account the key concerns of various stakeholders, it carried out a double materiality analysis, with the aim of systematically identifying and assessing material topics that have significant impacts on the Bank itself as well as on its stakeholders.

Topic Identification

Based on changes in internal and external conditions and the macro context of sustainable development, the Bank has accurately identified its key stakeholders. Having fully aligned with the 21 topics specified in the Guidelines of the Shanghai Stock Exchange and relevant policy document, it has further integrated regulatory policy orientations, industry standards and norms, as well as peer benchmarking results, and incorporated specific topics in line with its strategic positioning and actual development, thus establishing a comprehensive topic list.

Through in-depth analysis of macro policy trends, industry hotspots and capital market concerns, the Bank has precisely grasped the ESG indicators prioritized by investors and regulators. Meanwhile, relying on business materials of various departments, important meeting documents and due diligence work, it has systematically sorted out ESG-related topics that exert a material impact on stakeholders' decision-making and evaluation. It has also conducted a dynamic review and update of previous topics to ensure the forward-looking, comprehensive and material nature of topic identification.

Topic Assessment

Based on the identified topic list, the Bank designed and distributed questionnaires to its stakeholders. In accordance with the double materiality principle, it conducted a systematic assessment from the two dimensions of impact materiality and financial materiality respectively.

Impact Materiality Assessment: To assess whether the Bank's performance on relevant topics may exert significant impacts on the economy, society and the environment.

Financial Materiality Assessment: To assess whether the topics are expected to have a material impact on the Bank's business model, operations, development strategy, financial position, operating results, cash flows, financing methods and costs in the short, medium and long term.

During the assessment process, the Bank adopted a combination of qualitative and quantitative methods, setting scientific scoring thresholds as screening criteria to ensure the objectivity and rigor of the assessment results. While comprehensively applying the double materiality principle, the Bank also prioritized topics with input from external experts.

Stakeholder Engagement

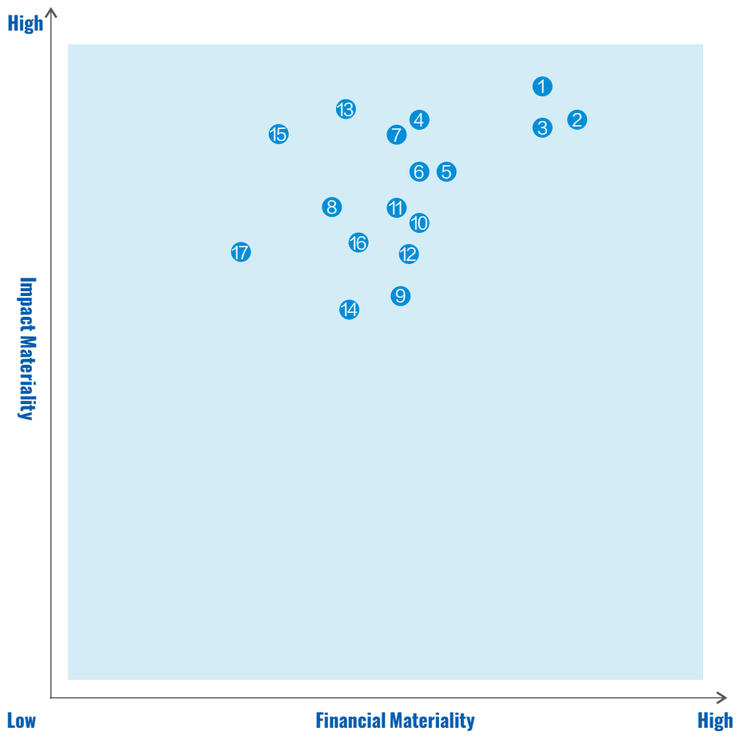
Throughout the entire process of topic identification and assessment, the Bank fully integrated the diverse expectations of its stakeholders. The Bank has continuously established and improved regular communication mechanisms with key stakeholders including shareholders, customers, employees, regulators, partners and communities, while emphasizing the feedback and application of communication outcomes. The core demands collected from stakeholders have been directly incorporated into the topic assessment process, effectively enhancing the depth and effectiveness of two-way communication and providing a solid foundation for building harmonious and win-win stakeholder relationships.

Stakeholders	Material Topics	Communication Methods	Response Measures
Government, regulators, and industry associations	Corporate governance; risk prevention and control; compliance management; rural revitalization; climate change response; technology finance; green finance; inclusive finance; pension finance; digital finance; serving the real economy; anti-unfair competition	Regulatory reporting; on-site inspections; routine approvals and supervision; relevant research activities, discussions and meetings	Timely respond to regulatory policy requirements, take the initiative to submit work reports, cooperate with on-site inspections, and participate in regulatory research and discussion meetings.
Shareholders and investors	Corporate governance; comprehensive risk management; enhancing shareholder returns; information disclosure	General meetings; results announcement; the Stock Exchange website; the Bank of Chongqing website and WeChat official account; investor engagement activities	Regularly hold general meetings of shareholders and performance briefings, disclose information in a timely manner through various channels, organize investor exchange activities, and enhance shareholder returns.
Customers	Data security and customer privacy protection; innovative products and services; technology finance; green finance; inclusive finance; pension finance; digital finance; charitable activities	Bank of Chongqing website and WeChat official account; 956023 customer service hotline; remote services; customer care activities; customer satisfaction surveys	Attach importance to the protection of consumers' rights and interests, strengthen data security management, optimize products and services, carry out customer care activities, conduct customer satisfaction surveys, and improve customer experience.
Employee	Employee legitimate rights and interests, employee remuneration and benefits, employee training system, anti-corruption and integrity in the workplace	Employee representatives' meeting, employee care activities, employee satisfaction survey	Safeguard employees' rights and interests, improve salary and welfare, strengthen staff training, conduct employee satisfaction surveys, and enhance employees' sense of belonging
Suppliers and partners	Responsible procurement, anti-corruption and integrity in the workplace	Business engagement and cooperation; tendering and bidding; routine communication	Standardize procurement procedures, strengthen compliance management, and enhance business cooperation and daily communication

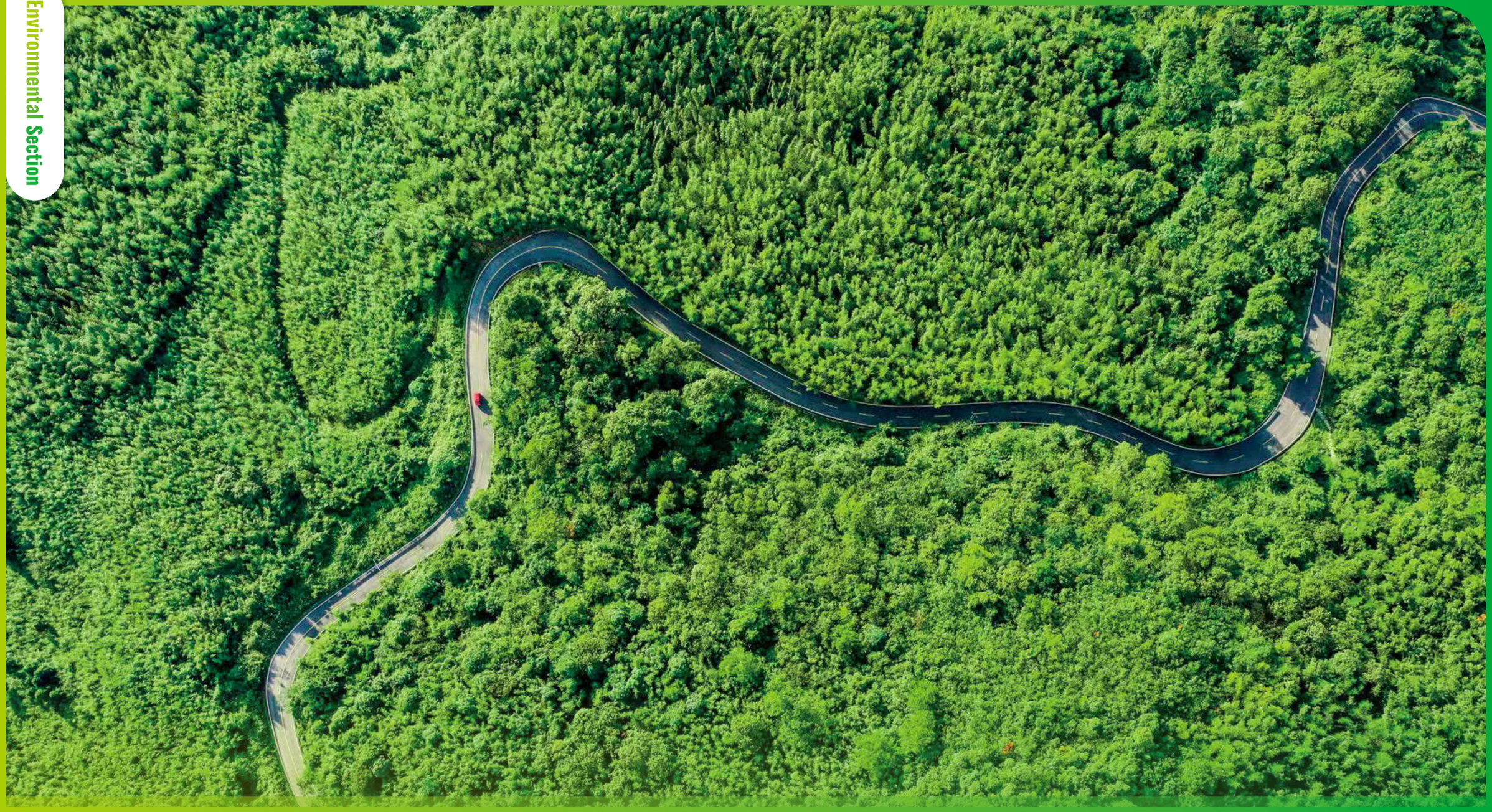
Results of the Double Materiality Assessment

Based on the earlier processes of topic identification, topic assessment, as well as stakeholder communication and feedback, the Bank conducted a comprehensive assessment of both impact materiality and financial materiality for each topic. A double materiality matrix was then developed to scientifically define the scope of material topics. Following review and approval by the Board of Directors of the Bank, a total of 17 topics were identified as material topics and are disclosed in this report.

Dual Materiality Analysis Matrix



1. Technology-driven finance
2. Green finance and climate change response
3. Inclusive finance
4. Pension finance
5. Digital finance
6. Rural revitalization
7. Consumer protection
8. Intensified risk management and control
9. Improvement of corporate governance
10. Dedication to workforce development
11. Higher returns for shareholders
12. Innovation of products and services
13. Operation in compliance with laws and regulations
14. Green and low-carbon operations
15. Stakeholder communication
16. Pursuing procurement accountability
17. Conducting charity activities



Advancing Green Principles and Strengthening Climate Governance

- Governance
- Strategy
- Management of impacts, risks and opportunities
- Indicators and targets
- Green finance innovation
- Green practices

Bank of Chongqing adhered to the development principle of prioritizing eco-environmental conservation and pursuing green, low-carbon growth, continuously enhancing its green finance service capabilities and supporting the development of the Chongqing Green Finance Reform and Innovation Pilot Zone. By coordinating efforts in product and service, risk management, internal governance, and brand building, the Bank continuously explored and innovated financial products and service models, created replicable and scalable benchmarks, and injected financial momentum into transforming "lucid waters and lush mountains" into invaluable assets. As of the end of 2025, the Bank's green finance balance reached RMB97.7 billion.

The Bank has been rated as a Level 1 bank for green financing by NFRA Chongqing Office for two consecutive years and was awarded the GF60 Best Sustainable Financial Institution. As the only bank in the city invited to participate in the exhibition on the achievements of digital Chongqing development, the Bank's Kexuecheng Sub-branch became its first carbon-neutral outlet, with its overall strength being increasingly recognized.



The Bank was awarded the GF60 Best Sustainable Financial Institution



Gaoxin ub-branch of Bank of Chongqing achieved carbon neutrality in its own operation.

Governance

Organizational structure

Bank of Chongqing adheres to the core principle of "green leadership" and has established a dedicated green finance service system covering five levels: the board of directors, senior management, head office, branch offices, and sub-branches. The Bank has also set up a green finance task force to promote the implementation of green finance initiatives, and has established governance structures and mechanisms to address climate change. In 2025, the Green Finance Task Force held a total of three working meetings.

Board of directors

The Board of Directors places strong emphasis on ESG management, green finance, and climate risks. It has integrated sustainable development into strategic planning. The Bank's 14th Five-Year Plan explicitly states the commitment to providing financial support for green development, enhancing specialized services, and strengthening supporting capabilities. The Board of Directors has established a Strategy and Innovation Committee, which oversees the progress of ESG targets, leads green innovation, and provides key decision-making recommendations to the Board of Directors.

Senior management

The Bank has established a green finance task force led by a member of the Bank's senior management. The task force comprises key representatives from over 20 relevant departments as well as Chongqing Xinyu Financial Leasing Co., Ltd. The task force is responsible for coordinating and promoting the Bank's green finance business. "Continuously delivering a strong performance in green finance" has been incorporated into the head office's 2025 GS assessment indicators, in order to further advance the development of green finance across the Bank.

Head office

At the head office level, Bank of Chongqing has formally established a first-level department, the Green Finance Department, becoming one of the first institutions in Chongqing to receive regulatory approval for a green finance division. The department coordinates the green finance task force to jointly advance green development across the Bank. The green finance task force integrates front office for business development, including the Corporate Banking Department, Inclusive Finance Department, and Personal Banking Department; middle office for service support such as the Risk Management Department and Risk Assessment Department, the Asset and Liability Management Department; and back office for supervision and security including the Human Resources Department and the Office of the Board of Directors. In 2025, the task force fully completed the key initiatives set at the beginning of the year. Through coordinated efforts, the Bank enhanced its distinctive, differentiated, and integrated green finance service capabilities, advanced green operations, and fostered a broad consensus on the philosophy of green development.

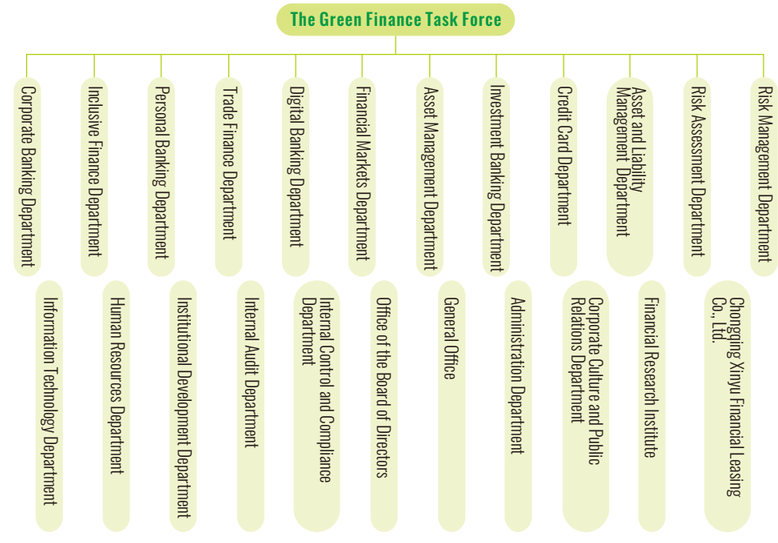
Branch offices

Branch outlets have established green finance service centers to implement decisions made by the head office, while sub-branches have designated green finance commissioners to promote the implementation of green finance business. Corporate banking departments at branch outlets have assigned dedicated green finance personnel responsible for advancing green finance development within their respective jurisdictions in line with the unified arrangements of the head office.

Sub-branches

The Bank actively promoted the development of green branches and encouraged branch outlets to explore innovations in green finance systems and mechanisms within the Green Finance Reform and Innovation Pilot Zone. As of the end of 2025, Tongnan Sub-branch has obtained regulatory approval to operate as a green sub-branch.

Organization Chart of the Green Finance Task Force



Governance process

The Board of Directors and relevant specialized committees of the Bank reviewed or received reports on topics related to ESG and green finance to stay informed and assess associated risks and opportunities. The Board of Directors and the Strategy and Innovation Committee regularly reviewed proposals such as the Social Responsibility (ESG) Report and the Work Report on Green Finance on an annual basis, ensuring that ESG-related matters, including climate risks, are integrated into the Bank's overall business and development strategy. The Board of Directors and the Risk Management Committee reviewed risk monitoring reports on a quarterly basis and reviewed proposals such as the risk management strategy annually, ensuring that all risk indicators, including ESG risks such as climate risk, align with the risk appetite set by the Board.

Professional skills

Board members of the Bank possess extensive experience and a high level of professionalism in banking and related fields. They have accumulated rich professional knowledge and practical experience in areas such as risk management, economic and financial research, capital management, and financial and accounting management, providing strategic guidance for the Bank's sustainable development. Mr. ZHU Yanjian, Mr. ZENG Hong, Mr. CHAN Fung Cheung, and Ms. WANG Qinlin possess relevant experience and expertise in climate risk management. Among them:

Mr. CHAN Fung Cheung serves as Co-Convener of the Green and Sustainable Finance Committee of the Hong Kong UNESCO Association, has long been committed to promoting the dissemination and practice of sustainable finance concepts worldwide. As a professional judge and convener for the Greater Bay Area ESG Achievement Awards, Mr. CHAN has encouraged a number of enterprises to integrate sustainable development principles into their strategies and operations.

Incentive echanism

The Bank has systematically improved its green finance assessment and incentive mechanism through institutional and mechanism development. In terms of institutional support, it has formulated and issued the *Measures for Internal Funds Transfer Pricing of RMB Deposits* and *Loans and the Measures for Economic Capital Assessment of Branches*, granting clear policy preferences to green finance-related businesses. In terms of assessment implementation, a bank-wide green finance assessment indicator system has been established covering both head office departments and branches, with core indicators including outstanding green credit and new green credit increments. This assessment has been incorporated into the Bank's overall KPI system, with evaluation results directly linked to the remuneration and annual comprehensive performance ratings of relevant departments and their principals. In terms of business guidance, the green loan issuance performance of branches has been included in the tiered-bank evaluation indicator system, effectively motivating all branches to expand the scale and proportion of green credit.

Strategy

Bank of Chongqing actively practiced the philosophy of green development. Leveraging the major opportunities presented by the Chongqing Green Finance Reform and Innovation Pilot Zone and climate investment and financing pilot initiatives, the Bank was advancing the group-wide development of green finance. It aimed at meeting customers' comprehensive financial needs under the "dual carbon" goals, promoting a comprehensive green transformation of economic and social development in an orderly manner, and driving the reform and development of green finance towards a greener future.

Climate and environmental policies and systems

The Bank has established a green finance management mechanism covering five major categories, integrating green and sustainable principles into its development strategy and the Bank's overall development plan. It sets growth targets and key tasks, clarifying the approach and direction of the Bank's green finance development. The Bank has also improved its green finance system spanning five categories—planning, credit, assessment, products, and management—to support the standardized development of green finance business, stimulate internal momentum, and prevent climate change risks. Controls are implemented covering the entire process of pre loan, in loan, and post loan.

File Name	File Category	Main Content
Special Work Plan for Developing Green Finance	Plan	Deploy green finance work for the entire bank
Development Plan Report of Chongqing Bank Co., Ltd. for the 14th Five Year Plan (Revised in 2024)	Plan	Develop strategic development goals for building a sustainable bank, committed to addressing climate change and protecting the ecological environment as a climate friendly and eco-friendly bank
Guidelines for Credit Policy of Chongqing Bank in 2024 (General Outline)	Credit	Including basic principles, overall requirements, green investment strategy, two highs and one surplus control, and business management strategy
Management Measures for Credit Business Loans of Chongqing Bank Co., Ltd. (2024 Edition)	Credit	Standardize loan management work and strengthen operational risk control in the loan process. Refine the loan disbursement process, implement the regulations that need to be followed in the disbursement process, and clarify the corresponding risk control measures
Guidelines for Credit Policy of Chongqing Bank Co., Ltd. in 2024 (General Outline)	Credit	Support the pollution reduction and carbon reduction transformation of key industries such as electricity, steel, non-ferrous metals, and building materials, as well as the improvement of environmental performance levels of industrial enterprises, to ensure that credit projects are green and compliant, and adhere to the one vote veto system for environmental evaluation
Pricing Method for Internal Funds Transfer of RMB Deposits and Loans by Chongqing Bank in 2025	Assessment	Clarify the preferential policies for green loan assessment
2025 Major and Medium sized Line Stage Special Incentive Plan	Assessment	Rewards will be given to business units upon the implementation of green finance characteristic products, such as pledge/mortgage loans for carbon emission rights, pollution emission rights, forest rights, or sustainability-linked loans.
Management Measures for the Recognition of Green Financial Business of Chongqing Bank Co., Ltd (Trial)	Product	Define green finance business and provide underlying data support for assessment and other work
Management Measures for Sustainable Development Linked Loans of Chongqing Bank Co., Ltd	Product	Clarify the definition, key elements, division of responsibilities among responsible departments, admission conditions, and processing procedures of sustainable development linked loans
Management Measures for Pollution Rights Mortgage Financing Business of Chongqing Bank Co., Ltd	Product	Clarify the definition, key elements, division of responsibilities among responsible departments, admission conditions, and processing procedures for the mortgage financing business of pollutant discharge rights
Management Measures for Carbon Emission Pledge Financing Business of Chongqing Bank Co., Ltd	Product	Clarify the definition, key elements, division of responsibilities among responsible departments, admission conditions, and processing procedures for carbon emission pledge financing business
Chongqing Bank Credit Risk Management System Group Risk Warning Management Measures (2020 Edition)	Management	Clarify the definition of risk warning, the principles that risk warning should follow, the classification of warning signals, and the confirmation and application of warning signals
Work Rules of the Strategy and Innovation Committee of the Board of Directors of Chongqing Bank Co., Ltd	Management	Clarify that the Strategy and Innovation Committee of the Board of Directors needs to regularly review the Bank's social responsibility and green finance work
Post loan Management Measures for Corporate Business of Chongqing Bank Co., Ltd	Management	Post loan management follows the principles of continuous customer management, full-process business management, timely risk warning management, and comprehensive credit risk management.
Chongqing Bank Co., Ltd Procurement Management Measures	Management	Deeply integrate the concept of green environmental protection into the entire procurement process, and strictly implement the provision in the method that energy-saving and environmentally friendly products should be prioritized for procurement

Climate Risk Identification and Response

Climate Risk and Response Measures of Chongqing Bank

Risk Type		Risk Description	Main Impact	Time Range	Measures
physics risk	acute risk	Rainstorm, flood, continuous high temperature and other rare and highly destructive events.	Causing damage to the bank's infrastructure, affecting the safety and attendance of employees, reducing the ability to provide services to customers, affecting business continuity, and resulting in increased operating costs.	Short-term	Strengthen physical risk prevention and response, closely monitor hydrological and meteorological warning information, increase safety inspections, actively prevent and respond, and ensure stable and orderly operation of business; Strengthen business continuity management, improve emergency plans, conduct emergency drills, make sufficient emergency reserves, enhance emergency response capabilities, and proactively respond to business interruption risks that may be caused by climate change.
	chronic risk	Greenhouse gas emissions, global warming.	Climate change will cause damage to customer assets, business interruption, and depreciation of collateral, coupled with repair costs and industry production pressure, resulting in an increase in bank default and loss rates.	Medium to long term	Dynamically evaluate the risk of collateral depreciation and customer resilience. Provide green transformation financial support to high-risk industry clients, support their energy-saving transformation and resilience construction, and reduce physical risk exposure.
transformation risk	Changes in Public Policy and Legal Litigation	The bank fails to timely identify the adaptive risks and legal litigation risks brought by policy changes to the loan subject. The policy and regulatory risks faced by banks due to their failure to transform their business in a timely manner.	The increase in operating costs and credit risk due to policy changes affects the asset quality and profitability of the Bank; Direct financial losses incurred by the Bank due to regulatory fines, litigation compensation, and other similar items.	Short to medium and long term	Closely monitor policy adjustments and conduct timely impact analysis at the business level, strengthen post loan management of green finance business, and achieve dynamic and refined management to control risks and stabilize investment value.
	technology risk	Under the dual carbon background, emerging enterprises are squeezing the business of traditional enterprises.	Due to the rapid development and application of low-carbon transformation technologies, traditional high carbon technologies or projects invested by banks face the risk of early impairment and difficulty in recovering funds.	Medium term	Closely follow the evolution trends of key industries, moderately layout low-carbon technology enterprises with growth potential to hedge the risks of high-carbon asset exit and expand new growth space for transformational finance.
	market risk	Climate change causes price fluctuations in financial markets; under the dual carbon background, the market's attention to ESG investment is increasing day by day.	Macroscopically, extreme weather conditions drag down economic growth, push up inflation, and transmit asset prices and market fluctuations through supply chain and resource environment disturbances; on a micro level, under the guidance of ESG, investors' preferences have shifted, causing collateral to face revaluation and depreciation, thereby increasing the probability of default and losses.	Medium to long term	Fully identify the risk factors of financial instruments in the trading book, prudently establish valuation models, and formulate response strategies in advance.
	reputation risk	During operations, the provision of financing to highly polluting and high-carbon industries (such as coal and heavy chemical industries) indirectly caused environmental damage, resulting in negative public opinion.	The occurrence of environmental violations, safety accidents, or carbon emissions issues by credit granting enterprises may attract the attention of stakeholders and regulatory authorities, resulting in associated reputation risks. The credit structure with a high proportion of two highs industries is susceptible to targeted scrutiny in external audits and regulatory inspections.	Short to medium and long term	Incorporate environmental and carbon emission performance into credit access and duration management, and strengthen monitoring of risk exposure in "two high" industries; improve information disclosure and stakeholder communication mechanisms, proactively respond to regulatory and market concerns, and enhance ESG ratings and external evaluation performance.

Identification and Seizure of Climate Opportunities

Climate Opportunities and Financial Impact of Bank of Chongqing

Opportunity Type	Description	Financial Impact	Horizon
Resource efficiency	Implementing green operations. The head office building uses river water as a renewable energy source for centralized heating and cooling; lighting and air conditioning are managed through an integrated intelligent control system; paperless office practices are being promoted extensively; charging stations are being gradually installed in office buildings to actively support the development of new energy vehicles and reduce vehicle exhaust emissions.	Improving resource efficiency and lowering operating costs by reducing unnecessary waste.	Short to medium term
Products and services	Actively innovate green products and optimize service models. While continuing to launch Chongqing's first equity pledge/mortgage loan related to GEP and other such products, the Bank seized opportunities in transition finance by introducing sustainability-linked loan products, and launched the city's first industrial "Green Efficiency Loan".	Increasing revenue and generating profits through innovative products and high-quality services.	Short to medium and long term
Markets	The demand for funding to achieve the "dual carbon" goals continues to grow, and the funding gap needs to be addressed by the financial system through market-based mechanisms. Providing green financial products and services helps explore new markets and increase revenue.	Increase revenue through expanding business channels.	Medium to long term
Climate resilience	By adopting various measures to enhance resilience to climate change, such as increasing investment in and support for green industries, the Bank can strengthen its capacity for sustainable development, effectively increase asset valuation, and create more stable long-term value.	Strengthen the capability to address climate change and enhance the ability to create sustainable value.	Long term

Climate Opportunities and Value Chain Impact of Bank of Chongqing

Opportunity Type	Impact on the Bank's Business Model and Value Chain	Value Chain Stage Affected by the Opportunity
Resource efficiency	Promoting the development of green credit, green bonds, and other products. Prioritizing investment in low-carbon projects such as energy efficiency upgrades.	Downstream value chain, bank investment portfolio
	Improving energy utilization efficiency and reducing energy consumption. Reasonably mitigating policy risks such as carbon emission limits, and enjoying policy benefits such as low-carbon subsidies or tax incentives.	Direct operations
Products and services	Facilitating customer structure adjustments and optimizing asset allocation.	Downstream value chain, bank investment portfolio
	Reducing dependence on traditional energy sources.	Direct operations
Markets	Strengthening forward-looking business layout in green and low-carbon transition industries.	Downstream value chain, bank investment portfolio
Climate resilience	Avoiding future losses, generating positive economic returns as well as additional environmental and social benefits, and enhancing the value of the investment portfolio.	Downstream value chain, bank investment portfolio
	Enhancing adaptability to future regulatory changes. Improving operational climate resilience and real-time response capability to climate change.	Direct operations

Measures and effects taken to address climate risks and opportunities

The Bank has disclosed its Social Responsibility (ESG) Report for many consecutive years, conveying the company's environmental risk management to its daily business philosophy; establish a specialized team for green finance and conduct regular exchanges to integrate sustainable management and environmental impact assessment throughout the entire investment and financing process. The measures taken by our bank to address climate risks are detailed in Climate Risk Identification and Response, which will not be repeated in this section. The measures to address climate opportunities are as follows:

Resource efficiency opportunities

Promote green office and low-carbon operation, implement energy-saving and water-saving transformation, paperless approval and online process, and advocate Clean Your Plate Campaign and green travel. By implementing energy-saving renovations and precise resource management in buildings, we aim to continuously reduce energy consumption, carbon emissions, and operating costs, and actively promote the construction of carbon neutral network sites.

Around the circular economy industry chain, accurately identify high-quality enterprises in the fields of comprehensive resource utilization, renewable technology, and emission reduction services, and carry out targeted layered marketing and customer expansion. By optimizing the allocation of green assets, continuously improving the resilience of credit structure, enhancing the stability of asset quality and the ability to adapt to low-carbon transformation.

Products and services opportunities

Design over 20 green finance specialty products to meet differentiated financing needs and continuously improve product usage depth.

Establishing the first corporate ESG rating system in the central and western regions, evaluating the sustainable development potential of enterprises from three non-financial perspectives: environmental, social, and governance, and providing more high-quality and distinctive services for enterprises with strong environmental awareness and significant contributions to mitigating or responding to climate change.

Market opportunities

Green finance and transition finance complement each other, jointly serving the green and low-carbon transformation of the economy and society, and mitigating the greenhouse effect.

Provide credit resources to industries that adapt to or mitigate environmental (climate) change.

Climate resilience opportunities

Signed a strategic cooperation agreement on climate investment and financing with the government, actively addressing climate change, and helping the economy and society enhance climate adaptability and development resilience.

Quantitative analysis of climate risks and opportunities

The Bank actively explored and identified potential operational challenges posed by climate change, launching a green finance risk stress testing project and developing related stress testing management tools. These tools integrate both physical risks (such as heatwave and flood scenarios) and transition risks (such as carbon pricing scenario), focusing on key industries most affected by climate change. The Bank proactively and quantitatively assessed the potential risk impacts of climate-related environmental factors on its credit assets.

Regarding the testing scenarios and risk transmission, utilizing quantitative models, to assess the transmission of climate and environmental risks to the increase in the Bank's non-performing credit assets.. The results indicated a certain rise in the Bank's non-performing loan (NPL)ratio under various stress scenarios, but the overall risk remained controllable. Next, the Bank selected physical risk scenarios (such as heatwave and flood scenarios) and transition risk scenarios (such as carbon pricing scenario), focusing on industries most affected under each scenario (e.g., agriculture, power). Key customers were identified, and the financial performance of individual customer under each stress scenario was assessed. Changes in customer credit asset risks were quantitatively evaluated in terms of default probability and rating migration. The results showed that some customers experienced a certain increase in default probability and downward migration under the stress scenarios, but the overall risk remained controllable and would not significantly impact the Bank's stable operations.

In the future, the Bank will continue to actively explore the potential impact of climate and environmental risks on credit assets. Through providing forward-looking assessments, it aims to offer meaningful guidance for its green strategy adjustments and routine risk monitoring.

Climate-related transition plan

During the 14th Five-Year Plan period, the Bank formulated the *Special Work Plan for the Development of Green Finance*. At the beginning of each year, a meeting of the green finance task force is held to set the annual work plan and conduct quarterly reviews of progress. Through the joint efforts of 23 member departments of the green finance task force, the Bank's green finance assets have achieved a robust compound annual growth rate (CAGR) of over 30% for five consecutive years. The proportion of green credit in the Bank's total general loans has continuously increased, with funds consistently channeling into critical sectors such as greenhouse effect mitigation and circular economy.

Management of impacts, risks and opportunities

Regarding addressing climate risks, the Bank supported the robust advancement of green finance, adhered to a prudent risk appetite, and regularly formulated risk management strategies. It identified green and low-carbon transformation as one of its business development directions.The Bank also strengthened support for green finance and continuously improved its risk management system.

The Bank integrated the identification and assessment of climate and environmental risks into its overall risk management framework. It included the implementation of green finance policies within the scope of internal audits, keeping the NPL ration for green credit below the Bank's average level.

The Bank continuously monitored changes in customers' environmental, social, and governance (ESG) risk profiles, including, but not limited to whether customers have committed environmental violations. Upon the occurrence of a material risk incident, the Bank would promptly activate immediate risk mitigation measures.

Identification and assessment of climate and environmental risks

The Bank identified corporate climate and environmental risks through a multi-dimensional framework encompassing industry sectors, production processes, operational scales, and environmental compliance records. It integrated rating models into the green finance management system to enable intelligent classification of corporate environmental risks, while automatically generating early warning triggers to help personnel quickly identify customers' climate and environmental risks.

The Bank has established a scientific and reasonable standardized framework for the dynamic assessment and classification of environmental and social risks. Based on the customers' inherent risk profiles and the environmental impact of their projects, the Bank categorized corporate climate and environmental risks into three levels: Class A (high risk), Class B (medium risk), and Class C (low risk), with differentiated control measures are strictly applied to each level.

Customer/Project Category	Definition	Management Measures
Class A	Customers or projects whose construction, production, or business activities may cause significant environmental changes with consequences that are difficult to eliminate.	In principle, new customers are not eligible for access, and existing customers should have their exposure promptly reduced.
Class B	Customers or projects whose construction, production, or business activities may cause adverse environmental and social consequences, but which are relatively easy to eliminate through mitigation measures.	To strengthen risk exposure management by conducting monitoring, early warning, and differentiated post-loan control measures, increase the frequency of post-loan inspections, and enhance dynamic analysis and evaluation.
Class C	Customers or projects whose construction, production, or business activities are not expected to cause significant adverse environmental or social consequences.	To manage in accordance with relevant credit policies, product management systems, and credit management systems.

Climate and environmental risk management and control process

The Bank continuously strengthened the philosophy that "risk management creates value", establishing a comprehensive risk prevention and control system covering pre-loan, in-loan, and post-loan stages. This approach ensured standardization and normalization of risk management, further enhancing the Bank's overall governance capabilities.

During the pre-loan due diligence stage, for businesses classified as Class A (high risk) and Class B (medium risk), the Bank conducted environmental and social risk due diligence by collecting corporate environmental impact assessment reports, pollutant discharge permits, greenhouse gas emissions data, and other relevant information. It comprehensively analyzes the climate and environmental risks, incorporating the customer's ESG performance into the pre-loan investigation report as an important consideration in credit appraisal.

During the in-loan review stage, the Bank strictly implemented the environmental one-vote veto policy, exercising strict control over companies in industries characterized by high energy consumption, high pollution and overcapacity. For Class A (high-risk) businesses, an independent third-party review of the company's environmental and social risk management system is mandatory. For high-impact companies, their environmental information serves as essential prerequisite for credit approval.

During the post-loan management stage, environmental and social risks are incorporated into the risk monitoring framework. For businesses classified as Class A (high risk) and Class B (medium risk), independent post-loan monitoring of environmental and social risks must be conducted to ensure that these risks remain strictly mitigated throughout the project's operational lifecycle.

Credit policies

The Bank has formulated the Credit Policy Guidelines of Bank of Chongqing Co., Ltd. in strict alignment with national macro-economic policies, industrial policies, and green credit standards. The guidelines explicitly designate green finance as a strategic orientation and establish a multi-dimensional credit policy encompassing industry-specific, product-based strategies.

The Bank supported green transformation in key sectors.

It actively guided credit resources towards key areas that meet ESG requirements, such as industrial process innovation and equipment upgrading in traditional industries, and the low-carbon transitions. To diversify its green service suite, the Bank flexibly utilized monetary policy tools such as Carbon Emission Reduction Facility, and actively exploring green products including emission trading and pollutant discharge permits to provide tailored financial services for the green industry. Differentiated credit strategies were established to direct credit resources towards enterprises with advantages, technological capabilities, and market potential, thereby reducing industry credit risk.

Differentiated execution mechanisms for green loans.

In terms of the green credit channel, the Bank established a fast-track approval channel for green loan business by implementing an appointment-based system, conducting parallel processing, and ensuring time-bound reviews. For pricing authority and range, the Bank provided concessions through preferential FTP and adjustments to economic capital coefficients; establishing special rewards for large and medium-sized initiatives to motivate branch outlets that actively participate in green finance product innovation.

Credit review

The Bank takes the ESG evaluation system as a reference for credit decision-making. The ESG evaluation is presented as a separate section in the pre-loan due diligence report. Key ESG performance data of enterprises, such as carbon reduction, pollution control and ecological improvement, are used as non-financial reference factors in loan review. The Bank adheres to the environmental protection bottom line to ensure that credit projects are green and compliant.

The Bank continues to strengthen the guarantee mechanism for green financial services. For recognized green financial businesses, the Bank clearly define the review time limit and implement a full-process green channel mechanism. Through digital upgrading, the Bank updates the identification model of the green financial management system to the latest version issued by regulators, and timely guide green financial businesses in accordance with the latest regulatory requirements.

Evaluation Process of the ESG Risk Assessment Model

The Bank conducts quantitative scoring of credit customers across three core dimensions: Environmental (E), Social (S), and Governance (G). By aggregating these scores to establish a comprehensive ranking and rating system, the Bank generates standardized ESG evaluation reports to provide a perspective on each customer's ESG performance.

Scoring	Ranking	Rating
The ESG evaluation framework is built upon 123 indicators across Environmental, Social, and Governance pillars. The higher the total score, the stronger the customer's ESG capability.	Credit customers are ranked based on their total ESG scores, with rankings updated on a quarterly basis.	Credit customers are rated based on their ranking percentile, categorized into a nine-tier matrix: A1, A2, A3, B1, B2, B3, C1, C2, and C3.

Credit Review Process

Pre-credit Investigation Stage

In accordance with the industry and regional characteristics of the proposed credit project, strengthen due diligence for credit granting, and use digital tools to assist in the identification and judgment of green finance certification. Conduct preliminary risk investigation on customers based on ESG indicators.

Credit Review Stage

Carry out strict compliance review on the proposed credit project. In line with regulatory and policy requirements of different industries, verify the completeness, legality and validity of administrative licenses of the project in environmental protection, land use, safety and other aspects. Meanwhile, take ESG risk rating as an important basis for credit decision-making. A one-vote veto shall be imposed on enterprises with major environmental and social risks or substandard environmental protection.

Credit Limit Activation Stage

Take the customer's ESG risk management status as an important basis for loan disbursement. Conduct review in strict accordance with requirements such as environmental protection standards specified in the credit approval. The credit limit can be activated only after the conditions are met. In the future, risk detection and identification before loan disbursement will be strengthened. Loan disbursement shall be suspended for customers with potential ESG risks before disbursement.

Post-loan and Post-investment Management Stage

In the daily monitoring of green finance business, special attention shall be paid to changes in customers' environmental, social and governance risks, including but not limited to environmental violations by customers, work safety performance, and misappropriation of green credit funds. Where potential risks are identified, targeted post-loan management measures shall be formulated and implemented in a timely manner. In the event of major risk incidents, relevant risk disposal measures shall be taken promptly.

Indicators and targets

Balance of green loans(Unit: RMB100 million)

Indicator	2025	2024	YoY Change (%)
Green Upgrade of Infrastructure	382.75	280.51	36.45
Ecological Protection, Restoration and Utilization	194.82	154.77	25.88
Environmental Protection Industry	81.86	43.76	87.07
Energy Conservation and Carbon Reduction Industry	44.11	32.71	34.85
Green Trade	42.43	30.11	40.92
Recycling and Resource Utilization Industry	49.83	26.61	87.26
Green and Low-Carbon Energy Transition	33.39	22.98	45.30
Green Services	8.63	5.60	54.11
Green Consumption	5.22	4.58	13.97
Total	843.04	601.62	40.13

Note: In accordance with the *Notice on Financial Statistics of Financial Institutions for 2025* (Yin Fa [2025] No. 8) issued by the People's Bank of China, loans provided by financial institutions for project investment and financing, project operation, risk management and other services in sectors such as environmental protection, energy conservation, clean energy, green transportation and green buildings, to support economic activities in areas including environmental improvement, climate change response, and resource conservation and efficient utilization.

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

Item	Unit	2025	2024	2023
Emission of vehicles (scope 1)	Ton	24.13	25.71	21.34
Emission of canteen LNG emission (scope 1)	Ton	103.4	105.33	71.56
Emission of electricity use (scope 2)	Ton	1,754.96	1,763.5	1,614.51
Total GHG emission	Ton	1,882.5	1,894.54	1,707.41
Density of GHG emission	Ton/m^2 floor area	0.018	0.019	0.016

Note 1: Greenhouse gas emissions are calculated in accordance with the *Announcement on Issuing the 2023 Power Sector Carbon Dioxide Emission Factor issued* by the Ministry of Ecology and Environment and the National Bureau of Statistics.
Note 2: The floor area refers to the office floor area of the Head Office.

Air pollutant emission of public vehicles owned by the Head Office

Item	Unit	2025	2024	2023
NOx	kg	3.03	3.64	3.83
SOx	kg	0.165	0.176	0.146
CO	kg	59.39	65	55.47
PM2.5	kg	0.339	0.355	0.320
Pm10	kg	0.351	0.372	0.339

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

Resource consumption and intensity of the Head Office

Item	Unit	2025	2024	2023
Electricity consumption	10MWh	330.75	316.72	307.76
Electricity consumption density	kWh/m^2 floor area	32.37	30.98	28.94
Water consumption	10,000 tons	3.54	4.08	4.77
Water consumption density	ton/m^2 floor area	0.35	0.40	0.45
Gas consumption	10,000 m^3	3.76	3.83	3.25
Gas consumption density	m^3/m^2 floor area	0.37	0.35	0.31
Gasoline consumption (by vehicle)	10,000 l	1.12	1.19	0.99
Gasoline consumption density (by vehicle)	l/vehicle	1,018	1,081	900

Green finance innovation

The Bank actively aligned its operations with the national strategy for achieving the goals of peak carbon and carbon neutrality by establishing a green finance product ecosystem, forming a foundational product framework encompassing "green credit + green bonds + green consumption loans + green leasing" and constructing a specialized product portfolio of over 20 specific products across four series: energy conservation, pollution reduction, carbon reduction, and greening expansion. The advancement of green loans, green bonds, green consumption loans, and green leasing in an integrated manner ensures the cohesive implementation across sectors including green manufacturing, energy, transportation, buildings, and agriculture and forestry.

Green credit

By the end of 2025, Bank of Chongqing has thoroughly implemented the national "Dual Carbon" strategy and continuously increased credit support for the green economy, low-carbon economy and circular economy, achieving leapfrog growth in green finance business.The Bank's green credit balance (in accordance with PBoC standards) exceeded RMB 84.3 billion, representing a net increase of RMB 24.2 billion from the beginning of the year, with a growth rate of 40%.The proportion of green credit in the Bank's total general loans continued to rise, marking remarkable results in the "green-oriented" adjustment of the credit structure. In terms of service breadth and depth, the Bank's green finance covered a wide range of customers, serving more than 4,000 corporate and individual clients in total.It has not only provided targeted support to leading enterprises in green industries such as clean energy, energy conservation and environmental protection, but also effectively reached small, medium and micro enterprises and individual green consumption scenarios through innovative financial products.

Green bonds

As of the end of 2025, the Bank had cumulatively issued RMB13 billion in green financial bonds and invested USD740 million in offshore green bonds, ranking first among all local corporate banks in Chongqing in both respects. It underwrote green bonds worth RMB 3.3 billion, and the service model for green bonds has been continuously enriched.

Centered on the Yangtze River Economic Belt strategy, the Bank gave priority to green bond issuances aligned with major strategic initiatives, facilitating cross-border capital flows for green, low-carbon, and sustainable projects. The Bank's offshore bond customer base spans pivotal municipality and provinces along the Yangtze River, including Chongqing, Sichuan, Hubei, Jiangsu, and Zhejiang, which strongly promoted regional green economic development. By continuously elevating its green finance service capabilities and improving cross-border financing channels, the Bank realized investment in offshore green bonds exceeding RMB4 billion in 2025.

The Bank improved the green bond underwriting service mechanism, it sorted out and studied the latest green bond policies, regulations and market cases of the National Association of Financial Market Institutional Investors. Also, it dynamically adjusted the operational guidelines and marketing strategies for green bond underwriting business. Besides, it conducted training and market research on green bond underwriting business, screened and opportunistically identified target clients and intended projects for green bonds.

The Bank participated in the underwriting of 2025 Third Tranche Green Directional Debt Financing Instrument issued by Chongqing Changshou Investment Development Group Co., Ltd. on August 20, 2025. The proceeds were used to refinance the "22 Changshou Investment MTN002" green bond, and were ultimately directed to the hydrogen chloride recovery, the heat island center, and the dedicated railway lines.

The Bank also participated in the underwriting of the RMB3.2 billion 2025 green financial bonds (first tranche, variety I) issued by Chongqing Three Gorges Bank Co., Ltd. on November 19, 2025. The proceeds were allocated to green projects as defined in the *2025 Green Finance Project Catalogue*.

Green consumption

The Bank launched exclusive promotional offers revolving around daily-life scenarios such as green transportation and green home appliances. It amplified promotional efforts for exclusive benefits such as "RMB0.01-rides" on buses and light rail, advocating for low-carbon travel and raising customers' environmental awareness. Furthermore, the Bank has continuously improved the convenience of point redemption. Relying on its mobile banking and WeChat banking channels, it supports the consumer goods trade-in program through online redemption of green home appliances, digital and intelligent products.

The Bank rolled out the promotional campaign offering "RMB5 off on a RMB50 Top-up for Chongqing Payeasy Card" to incentivize public transit use, promote the sustainable development concepts of low-carbon travel and green consumption, and fulfil the Bank's social responsibility of serving public welfare and supporting green development. This campaign offered 48,000 benefit quotas, successfully attracting over 3,500 customer participations within its first month of launch.





Green leasing

The Bank's consolidated subsidiary, Chongqing Xinyu Financial Leasing Co., Ltd. (hereinafter referred to as "Xinyu Financial Leasing") capitalized on its inclusion as a partner financial institution in the "special loans for technological transformation" initiative. It fully utilized the "bank-leasing synergy" mechanism to continuously enhance the quality and efficiency of its services to Chongqing's green industries. The company has piloted projects in sectors including green energy, green vehicles, green machinery, and green computing power, thereby strengthening its professional expertise. As of the end of 2025, its green leasing portfolio stood at RMB9.3 billion.

Case

Xinyu Financial Leasing forged a new paradigm for green transportation

Xinyu Financial Leasing actively responded to the national "dual carbon" goals. By leveraging leasing as a strategic nexus, the company has established a "manufacturing-sales-operation" closed-loop ecosystem, creating a replicable and sustainable model for green transportation. In 2025, it facilitated the deployment of 1,010 new-energy light trucks for Qingling Motors, with a total value of RMB176 million. It is estimated that this initiative will achieve an annual carbon emission reduction of approximately 13,300 tons.



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Biodiversity conservation

The Bank was designated as a pilot bank for financial support to biodiversity conservation in Chongqing. By introducing innovative financial products, establishing dedicated green channels, and implementing preferential interest rate policies, the Bank has provided targeted support to a range of projects delivering significant ecological and social benefits. It has extended credit facilities exceeding RMB10 billion to key areas such as ecological restoration, pollution prevention and control, and forest therapy. These efforts have effectively facilitated the restoration of degraded ecosystems and the remediation of environmental pollution, achieving a harmonious integration of environmental, social, and economic benefits, making a solid financial contribution to building the ecological conservation belt in the upper reaches of the Yangtze River.

Case

First carbon neutrality bond investment was executed

Bank of Chongqing successfully executed an investment of RMB100 million in the 2025 Second Tranche Green Medium-Term Notes (Carbon Neutrality Bond) issued by Chongqing Rail Transit (Group) Co., Ltd. with a coupon rate of 2.38%. This transaction marks the Bank's inaugural participation in a carbon neutrality bond. The proceeds are strategically allocated to urban rail transit projects, which are poised to deliver substantial environmental benefits upon their completion and operation. The projects are projected to achieve an annual reduction of 1,754.05 tons of carbon dioxide emissions, 2.23 tons of nitrogen oxides and 0.04 tons of particulate matter and save 838.18 tons of standard coal equivalent.

Case

Launched the city's first mortgage loan integrating "collective forest land management right + ecological product value"

Focusing on the two paths of forest tenure reform and ecological product value accounting, Liangping Sub-branch granted a credit line of 45 million yuan to Chongqing Baili Bamboo Sea Tourism Development and Construction Co., Ltd., successfully launching the city's first combined mortgage loan of "collective forest land management right + ecological product value".

This business promoted the capitalization of forestry resources through green financial instruments, providing a replicable and scalable practical example for the realization of ecological product value.



Green practices

The Bank defined the objectives, principles, and implementation pathways for green operations. Relevant policies have been established covering green buildings, green operations, resource conservation, recycling, and supporting measures. These efforts aimed to further enhance energy conservation and emission reduction management, lower resource and energy consumption, and advance the development of a green and low-carbon bank. In 2025, the Bank maintained a record of zero major environmental violations, incurring no significant administrative penalties or criminal liabilities related to environmental incidents.

Green operations

The progress of the Bank's green operations in 2025

Management Area	Management Measures	Project Implementation Progress
Electricity Conservation	Lighting Management	– Use of intelligent lighting control systems; – Phased replacement of high-energy-consumption lighting fixtures, prioritizing procurement of fixtures with top-tier national energy efficiency ratings; – Daily inspections at scheduled intervals and locations to ensure lighting is deactivated in unoccupied areas; – Deployment of river water sources for renewable-energy-based centralized cooling and heating; smart lighting for workstations and parking garages.
	Air Conditioning Management	– Scheduled heating and cooling with clearly defined operating hours; – Further implementation of the "rational temperature setting" policy supported by daily inspections at scheduled intervals and locations to ensure air conditioning is turned off when unoccupied.
Water Conservation	Water Conservation	–Purchase water-saving products that meet the current national standard Level 2 requirements for high water efficiency and high energy efficiency; – Installation of sensor-activated faucets to optimize water flow control; – Regular inspection of water supply networks to promptly detect and repair leaks, minimizing unnecessary losses; – Selection of drought-tolerant plants for office green spaces and optimization of irrigation methods.

Management Area	Management Measures	Project Implementation Progress
Material Conservation	Paper Conservation	– Promotion of paperless office practices; encouragement of double-sided printing wherever possible; and establishing dedicated waste paper collection points for recycling. According to estimates, the company reduced office paper consumption by about 2,796 kg in 2025 compared with the previous year. It recycled 14 kg of waste toner cartridges and reduced the use of printer consumables by 182 kg.
	Reduction of Disposable Items	–Minimizing single-use items in favor of durable goods; promotion of multi-purpose reuse and replacing paper cups with ceramic or glassware.
Fuel Conservation	Establishing a Long-term Green Travel Mechanism	– Continued electrification of the official vehicle fleet to effectively reduce carbon emission intensity; – Installation of charging stations in parking garages to encourage the use of new energy vehicles.
Food Conservation	Promoting Food Conservation Concepts	– Display of food conservation slogans in the cafeteria.
Solid Waste Management	Establishing a Resource Recycling System	–Promote the use of renewable resources and reduce the use of disposable consumables. In terms of waste management, the domestic waste sorting management system is implemented in office areas. –The kitchen waste generated daily by the company is delivered to qualified enterprises for harmless treatment. Waste paper is regularly collected and transferred to waste treatment companies for recycling and disposal.









Green procurement

Guided by its *Procurement Management Measures*, the Bank strictly adhered to the provision that "priority shall be given to energy-saving and environmentally friendly products." Through rigorous qualification control, process optimization, and awareness building—the Bank has established a standardized, low-carbon green procurement management system. Environmental protection, energy conservation, and emission reduction were set as preconditions for supplier eligibility in engineering procurement, forming a tiered and categorized green access standard. The environmental credentials and energy performance of suppliers of key equipment—such as air conditioners and office furniture—were incorporated into critical evaluation metrics to ensure that construction activities comply with low-carbon requirements. For routine material procurement—including office supplies, electrical appliances, IT consumables, and work uniforms—suppliers were explicitly required to hold relevant environmental certifications or meet national environmental standards, thereby screening for green and compliant suppliers at the source. Furthermore, the Bank accelerated its digital transformation of procurement by operationalizing an integrated e-procurement system. The transition to electronic bidding has significantly reduced energy consumption and costs associated with personnel travel and material transport inherent in traditional offiine processes. The Bank also placed strong emphasis on fostering green procurement awareness among its staff to strengthen the Bank's green procurement capabilities.

Social dimension - Suppliers' data

Quantity of partnering supplies in 2025 by region

Region	Beijing	Guangdong	Shanghai	Sichuan	Chongqing	Others
Quantity	59	27	22	12	92	31

Participation in green finance group standard-setting

The Bank has issued the *Chongqing Evaluation Standard for Green and Low-Carbon Transition Projects* and developed group standards including the *Chongqing Industrial Green Efficiency Loan Business Operation Guide and the Financial Implementation Guide for the Vanadium-Titanium and Steel Industry Transition in the Chengdu-Chongqing Region*. In total, it has formulated 14 green finance standards, steadily enhancing its voice in the industry. It has initiated and applied for the national project Standardization Pilot of *Green Finance Services of Bank of Chongqing and the Chongqing Industrial Innovation Complex*, and co-founded the Green Finance Ecological Innovation Consortium. The Bank has continuously elevated its regional influence. Its professional leadership has been further strengthened through participation in research projects under the special committees of the China Society for Finance & Banking, where it conducted research on cutting-edge topics in transition finance and shared the Bank's typical practices in transition finance with industry peers.

Green finance talent development

The Bank has strengthened the training of green finance professionals and continuously enhanced green finance education and training by relying on the "Chongyin Academy" (Chongqing Bank Online Academy) and the OA office platform. Through the "Chongyin Academy", it launched an online training session on the "People's Bank of China Green Loan Special Statistical Adjustment Work", which was watched by over 900 person-times. Green finance-related courses were uploaded to the online learning platform of the "Chongyin Academy", with over 3,900 person-times participating in online course learning. A lecture column entitled "Financial Practice Lecture Hall" was launched on the "Chongyin Academy" online learning platform and the OA office network, where responsible senior executives took the lead in delivering the course *Green Finance Strategy, Practice and Outlook*.

The Bank strengthened its green credit capacity building by fully taking into account green credit knowledge and expertise in both dedicated and management positions. Green finance-related questions were added to the induction qualification examination for corporate client managers, which is organized on a monthly basis. Meanwhile, the Bank incorporated green credit courses into university training for middle-level cadres, new employee training, and outlet manager training, with a total of approximately 750 attendances recorded throughout the year. These efforts have effectively advanced the development of a green finance talent team and provided solid support for the Bank's green finance development.



Serving People's Livelihoods and Building a Better Society

- Serving national strategies
- Promoting pension finance
- Empowering talent development
- Advancing technology finance
- Advancing digital finance
- Promoting finance for good
- Developing inclusive finance
- Enhancing customer-centric services

Bank of Chongqing has deeply practiced the philosophy of "finance for the people". In the process of implementing major national strategies, the Bank continuously optimized financial supply, strengthened market connection, and improved service capabilities. It supported the high-quality development of key areas such as major projects, scientific and technological innovation, small and micro enterprises, and rural revitalization, and fully advanced the five major initiatives of finance. Meanwhile, empowered by digitalization and product innovation, the Bank injected financial vitality into various industries and continuously enhanced people's sense of gain and happiness.

Serving national strategies

The Bank deeply served major strategies such as the Chengdu-Chongqing Economic Circle and the new land-sea channel, the development of the Western Financial Center, provided targeted financial support to key sectors of the real economy and intensified efforts to advance the " Five Major Articles ". It was awarded the "Outstanding Unit for Comprehensive Contribution to Chongqing's High-quality Development" by the Chongqing Municipal Government.

Supporting the construction of a modern industrial system

The Bank rooted itself in "one municipality and three provinces", actively supported the construction of a modern industrial system, adhered to a market-oriented approach, and improved the financing product system covering the entire lifecycle of enterprises, achieving steady growth in corporate loan scale. As of the end of 2025, corporate loans increased by RMB96.864 billion compared to the beginning of the year, representing an increase of 30.95% compared to the end of the previous year, with the scale, increment, and growth rate all reaching record highs. In the Chongqing region, the Bank's growth rate surpassed the city's average, ranking among the top in the city and laying a solid foundation for the Bank to consolidate its trillion-scale operations.

Support key industries and fields

The Bank focused on key industries in "one municipality and three provinces", concentrated on the three trillion-level leading industries of intelligent connected new energy vehicles, next-generation electronic information manufacturing, and advanced materials, developed special plans, and organized special teams for promotion to provide high-quality services to various industrial customers. Utilizing featured products such as the "Intelligent and Integrated" product series and green series, the Bank steadily enhanced financial support in fields of large-scale equipment upgrades and trade-ins of consumer goods as well as major strategies and major areas. As of the end of 2025, both the increment and growth rate of loan to manufacturing industries hit new highs in the past five years. The Bank was rated as an "Model Entity in Manufacturing Loans" by the Chongqing Municipal Government.

Supporting the construction of the financial center in western China

The Bank attracted over RMB35 billion of funds into Chongqing through bond underwriting business. It contributed to the construction of the Chengdu-Chongqing Economic Circle, serving 8 issuers from Sichuan, which doubled compared to the previous year. The Bank made efforts to improve the "Five Major Articles" of finance, achieving a significant breakthrough in investment banking services for the national strategy for technological innovation – underwriting the first science and technology innovation medium-term notes in western China where a city commercial bank acted as the lead underwriter, specifically "25 Xi'an Science and Technology MTN001 (Science and Innovation Bond)". For the first time, the Bank underwrote a green debt financing instrument of non-financial institutions – "25 Changshou Investment PPN003 (Green)".

Supporting the new land-sea channel in China's western region

The Bank launched 20 measures for the new land-sea channel in China's western region, building an "inclusive credit to land-sea customers" trade finance brand and constructing five major product systems of "chain, finance, Hui, Chang and hedging", which was selected as a landmark achievement by the Chongqing SASAC. The Bank deepened the "one-bill system" multimodal united transportation financing business, strengthened exchange rate hedging actions, and the foreign exchange hedging ratio ranked first among local legal person banks. The financing balance for serving the construction of the new land-sea channel in China's western region exceeded RMB55 billion, showing remarkable growth.



Advancing technology finance

Bank of Chongqing focused on advanced manufacturing and new quality productive forces, providing full support for the development of Chongqing's "33618" modern manufacturing cluster system and the "416" layout of technological innovation. It has built a financial service system tailored to the full lifecycle of technology-based enterprises, continuously upgrading and promoting technology finance products to help middle and small-sized enterprises overcome technological bottlenecks and facilitate the commercialization of knowledge achievements.

Governance

The Bank has established a technology finance task force responsible for formulating development plans and key work tasks for technology finance, as well as coordinating the overall operation and development of the Bank's technology finance business across the front, middle and back offices, and establishing a collaborative promotion mechanism involving the head office, branches and sub-branches. An agile mechanism has been put in place, under which agile teams were formed to conduct joint research on key product development and key service initiatives. The Bank has continuously improved its dedicated product and service system covering the entire life cycle of technology-oriented enterprises. In terms of building specialized outlets, Rongchang sub-branch and high-tech zone sub-branch have been selected as Chongqing specialized outlets for intellectual property pledge financing.

Strategy

The Bank has clearly identified "technology finance" as a key development direction for serving the real economy. It has *formulated the 2025 Implementation Plan for Key Tasks of Technology Finance of Bank of Chongqing* and the Strategic Development Plan of Bank of Chongqing Co., Ltd. Focusing on organizational support, product innovation, data empowerment, risk management and other areas, the Bank has promoted the establishment of a multi-tiered service system covering the entire life cycle of technology-oriented enterprises.

Management of impacts, risks and opportunities

Strengthening support mechanisms and optimizing technology finance assessment and incentive policies. The Bank reinforced its dedicated technology finance task force and formulated the 2025 implementation plan for key technology finance initiatives to advance priority tasks. Technology finance was designated as a key area of credit support, benefiting from a fast-track channel established for credit approval. Key performance metrics such as the incremental loan growth for tech enterprises were incorporated into branch evaluations, supported by preferential policies including internal fund transfer pricing (FTP). In addition, the Bank refined its internal standards and procedures for due diligence exemption in tech enterprise lending, enhancing the proactiveness of business personnel in supporting technological innovation.

Developing a dedicated product system for tech enterprises with a focus on key sectors. In line with the "416" layout of technological innovation and the "33618" modern manufacturing cluster system, the Bank iteratively upgraded its suite of specialized credit products, including the "Equipment Upgrade Loan," the "Specialized, Refined, Special and Novel Credit Loan," and the "Inclusive Tech Enterprise Loan". The Bank continuously increased credit support for major national and municipal science and technology programs, as well as for breakthroughs in core and critical technologies. As of the end of 2025, the outstanding balance of the "Specialized, Refined, Special and Novel Credit Loan" reached RMB3.392 billion, the "Equipment Upgrade Loan" stood at RMB3.365 billion, and the "Inclusive Tech Enterprise Loan" amounted to RMB284 million.

Strengthening bank-government collaboration to enhance marketing capabilities for tech enterprises. The Bank proactively engaged with government authorities and participated in the "One Chain per Month, Seamless Financing for Enterprises" initiative led by the Chongqing Municipal Commission of Economy and Information Technology. Tailored financing solutions were provided to sci-tech enterprises at various stages of development to support their growth.

Indicators and targets

As of the end of 2025, the Bank's outstanding loans to tech enterprises reached RMB**55.27** billion, serving **3,901** such enterprises. Among these, inclusive loans to small and micro tech enterprises stood at RMB**16.755** billion, representing a growth rate of 46.36%. The outstanding balances of specialized credit products included RMB**3.392** billion for the "Specialized, Refined, Special and Novel Credit Loan," RMB**3.365** billion for the "Equipment Upgrade Loan," and RMB**284** million for the "Inclusive Tech Enterprise Loan." With an increased investment allocation toward national strategic innovation priorities, the Bank's sci-tech innovation bonds surpassed RMB**5** billion.

Case

Establishing a new model for technology finance

Bank of Chongqing pioneered an innovative technology finance model by developing multi-modal, heterogeneous data-driven enterprise profiling. Utilizing an intelligent central control system to consolidate fragmented data, the Bank built a sci-tech labeling system, and accumulated data assets. Leveraging precise profile analysis, it enabled refined customer segmentation and full-scale evaluation of new customers, effectively supporting differentiated credit granting, risk-based pricing, and process-level early warnings. This has created a data-driven, scenario-integrated, proactive service model for technology finance. Empowered by digital technologies, the Bank ensured credit loans to tech enterprises can be approved on the same day and issued next day, marking an 80% increase in operational efficiency over traditional models. This breakthrough has effectively alleviated the financing constraints for tech enterprises and was selected as an outstanding case in the *2025 Urban Financial Services Industry Case Collection*.



Developing inclusive finance

Bank of Chongqing continues to advance its inclusive finance practices, staying true to its founding mission of serving urban and rural residents as well as MSEs. The Bank has consistently optimized its inclusive financial product system to better meet the financial service needs of MSEs, self-employed individuals, the agricultural and rural sectors, and new urban residents. These efforts have further elevated the brand influence of "Hui Yu Jin Fu" program and strengthened the market competitiveness of its key products, enabling the light of finance to illuminate thousands of enterprises and households.

Serving micro and small enterprises

Bank of Chongqing fully implements the guiding principles of relevant central meetings and adheres to regulatory requirements. It deepened and solidified the coordination mechanism for supporting MSE financing, effectively promoting the "guaranteed volume, enhanced quality, stable pricing, and optimized structure" of financial services for MSEs. These efforts have tangibly improved the quality and efficiency of financial services provided to key market entities—including MSEs and self-employed individuals—demonstrating the Bank's commitment to delivering inclusive finance at scale.



Governance

The Bank has set up an inclusive finance task force and established an agile mechanism for inclusive finance to strengthen horizontal coordination among headquarters departments and vertical collaboration between the head office, branches and sub-branches. It has carried out focused efforts on key areas including product development and service innovation. Business branches have established dedicated inclusive finance teams, which have been gradually extended to local outlets, forming an organizational structure featuring a combination of points and coverage, vertical coordination and distinctive characteristics. By refining assessment and incentive mechanisms and strengthening institutional safeguards, the Bank has encouraged practitioners to be willing, able, bold and competent in granting loans.

Strategy

The Bank has formulated *the 2025 Implementation Plan for Key Tasks of Inclusive Finance of Bank of Chongqing* and integrated "inclusive finance" into the Bank's strategic planning. It has advanced inclusive finance as a strategic business of the Bank to be promoted in depth, and promoted the integrated development of inclusive finance with rural revitalization, technology finance, green finance and other fields. The Bank is committed to enhancing its capabilities in continuously iterative product development, data-intelligent integrated marketing and customer acquisition, multi-connected channel construction, market-oriented comprehensive services, and intelligent risk identification and prevention, so as to comprehensively improve the capacity and quality of inclusive financial services.

Management of impacts, risks and opportunities

Strengthening mechanism development

First, enhancing vertical and horizontal coordination. Building on the horizontal synergy between head office departments and the vertical alignment between the head office and branches, the Bank established a quantitative performance evaluation mechanism for head office "grid officers." This mechanism guides grid officers to conduct more frequent institutional visits, policy briefings, and product training, thereby facilitating efficient business operations while cultivating a professional team adept in market dynamics, product expertise, and management capabilities. Second, implementing cross-training programs. A regular training mechanism for cross-marketing personnel was established, with emphasis on strengthening relationship managers' competencies in marketing skills, compliance operations, and risk control. A total of nine training sessions were delivered, covering products, marketing, risk management, and digital tools, significantly enhancing the overall capability of the marketing team.

Upgrading the service system

First, integrating the product portfolio. Focusing on key sectors such as manufacturing, tech enterprises, private businesses, and rural revitalization, the Bank restructured its inclusive product system, streamlined credit processes, increased credit limits, and optimized loan renewal models to improve service quality and efficiency. Second, enhancing loan renewal efficiency. The Bank developed and launched a dedicated online loan renewal function for MSEs, continuously expanding its suite of online renewal products. It introduced one-click renewal for "Good Enterprise Loan" and "Running Loan," as well as "Rong Yi Xu" for individual business loans. These initiatives have significantly improved the overall efficiency of both online and offiine loan renewals. As of the end of 2025, online renewals had successfully facilitated loan extensions totaling RMB3.43 billion for nearly 13,900 MSE customers.

Strengthening digital empowerment

First, extending digital credit portfolio. The Bank newly launched inclusive digital products such as the "Merchant Growth Loan" and promoted online financing models including the Dekang supply chain finance model. Furthermore, the Bank upgraded its digital credit platform with a "Post-loan Element Modification" feature. This enables a one-stop, system-integrated process for tenor extensions and interest rate adjustments, significantly enhancing operational efficiency. Second, innovating digital tools. The Bank developed the "remote auxiliary adjustment" tool and launched the "remote signing" function, reshaping the on-site investigation and signing processes for inclusive credit services. A "remote on-demand processing" model was established, allowing customers to access inclusive credit services anytime, anywhere, and as needed, and significantly improving customer experience and sense of gain. Third, strengthening digital risk control. The Bank developed a foundational risk control model for inclusive finance and a centralized risk monitoring mechanism for inclusive loans. This enables precise early warning for offiine customers with high-risk characteristics, alleviates the post-loan management burden on account managers, and guides branch outlets to strengthen customer due diligence.

Implementing the MSE financing coordination mechanism

In response to policy requirements, the Bank established a "Five-Special" approach featuring dedicated task forces, customized solutions, specialized service zones, targeted campaigns, and exclusive preferential policies, and successfully delivered the first line of credit facility in Chongqing to an enterprise on the official coordination list. Since the beginning of 2025, the Bank has introduced preferential interest rate policies and targeted marketing initiatives, and launched the "Compass Visitor System," a visualized outreach tool. This system guides branch outlets in continuously carrying out the "Thousands of Enterprises and Households Outreach" campaign and the "Market Entity Engagement" initiative. Guided by the "one policy for one customer" philosophy, the Bank provided tailored services to ensure that eligible customers receive sufficient and timely financing.

Indicators and targets

As of the end of 2025, the Bank's inclusive MSE loan balance reached RMB**76.763** billion. The Bank has received regulatory recognitions such as the "Tier-1 Institution in the regulatory evaluation of financial services for MSEs" for six consecutive years. Through online loan renewals, the Bank has successfully renewed a total of RMB**3.43** billion in loans for nearly **13,900** MSE customers. In total, the Bank has granted RMB**100.086** billion in credit facilities to **29,390** MSEs, self-employed individuals, and other business entities, with RMB**84.282** billion in loans disbursed.

Case

Upgraded "Good Enterprise Loan" solves collateral shortage for enterprises

In response to the traditional financing difficulties faced by enterprises lacking fixed assets as collateral, Bank of Chongqing acted swiftly. Leveraging its MSE financing coordination mechanism and the dedicated task force, the Bank conducted an in-depth analysis of the enterprise's operational data—focusing on key parameters such as social security contribution headcount and declared taxable income—and tailored a bespoke credit solution. Ultimately, through the upgraded "Good Enterprise Loan" product, the Bank successfully extended an unsecured credit facility of RMB800,000. With its distinct advantages of high credit limit, long tenor, simplified procedures, and fast disbursement, this product effectively resolved the customer's financing difficulty.

Serving rural revitalization

Bank of Chongqing steadfastly implements the national rural revitalization strategy, positioning it as a core priority of its overall development agenda. By continuously innovating its working mechanisms and optimizing service delivery models, the Bank focused on key sectors to advance financial services for rural revitalization with greater depth, broader coverage, and higher quality.

As of the end of 2025, the Bank's outstanding agriculture-related loans reached RMB52.521 billion, an increase of RMB7.739 billion from the beginning of the year, representing a year-on-year growth of 17.28%. Among these, inclusive agriculture-related loans recorded an increase of 27%. The Bank fully achieved its annual credit disbursement targets and met all regulatory guidance requirements, injecting robust financial momentum into the comprehensive rural revitalization of Chongqing.



Improving mechanisms to strengthen service delivery

Task force coordination enhances synergy. The Bank continuously strengthened the mechanism of its dedicated task force for rural revitalization, building an efficient and collaborative system characterized by "head office planning and decision-making, business line innovation and support, and branch implementation and execution." The task force held regular thematic meetings to assess policy trends and resolve cross-departmental challenges. By establishing a rapid-response mechanism, the Bank ensured the seamless and accurate transmission of policy measures and innovative products, fostering a well-coordinated, Bank-wide operational dynamic.

Policy innovation enables targeted precision. The Bank formulated and implemented the Implementation Plan for Key Works of Rural Revitalization Financial Services of Bank of Chongqing in 2025, which set out a comprehensive roadmap and detailed task list for the year. For counties designated under the national support program, the Bank adopted a county-specific approach, implementing differentiated credit policies and expedited green channels to ensure that credit demands in priority areas were met on a preferential basis.

Preferential resource allocation reduces financing costs. By providing preferential internal fund transfer pricing (FTP) for agriculture-related loans, coupled with favorable economic capital measurements and dedicated expense subsidies, the Bank effectively reduced financing costs and created a policy mix of "pricing incentives, capital optimization, and expense coverage." This approach effectively channeled financial resources toward the development of agriculture, rural areas, and farmers.

Deepening support-driven initiatives to stimulate endogenous momentum

Consumption-driven assistance broadens income channels. Leveraging its proprietary "Yu Le Hui" e-commerce platform, the Bank continuously optimized the "consumer support zone" and established a tripartite consumption support mechanism integrating internal procurement, offiine exhibitions, and online sales. Over 200 specialty agricultural and sideline products from supported regions were listed throughout the year, with total direct procurement and assisted sales exceeding RMB1.50 million. This initiative serves as a bridge connecting urban demand with rural supply.

Village-based assistance to enhance rural governance. The Bank selected high-caliber officials with strong political integrity and professional competence to serve as First Secretaries stationed in villages, and completed the handover of village-based assignments in 2025. The stationed work teams focused on developing local specialty industries, providing end-to-end support ranging from cultivation techniques and brand positioning to market matchmaking. During the year, the Bank donated RMB300,000 in targeted funding for road renovations.

Credit support targets key regions. The Bank has intensified its county-specific financial assistance, prioritizing credit allocation for key counties and formerly poverty-stricken areas. During the year, nearly RMB6 billion in loans was extended across four national key counties for rural revitalization, providing targeted support for the development of local specialty industries and infrastructure improvements. This precision funding supported the modernization of local specialty industries and the upgrading of infrastructure, providing a robust financial foundation for industrial transformation at the county level.

Strengthening technological empowerment to enhance service quality and efficiency

Product innovation delivers digital advances. The Bank further optimized the functionality of its "Xin Nong Dai" and "Hui Nong Dai" products, and developed "Hui e-Loan", a fully digital, end-to-end credit product. Its digital product suite continued to expand, resulting in significantly improved service efficiency. In 2025, digital credit products served over 4,800 agriculture-related entities, with total disbursements exceeding RMB1.4 billion.

Channel expansion drives service penetration. The Bank deepened the application of the "Bashi" mobile business platform, integrating 70% of outlet services into mobile terminals. Account managers are now equipped to carry devices and provide on-site services in remote villages and communities. In 2025, the number of transactions conducted by rural customers through mobile business development and digital channels reached 1.863 million.

Environment optimization enables rural business growth. The Bank continuously improved the payment infrastructure in rural areas and vigorously promoted the "Jucai Pay" acquiring service. During the year, over 8,000 new acquiring merchants were onboarded in key supported counties, and approximately 10,000 integrated payment terminals were deployed free of charge for farmers and micro and small merchants, waiving a cumulative RMB6.50 million in transaction fees.

Focusing on key areas to scale up credit support

Safeguarding food security as a pillar of livelihood. The Bank prioritized food security and the supply of essential agricultural products as the foremost objective of its credit support. By optimizing dedicated credit policies and establishing a green approval channel, the Bank focused on supporting new types of agricultural business entities such as large-scale grain growers, family farms, and farmers' cooperatives. As of the end of 2025, the outstanding loan balance for grain production and other key agricultural products reached RMB5.2 billion.

Bolstering rural industries for distinctive development. In alignment with Chongqing's "3+6+X" modern agricultural industrial system development plan, the Bank deepened financial services across the industrial chain. It launched an innovative mortgage loan product combining collective forest land management rights with the value of ecological products, and successfully implemented an industrial transformation loan for the oil-tea camellia industry in Youyang. As of the end of 2025, the loan balance for the agriculture, forestry, animal husbandry, and fisheries sectors stood at RMB5.119 billion.

Cultivating new agricultural entities to revitalize the rural economy. Leveraging its inclusive finance product suite including "Xin Nong Dai" and "Hui Nong Dai", and in collaboration with the Chongqing Agricultural Financing Guarantee Group Co., Ltd., the Bank pioneered a "bank + guarantee + industry" cooperation model. This model serves a diverse range of customers, including farmers, new types of agricultural business entities, and agriculture-related enterprises. As of the end of 2025, the loan balance for new types of agricultural business entities in Chongqing reached RMB7.1 billion.

Case

Chongqing's first agricultural transition loan for the oil-tea camellia industry

In 2025, Bank of Chongqing successfully issued Chongqing's first agricultural transition loan for the oil-tea camellia industry, extending RMB170 million in credit support to a local oil-tea camellia technology company. This initiative provided targeted financing for the intelligent and green transformation and upgrading of a regional specialty and competitive agricultural sector. The successful delivery of the loan established a virtuous cycle of "policy guidance + financial support + enterprise upgrading." It not only facilitated the company's production technology update and raised the level of intelligence in the oil-tea camellia industry, but also drove quality and efficiency improvements across the entire industrial chain by empowering leading enterprises. This, in turn, created local employment opportunities and increased income for farmers.



Loan support for the development of the oil-tea camellia industry

Serving household consumption

In 2025, the Bank continued to strengthen consumer credit support in key areas, streamlining business processes and enhancing financial services through a combination of measures to promote household consumption. Empowered by its technological architecture, the Bank further optimized online real-time credit approval and drawdown functions to meet consumers' timely funding needs, facilitating more diversified consumption patterns and an improved consumption structure. In addition, the Bank actively implemented financial policies aimed at boosting consumption, advanced fiscal interest subsidy programs, and launched promotional campaigns centered on customers' daily consumption. These initiatives, spanning credit extension and card usage incentives, have successfully energized the consumer market.

As of the end of 2025, the Bank had launched 11 financial initiatives to promote household consumption including spending-based card discounts and preferential interest rates, benefiting 354.9 thousand customer participations and driving approximately RMB67.6505 million in total consumption.

Promoting pension finance

With a dedicated focus on pension finance, the Bank integrated care into every aspect of its service delivery. By continuously enhancing the scope and sophistication of its pension finance services, the Bank combined professionalism with genuine care, striving to safeguard the well-being of elderly customers. As of the end of 2025, the Bank had served 2.8 million customers aged 50 and above, with total assets held by elderly customers exceeding RMB250 billion. The balance of loans to the elderly care sector exceeded RMB700 million.

Outlet-level elderly-oriented modifications

The Bank continued to build an integrated dual-channel service system combining online and offiine platforms, with a particular focus on improving the elderly-oriented facilities across its physical outlets. In 2025, Yubei Sub-branch was awarded the national title of "Exemplary Unit for Elderly-Oriented Service", becoming a benchmark in the industry. The first demonstration branch for developing pension finance—Fenglin Xiushui Sub-branch—opened with upgraded facilities, offering a warm environment, thoughtful amenities, and meticulous services. As of the end of 2025, a total of 19 dedicated areas for pension finance were set up, demonstrating its continuous efforts in expanding the reach of age-friendly services.



A special zone for elderly financial services at the business outlets



More abundant supply of financial products

The Bank continued to improve the product system to strive to meet the diverse needs of elderly customers. In 2025, it launched the Multi-Currency Time Deposit Passbook to meet the demand of elderly customers for traditional products, and optimized the layout of featured deposit products, among which Happiness Deposit and Monthly Enjoy Deposit were well received. It also enriched the supply of funds, wealth management, insurance and other products to fully cover the asset allocation needs of the elderly customer group.

Improving business processing efficiency

By coordinating and optimizing business processes across departments, the Bank improved service accessibility, expanded service channels, and ensured risk control. Through its collaboration with the authorities in human resources and social security, it incorporated 18 social security services into its business, became able to handle 38 social security services through its Yi Gui Tong platform. New features such as fingerprint authentication and early withdrawal cancellation for time deposits were launched to address key pain points for elderly customers. The caring version of its mobile banking was upgraded to achieve a more elderly-friendly interface interaction and visual presentation, with new functions including screen sharing monitoring for transfers and abnormal login verification, further strengthening safeguards for fund security.

Innovative elderly-oriented services

The Bank enhanced its "Happiness Classroom" publicity campaign to build a companionship-oriented service system. In 2025, it held more than 8,000 offiine elderly-oriented publicity campaigns, covering over 500,000 senior customers; it launched innovative "17 Happiness" online livestream sessions. In addition, the Bank assembled a team of professional instructors to deliver lectures combining financial literacy with diverse empowerment courses. It also explored the application of digital instructors, with courses delivered by digital instructors being launched.

Support for the elderly care sector

Through policy support, performance-based incentives, and risk control measures, the Bank promoted the expansion of lending to the elderly care sector. In 2025, total loans extended to the sector amounted to RMB500 million. The Bank continued to conduct research on the financing needs of the elderly care industry, explored and innovated financial development models for the elderly care sector, and further increased support for the silver economy.

Advancing digital finance

The Bank accelerated the integration of business, data, and technology under the "456" system for the digital transformation blueprint. As a result, a wide range of digital products were rolled out, and business operations and innovation gained momentum continuously.

Guided by the "456" system, the Bank fostered a diversified data-driven ecosystem.

It coordinated the implementation of 59 R&D projects and 11 promotional projects, with over 10 innovative achievements receiving prestigious awards from superior regulatory authorities, municipal competent departments, and relevant industry associations, significantly enhancing the social influence of the Bank.

In the efforts to set up a unified data service portal, and delivered more than 700 million data service instances across over 200 business scenarios, enabling faster data services through streamlined procedures.

By advancing professional talent development, the Bank deepened the integration of business, data, and technology capabilities. It completed its first data analysis training program, which involved over 100 professionals, incubated 21 research projects, and rapidly transformed 6 of them into benchmark application scenarios, forming a closed-loop training cycle that spans learning, competition, and application.

As an effort to build the "Digital Chongqing", the Bank developed multiple flagship applications with its own characteristics.

"The Bank's Green Finance (ESG) Service System" stood out as the only representative from the banking sector selected for the Q2 "Digital Chongqing Achievement Exhibition".

"Smart mortgage loan services for individuals" stood as the only financial SOE initiative listed in the Q3 "Application Scenario Leaders"ranking.

"Smart Banking" was the sole financial SOE entry featured in the third batch of AI+ integrated scenarios.

Adopting a scenario-centric approach, the Bank actively explored and advanced the application of large language models (LLMs).

It launched the "Chong Yin Xiao AI" LLM application platform and embedded digital credit assistants into the credit system, resulting in approximately a 50% increase in operational Q&A efficiency, driving broader improvements in management effectiveness across multiple domains.

To strengthen its risk prevention and control, the Bank worked to build a comprehensive smart due diligence system to reshape the credit approval process.

The Bank focused on the development of the "Wind Chime Intelligent Review" system, launching 24 standardized modules for smart due diligence reports covering large, medium, and small enterprises. This laid the foundation for a Bank-wide standardized and smart due diligence process.

The "Xing Han Zhi Ce" smart platform continued to empower decision-making for digital credit products, supporting the rollout of new inclusive financial products and facilitating the implementation of multiple early warning indicators under the "Chong Yin Xiao Jing" initiative, thereby providing robust data support for precise risk prevention and control.

With a strong focus on security, the Bank reinforced its risk management and compliance framework.

The Bank put in place a "1+1+6" data security governance model, revising its Measures for the Administration of Data Security in line with regulatory requirements. It also organized a comprehensive data asset catalog and finalized the classification and tiered management of relevant business systems and data elements.

The Bank implemented a full-process protection system covering login, operations, and fund transfers in the mobile banking platform. Risk control strategies such as abnormal login interception and fund transfer blocking were deployed, enabling the Bank to immediately halt fraudulent transactions and recover RMB6 million in customer losses caused by telecom fraud.

The Bank further optimized its data governance framework and achieved notable results under strategic guidance.

The Bank strengthened its digital strategies. Guided by the "456" system for digital transformation and coordinated by its digital strategy committee, a new data utilization ecosystem centered on key project applications has been systematically developed through measures such as optimizing project management mechanisms, formulating classification-based management strategies, and enhancing performance evaluation and incentive systems.

The Bank optimized its data governance framework. It conducted a comprehensive assessment and optimization of its data management framework. In line with the principles of unified governance, integrated development, and coordinated data sharing, it realigned the responsible departments overseeing data architecture and data security management. This restructuring enhanced centralized accountability and improved synergy across business, data, and technology domains.

The Bank reinforced its data-driven culture. In addition to regular governance training, it introduced the first "Data Pioneer" talent cultivation program and released its data governance evaluation framework. By integrating evaluation outcomes into the performance appraisal system for the head office departments, the Bank raised responsibility awareness and incentivized effective execution in data governance practices at all levels.

IT risk prevention and control

The Bank further advanced the deep integration of information technology and sustainable development, building a full-lifecycle IT risk management framework under the guiding principles of prevention-oriented governance, technology-driven empowerment, holistic oversight, and continuous enhancement. In 2025, the Bank focused on the application of cutting-edge technologies such as artificial intelligence and big data in the IT domain, further enhancing its intelligent risk management framework and strengthening cybersecurity and data security protection capabilities, thereby providing stronger technological risk safeguards for the Bank's high-quality development.

Data security management

In establishing its data security governance framework, the Bank issued its Measures for the Administration of Data Classification and Grading and the Measures for the Administration of Data Security in accordance with regulatory requirements. It also made continuous efforts to revise supporting policies related to data lifecycle security management, progressively building a layered, comprehensive, and clearly defined security governance framework.

In terms of implementation and specific measures, the Bank further advanced data classification and grading efforts, built a comprehensive asset catalog, and completed the security classification and grading of 10 systems that involved over 500,000 data fields. Pre-assessment procedures were conducted for business activities involving sensitive-level and above data. In 2025, the Bank completed special assessments covering four departments and five critical data scenarios, and has gradually established a standardized assessment mechanism. The Bank strengthened in-process security controls throughout the entire data lifecycle, which included but not limited to the following efforts: establishing a multi-dimensional and integrated boundary data monitoring system composed of a unified data security management platform, a network data leakage prevention system, and an API security management system to enable real-time monitoring of sensitive data flows, identification of abnormal access behaviors, and dynamic alerts for data leakage risks; leveraging its database security operation and maintenance system to strengthen granular access controls for sensitive data and standardize operational procedures; developing a secure data exchange control system to safeguard data transmission across networks in cross-domain data exchange scenarios; and ensuring the confidentiality and integrity of production data during access and utilization through the access control technologies embedded in its electronic document encryption system. Through audit and post-assessment, the Bank strengthened ex-post security oversight. Leveraging the multi-dimensional operation logs and behavioral analysis capabilities of its database audit system, it achieved transparent monitoring and full traceability of all database access activities. In addition, the Bank strictly implemented regulatory requirements for data security risk assessment, monitoring, and mitigation, and completed the collection of the key data catalog and the risk assessment for the 2025 annual risk assessment. In addition, the Bank organized institution-wide data security training programs to continuously enhance employees' awareness of data security.

Building a strong IT talent pool

Centering on the goal of selecting, training, retaining, and effectively deploying technology innovation professionals, the Bank enhanced its talent management framework, expanded channels for attracting top-tier professionals, and optimized career development pathways. It prioritized the recruitment of high-end and interdisciplinary talent in frontier fintech, information security, and data analysis and modeling, thereby strengthening its technology innovation workforce.

During 2025, the Bank submitted 20 patent applications in connection with its R&D initiatives, secured 3 patent grants, and maintained 7 valid patents.



Enhancing customer-centric services

In 2025, Bank of Chongqing remained committed to the principle that financial work was of political significance and had an important bearing on the interests of people, closely acting on regulatory policy guidance and integrating the diverse financial needs of consumers into the entire process of business operation and management. To date, it progressively established a comprehensive consumer protection framework covering all functions horizontally and all organizational levels vertically. Focusing on strengthening institutional mechanisms, enhancing full-process management, and reducing complaints, the Bank simultaneously advanced digital empowerment, public awareness raising, and employee-wide training. Through these coordinated efforts, it steadily and effectively promoted consumer rights protection initiatives and fulfilled its primary responsibility in this regard.

Top-level design

The Bank formulated a comprehensive work plan for consumer protection and its implementation roadmap in 2025, rigorously carrying out the strategic arrangements made by the Board of Directors and the senior management. It continuously improved institutions and mechanisms regarding consumer protection, fulfilling the requirements throughout all stages of its business processes. Combined with the actual business development and new regulatory requirements, the Bank enhanced its 37 policies and procedures related to suitability management, information disclosure, personal data protection, and dispute resolution.

Resource support

At the end of 2024, the Bank adjusted the leading responsibility for consumer rights protection across the institution from the operations line to the retail business line, further strengthening line management functions.

At the head office level, a dedicated complaint management position was established within the consumer protection department. The new staffing arrangement strengthened complaint management, enhanced analytical capabilities, and drove effective cause analysis and corrective actions across the Bank. Meanwhile, the Bank gradually explored and promoted digital transformation initiatives, further optimizing resource allocation to ensure the fulfillment of responsibilities.

Full-process management

The requirements for consumer protection were implemented throughout the entire process of pre-event approval, in-process control, and post-event supervision. When material changes occurred to the clauses related to consumers' interests in new or existing products and services, consumer protection reviews would be conducted to prevent all kinds of hidden dangers that may harm consumers' rights and interests at the source. In-process control was strengthened through measures such as enhancing product suitability management and standardizing marketing and promotion activities.

Meanwhile, audit and supervision over consumer protection has been reinforced. The Bank conducted independent and objective internal control assessments to evaluate the effectiveness of consumer protection policies, identify potential risks, and ensure timely implementation of corrective actions. Through this comprehensive approach, the Bank established a robust and effective safeguard of consumer rights and interests.

Accessible complaint channels

The Bank improved its multi-channel framework for resolving financial consumer disputes and improved its hierarchical approval procedures, disputes were directly settled through the signing of mediation agreements which was highly efficient.

Meanwhile, a digital complaint management system has been developed and put into operation. By establishing a tagging system and a complaint analysis model, unstructured complaint texts were converted into standardized data, enabling multi-dimensional analysis and in-depth mining of complaint information. This helped business departments and branches accurately identified defects in products and services, enhance the alignment of offerings with customer needs and improve customer satisfaction, as well as strengthen decision support and overall service capabilities.

Customer privacy protection

The Bank set explicit requirements for the handling of personal information. It upheld the principle of explicit notification and authorized consent, which was incorporated into its core systemic controls. Prior to processing, individuals were informed truthfully, accurately, and comprehensively about the purpose, method, type, retention period, and procedures for exercising their rights. Collection was strictly limited to the minimum necessary scope for business objectives; excessive collection or misuse was strictly banned. For data sharing with related companies, external partners, or overseas recipients, the Bank rigorously fulfilled its statutory obligations to notify and obtain consent. Notably, for cross-border transfers, additional disclosure of the method to use the information was required. When any third parties were entrusted to process personal information, the contractual agreements shall clearly define their protection obligations and measures and strictly supervise their fulfillment, ensuring secure transmission of sensitive data and prohibiting unauthorized subcontracting.

Strengthening financial literacy

The Bank upholds the principle of "finance for the people," placing consumers at the center of its operations. It proactively conducted multi-level, multi-channel, and diverse financial awareness raising and outreach activities to effectively enhance consumer's financial literacy.

Key activities, both online and offiine, were hosted to mark the March 15 Financial Consumer Rights Protection Day and the Financial Education Week in September. 19 online activities were held to distribute related articles and animations based on platforms like WeChat public accounts, while offiine initiatives engaged communities, schools, and rural areas. In total, over 1,300 educational events were conducted in key areas such as anti-fraud education for seniors, financial literacy for adolescents, and credit knowledge for new urban residents, reaching more than 1.6 million participants.



Organize and carry out the thematic publicity and education activity themed "Building a Solid Anti-Fraud Line of Defense to Safeguard a Beautiful Youth"

Empowering talent development

Bank of Chongqing recognizes that its people are its greatest asset and the key to its continued growth. It is committed to developing a skilled and professional workforce through systematic talent acquisition, development, cultivation, and retention strategies.

Strengthening talent force development

The Bank strengthened its leadership pipeline at all levels by prioritizing competence, quality, and role suitability in its selection and development programs. Succession planning, official exchanges, and ongoing development initiatives ensured a high-caliber leadership team capable of driving the Bank's strategic objectives.

The Bank carefully managed its staffing levels and recruitment to build a lean and efficient organization, particularly at headquarters. This approach ensured high talent efficiency and supported the Bank's overall strategic goals.

The Bank optimized its talent acquisition strategies to attract top-tier talent, particularly in financial technology and marketing. By broadening recruitment channels and embracing a market-oriented recruitment model, the Bank has significantly improved the quality and efficiency of high-level talent acquisition. This ongoing structural optimization ensured the workforce was fully equipped to drive the Bank's strategic transformation.

Building a learning organization

Integrating talent development with its overall strategic direction and key business priorities, the Bank systematically established a scientific and professional talent development framework. Centered on a closed-loop process of "planning, resource preparation, operations, and evaluation," the Bank steadily advanced the following initiatives:

Enhancing top-level design and system planning. The Bank established a three-tier training management structure, covering the head office, branches, and sub-branches. Responsibilities at each level were clearly defined: the head office was responsible for overall planning and the cultivation of high-quality, professional managerial talent, while branches and sub-branches focused on implementation and tailored execution. Building on this foundation, a comprehensive training plan for the entire bank was developed, with a focus on advancing key talent development programs.

Strengthening platforms and resource foundations. The College of Bank of Chongqing online platform integrated five major functions—study, examination, research, tracking, and evaluation—to enhance training efficiency. Continued efforts were made to improve the five libraries: course library, lecturer library, case library, examination library, and supplier library, progressively establishing a sustainable learning ecosystem.

Improving the talent development architecture. To this end, the Bank developed a comprehensive competency-based training system aligning corporate strategy with job competency standards and individual gap analysis. To ensure comprehensive training coverage, the Bank employed a multimodal learning strategy that integrates traditional classroom instruction with blended learning, assessments, mentoring, job rotations, and action learning.

Focusing on key talent segments and sustainable capacity-building mechanisms. Programs were developed to train managers, professionals, and new hires, with a particular emphasis on marketing personnel, and young professionals. It also developed a standardized, bank-wide training management system to ensure consistent quality and continuous competency enhancement.

Fostering a learning culture. The Bank promoted a collaborative learning environment where knowledge is shared, and growth is encouraged. These efforts made it an organization driven by a learning culture in all respects, thus ensuring a sustained pipeline of talent to fuel its business growth.

Optimizing incentive mechanisms

Position-based salary

The Bank determined the position salary based on the relative value of the position, so as to match the income level of the employees with the contribution of the position and fully reflect the internal fairness of salary incentives.

Performance orientation

The Bank distinguished the responsibilities of different positions, determined the proportion of fixed pay and performance pay for each position, and always linked salaries with performance assessment results. To date, the Bank has established a scientific, reasonable, open, and transparent performance appraisal system, which provides effective and positive incentives.

Reasonable incentives and constraints

The Bank set reasonable and operable rules for salary rating and grading, promotion, and adjustment, so as to give full play to the incentive and disciplinary effects of salary.

Moderate flexibility

The Bank is committed to broadening multi-dimensional career development pathways. Guided by the principle of the Party exercising leadership over talent management, and emphasizing professional excellence, practical results, and merit-based selection, the Bank has fortified its talent pipelines in specialized fields, and enhanced its human resources management system to attract, motivate, and retain top talent, to fuel the Bank's high-quality development.

The Bank strictly adheres to all applicable labor and employment laws and regulations, including the *Labor Law of the People's Republic of China* and the *Labor Contract Law of the People's Republic of China*. It remained committed to fostering positive relations with employees, improving employee benefits, and protecting their rights. It maintained clear roles and responsibilities within a structured organizational framework, actively managing recruitment, staffing, and departmental functions to optimize operational efficiency and to build a modern, effective human resources management system. In 2025, the Bank updated key policies such as the *Measures for Performance Appraisal and Reward Management for Branch Heads* and the *Measures for Performance Appraisal and Reward Management across Departments and Offices in the Head Office*. It supported career path selection and recruitment across the organization, aiming to motivate all employees to improve their work performance.

Fostering a corporate culture motivating higher performance. The Bank always linked performance pay with performance assessment results whilst adhering to error tolerance and correction. It improved the assessment system, and strengthened the closed-loop management of "planning and objective-setting, communication and counseling, performance assessment and its implementation, and performance feedback and its implementation". In doing so, it took the regulatory mandates, internal operation status, external market environment, and industrial benchmarking into consideration and dynamically adjusted the assessment strategy to generate accurate and scientific assessments, to motivate all employees to improve their work performance.

Targeted training

In 2025, the Bank efficiently completed its annual training plan. Closely aligned with the Bank's overall strategy and core business priorities, it executed its annual training agenda, organizing over 250 training sessions and serving more than 40,000 participants. Key projects were completed as benchmarks. Tiered and categorized training programs were carried out to meet the needs of key staff and bridge capability gaps, delivering high-impact branded initiatives like training programs for college students, outlet heads, new hires, and those seeking to enhance financial literacy. In addition, competitions were held to motivate its employees to improve their practical capabilities.



New Employee Training for the 2025 Campus Recruitment of Bank of Chongqing



Bank of Chongqing Financial Bootcamp Final Competition

Employee care and support

The Bank remains committed to a people-centered approach by earnestly safeguarding employees' legitimate rights and interests and providing wholehearted services to its workforce. It regularly launched caring events on the Chinese New Year and in blistering summer, and showed solicitude for employees on special occasions, including weddings, family bereavements, baby deliveries, and retirements, as well as on statutory holidays. Efforts were intensified to protect employee health. The Bank attended the employee mutual medical insurance for nine consecutive year, providing over 60 employees with critical illness assistance and special consolation funds totaling more than RMB0.7 million. The Bank also upgraded such public-benefit facilities as employee activity centers, libraries, baby care rooms and gyms. To enrich employee life, the Bank has established diverse interest groups for badminton, tennis, soccer, and yoga, alongside specialized courses in body-building exercise, Tai Chi and physique dance. These efforts have earned the Bank prestigious accolades, including "Chongqing Best Employee Activity Centers," "Chongqing Hundred Fitness Stations," and "Chongqing Hundred Healthy Canteens", reflecting the Bank's commitment to delivering genuine care and warmth directly to the employees.

Strengthening safety management

In 2025, the Bank thoroughly acted on President Xi Jinping's important instructions on workplace safety and followed related directives from higher authorities. The Bank successfully passed the ninth round of safety assessments with distinction and accelerated the digital transformation of its security systems. It established a comprehensive incentive mechanism for reporting safety hazards and worked to set its outlets as minimum units to give emergency response. The Bank carried out a comprehensive three-year action plan on workplace safety and launched a 100-day campaign for fire prevention and control during the winter and spring seasons. It also organized activities in support of the 24th National Workplace Safety Month, National Disaster Prevention and Reduction Day, and the 119 Fire Safety Promotion Month. In 2025, its commitment to workplace health and safety translated into 571 safety meetings, safety training for 40.3 thousand employees, 39.7 thousand safety inspections, and a total investment of RMB85.731 million in workplace safety. It maintained a record of zero workplace accidents and zero losses from natural disasters throughout the year.

Case

Bank of Chongqing hosted special training during National Workplace Safety Month

Closely following the theme of China's 24th National Work Safety Month — "Everyone Prioritizes Safety, Everyone Responds to Emergencies — Identifying Safety Hazards Around Us" — Bank of Chongqing held a special training session for the annual Work Safety Month.



Bank of Chongqing Held Special Training for the Annual Work Safety Month

The training communicated key directives and instructions on work safety issued by various regulatory authorities and the Bank's Party Committee, interpreted the newly issued "Bank of Chongqing Co., Ltd. Internal Reward Measures for Accident Hazard Reporting", and provided training on fire evacuation guidance methods and fire prevention measures at the Bank's head office building.

The training session was conducted in a hybrid format combining on-site and video participation. A total of over 180 participants attended, including safety coordinators and evacuation guides from all head office departments, senior executives responsible for safety management at branch outlets and at Xingyi Wanfeng Village Bank, as well as heads of security departments and full-time and part-time security personnel.

Employees structure

Data scope	Employees by gender		Employees by age		
	Male	Female	< 30 years old	30-50 years old	>50 years old
Head Office	572	558	112	833	185
Branch institutions	1,765	2,559	756	3,132	436
The whole bank	2,337	3,117	868	3,965	621

Data scope	Employees by type			Employees by region				
	Senior management	Middle-level management	Grassroots	Chongqing	Sichuan	Guizhou	Shanxi	Others
Head Office	10	71	1,049	833	149	10	10	128
Branch institutions	-	144	4,180	2,750	721	269	323	261
The whole bank	10	215	5,229	3,583	870	279	333	389

Data scope	Employee turnover by gender		Employee turnover by age		
	Male	Female	< 30 years old	30-50 years old	>50 years old
Head Office	7	6	4	9	0
Branch institutions	59	36	38	56	1
The whole bank	66	42	42	65	1

Data scope	Employee turnover by region				
	Chongqing	Sichuan	Guizhou	Shanxi	Others
Head Office	7	1	0	0	5
Branch institutions	48	15	11	11	10
The whole bank	55	16	11	11	15

Training of employees

Head Office	Employees by gender		Employees by type		
	Male	Female	Senior management	Middle-level management	Grassroots
Trained employees	572	558	10	71	1,049
Training hours	22,563	21,621	630	3,692	39,862

Branch institutions	Employees by gender		Employees by type		
	Male	Female	Senior management	Middle-level management	Grassroots
Trained employees	1,765	2,559	-	144	4,180
Training hours	71,733	102,811	-	7,344	167,200

The whole bank	Employees by gender		Employees by type		
	Male	Female	Senior management	Middle-level management	Grassroots
Trained employees	2,337	3,117	10	215	5,229
Training hours	94,296	124,432	630	11,036	207,062

Death of and injury to employees in work

The whole bank	2025	2024	2023
Death in line of duty (person)	0	0	1
Lost time of work injury (day)	442	342	243

Promoting finance for good

Bank of Chongqing remains steadfast in its philosophy of social reciprocity, actively channeling resources into public welfare to exemplify the leadership and social responsibility inherent in a state-owned enterprise.

The Bank continues to carry out external donations. In 2025, it conducted four donation activities totaling RMB3.5 million, specifically donating RMB1.5 million to Chongqing University, RMB1.5 million to Southwest University, RMB0.3 million to Tongcheng Town in Wuxi County, and RMB0.2 million to the shortlisted "Good People of China" and "Good People of Chongqing" in financial difficulty.

The Bank is wholeheartedly committed to community service. In 2025, its "Yu Xiao Jin" service team carried out more than 600 volunteer services, reaching over 300,000 beneficiaries.



Case

Paving "convenient roads" for rural revitalization via donations

In 2025, Bank of Chongqing donated RMB0.3 million to support the renovation of village-level roadways in Tongcheng Town, Wuxi County, with the capital specifically earmarked for roadway upgrade project in Longchi, Chang'an, Yuquan, and Tongcheng villages. These four villages boast a robust industrial foundation centered on signature agricultural products, including vegetables and late-maturing plums. To further fortify this industrial base and address the local community's pressing aspirations for enhanced production and living conditions, the project prioritizes the renovation of a 93-meter-long, 3.5-meter-wide key industrial road, alongside the construction of 2,236 meters of farming tracks with a width of 0.8 meters. Upon completion, the project will effectively resolve the last-mile bottleneck in agricultural logistics, generating tangible savings in transportation costs and labor requirements. It is estimated that the project will benefit approximately 350 residents, including 20 individuals lifted out of poverty, thereby injecting fresh impetus into the local rural revitalization drive.

Case

Bank of Chongqing supports "Good People of Chongqing" with financial strength

As the "bank for the people of Chongqing," Bank of Chongqing initiated an employee-led "One Yuan per Day" charity fund in 2014, embedding social responsibility into its corporate DNA. Since 2015, the Bank has committed RMB0.2 million annually to the "Good People of Chongqing" initiative. By 2025, this decade-long sustained charity activity has reached a cumulative contribution of RMB2 million, fostering a societal ethos where "virtue is rewarded and kindness is returned." As a financial institution deeply rooted in Chongqing with a nationwide presence, the Bank exemplifies the warmth and strength of finance, translating the philosophy of "gratitude for the source of benefit" into a consistent practice of the responsibility as a state-owned enterprise and social commitment.

In recognition of the Bank's decade of continuous support for local moral role models and its contribution to promoting social virtues, the Publicity Department of the CPC Chongqing Municipal Committee, the Chongqing Municipal Civilization Office, and the Chongqing Charity Federation presented the Bank with an honorary certificate. The Bank was the sole municipal-level key SOE to receive this prestigious accolade.







Upholding Integrity and Innovation to Consolidate the Foundation for Development

- Upholding the leadership of Party building
- Strengthening corporate governance
- Strengthening risk management
- Strengthening the compliance framework

Bank of Chongqing adheres to a strategic vision focused on strengthening its foundations for long-term growth, comprehensively building a high-standard corporate governance framework. By establishing sustainable development as its core value orientation, the Bank has deeply integrated this philosophy into its corporate culture and overarching strategy. Through the exploration of distinctive, localized practices, the Bank is actively fostering a new ecosystem characterized by the mutual prosperity of the enterprise, society, and the environment, striving to achieve the alignment of economic returns with social value and long-term sustainability.

Upholding the leadership of Party building

In 2025, the Party Committee of Bank of Chongqing focused on strengthening Party building, enhancing the workforce and promoting development, continuously improved the leadership and organizational capacity of Party organizations at all levels across the Bank, and guided high-quality development with high-quality Party building.

Strengthening the overall leadership of Party building and steering the "helm" of high-quality development

Raising political standing. Political development was always placed in the primary position. The Bank strictly implemented systems including the "First Agenda" system, theoretical study sessions for the central group, and the "Three Meetings and One Class" system. It adhered to integrating learning, thinking and application as well as uniting knowledge, belief and practice, to forge cohesion and soul with the Party's innovative theories.

The Bank thoroughly studied and implemented the spirit of the Fourth Plenary Session of the 20th Central Committee of the Communist Party of China, and conducted full-coverage lectures on the session's spirit among primary-level Party organizations across the Bank. It urged Party members and cadres to effectively align their thinking and actions with the decisions and arrangements of the Party Central Committee and the requirements of the Municipal Party Committee.

Adhering to the "Two Consistencies", the Bank continuously consolidated the inclusion of Party building provisions in its articles of association, and strictly implemented collective decision-making on "Three Important and One Major" matters and the "Four-Step Work Method". It gave full play to the Party Committee's role in setting the direction, overseeing the overall situation and ensuring implementation, and promoted the in-depth integration of Party leadership and corporate governance.

Inspiring the spirit of hard work and igniting the "powerful engine" for high-quality development

The Bank carried out solid theoretical study and education programs. Focusing on the key tasks of learning, investigation, rectification, institution-building and integration, it refined the learning mechanism that combines theoretical education, red education and discipline & law education. Leading by example at all levels, the Bank conducted in-depth and thorough studies on General Secretary Xi Jinping's important expositions on strengthening the Party's work style building. It improved 15 systems and mechanisms related to work style development, consolidated and expanded the achievements of work style improvement, and boosted the morale and spirit of dedication and entrepreneurship.

The Bank continued to advance the construction of "Hongyan Pioneer" reform-oriented organizations in the new era, focusing on building the "Chong Yin Pioneer" 1+N Party Building Brand System. Five of its projects were selected into the first batch of the "Yujin Pioneer" Party Building Brand Matrix. Centered on major national strategies and core tasks, the Bank continuously cultivated and strengthened "Hongyan Pioneer · Four Strong & Four Good" Party Branches. It launched the "Pioneer Lead" Campaign for the Party member contingent, establishing more than 600 entities including Hongyan Party Member Pioneer Posts and " Hongjinyu" Service Teams. This ensured a working dynamic where "the Party Committee makes decisions and deployments, the branches issue calls and guidance, Party members take the lead by demonstration, and all staff actively follow up".

Exercising full and rigorous self-governance of the Party and consolidating the "stabilizing ballast" for high-quality development

The Bank tightened the responsibility for governing the Party and refined the working mechanism for the coordination of the three responsibilities. It deepened mechanisms including regular consultation, information communication, and joint supervision and discipline enforcement between the Party Committee and the discipline inspection and supervision group stationed in the Bank.

The Bank implemented concrete measures such as responsibility interviews, reports on duty performance and clean governance, analysis and judgment, and supervision and implementation. It tightened assessment, evaluation and accountability, strengthened pressure transmission, and formed a sound pattern in which each level exercised supervision over the next and ensured implementation at all tiers.

It advanced the development of a clean and honest culture in depth, further optimized the organizational structure, tightened the "three lines of defense", and formulated and improved more than 20 administrative measures covering internal control, supervision and inspection.

Strengthening corporate governance

In 2025, the Board of Directors of the Bank gave full play to its functions of strategic guidance, decision-making and oversight. Centering on the strategic development planning, the Board actively promoted the integration of environmental, social and governance (ESG) practices with the Bank's "Five Highs" strategic positioning. It was committed to exploring a distinctive path of sustainable development suited to the Bank's actual conditions, so as to achieve the coordinated development of the enterprise alongside the economy, society and the environment.

While continuing to strengthen oversight and governance over ESG risks and opportunities, the Board of Directors has systematically advanced the overall establishment and in-depth development of the ESG management system. The Board was responsible for formulating ESG strategic objectives, key tasks and management priorities, supervising and evaluating the implementation effectiveness of the strategy, and reviewing risk management policies and information disclosure arrangements consistent with sustainable development requirements.

During the reporting period, the Board of Directors reviewed 13 agenda items, including the 2024 Green Finance Work Report, the 2025 Risk Management Strategy, the 2024 annual and quarterly risk monitoring reports, the 2024 Corporate Social Responsibility (Environmental, Social and Governance) Report, the 2024 and first half of 2025 Consumer Rights Protection Work Reports, and the 2025 Consumer Rights Protection Work Plan. It provided important guidance for the Bank in actively fulfilling social responsibilities, building a green bank, and enhancing consumer rights protection, laying a solid foundation for the Bank to continuously strengthen its ESG development.



ESG Governance Arrangements

Board of Directors

Attaching great importance to ESG performance, the Bank's Board of Directors proactively helped explored ways to incorporate ESG philosophy into bank-wide corporate governance, development strategy, corporate culture and business flow, and prioritized efforts to promote the building of a green bank, inclusive finance, protection of consumers' rights and interests, etc.

Special committees and responsibilities

The Strategy and Innovation Committee, the Consumer Protection Committee and the Risk Management Committee under the Board of Directors are primarily responsible for formulating sustainable development, risk management, and consumer protection strategies, policies and targets tailored to the Bank's development strategy and actual conditions, and overseeing their implementation upon Board approval; developing fundamental management systems for these areas, and ensuring their implementation following Board approval; and supervising, reviewing, and assessing the execution and effectiveness of related strategies, policies, targets and management systems while providing professional recommendations to the Board of Directors. Furthermore, the committees are also responsible for hearing reports from the management on the execution of risk policies, as well as risk monitoring reports, compliance risk reports, case prevention reports, and Anti-Money Laundering (AML) reports; proposing recommendations and improvement measures; and continuously supervising and reviewing the effectiveness of the risk management system, internal control policies, compliance management, case prevention, and AML efforts. Besides, they deliberate on the implementation of inclusive finance policies, development plans for inclusive finance business, major management systems, and other material matters, and provide recommendations to the Board of Directors. They also deliberate on matters related to the implementation of major decisions and arrangements made by the CPC Central Committee and provide recommendations to the Board of Directors.

Promoting green finance and advancing ESG Initiatives

The Board of Directors attaches great importance to the implementation of major national strategic decisions by the CPC Central Committee and the State Council, particularly concerning Carbon Peaking and Carbon Neutrality. By vigorously developing inclusive, sustainable, green, and climate finance, the Bank is committed to building into a premier green and inclusive bank and a first-rate climate-friendly bank. It worked to refine mechanisms on corporate governance, incentive and restraint, and made sustained efforts to reinforce information disclosure and capital market engagement and refine the equity management system. In 2025, the Board of Directors alongside the subordinate Strategy and Innovation Committee, Risk Management Committee and Consumer Protection Committee deliberated on 13 key items, including the 2024 Work Report on Green Finance, the 2025 Risk Management Strategy, the 2024 annual and quarterly risk monitoring reports, the 2024 Corporate Social Responsibility (ESG) Report, work reports on consumer protection for 2024 and the first half of 2025, and the 2025 Work Plan for Consumer Protection. These deliberations provided critical guidance on fulfilling social responsibilities, advancing green banking initiatives, and enhancing consumer protection, thereby establishing a solid foundation for the Bank's continuous ESG advancement.

Strengthening the ability to perform duties

Moreover, directors heard management reports on specialized topics such as the revision of corporate governance authorization schemes and actively participated in high-level training sessions covering green finance, sustainability, carbon pricing, corporate governance of commercial bank and comprehensive risk management. They provided professional insights on enhancing ESG investment and supporting the real economy and manufacturing sectors.

Directors also engaged in training programs on AML regulations and the newly-revised Company Law. Additionally, some directors participated in specialized programs on in-depth case studies on typical legal and regulatory violations by listed companies, as well as the prevention and punishment of financial fraud in the capital market organized by regulators and self-regulatory organizations such as the China Securities Regulatory Commission (CSRC) and the China Association for Public Companies (CAPCO), ensuring they remain updated on their rights, obligations, and regulatory requirements, and maintained the professional expertise and capabilities requisite for the continuous fulfillment of their duties.

Board Diversity

In selecting candidates, the Board and the Nomination and Remuneration Committee consider a large number of factors including but not limited to gender, age, cultural and educational background, professional experience, skills and knowledge and years of service, actively promote diversity of members of the Board. The Nomination and Remuneration Committee monitors the implementation of this policy from the perspective of diversity, including board diversity goals and progress.

The Bank attaches great importance to continuous improvement of professionalism and structural rationality of the Board and the best combination of Board members matching the development strategy of the Bank to lay the foundation for the efficient operation and scientific decision-making of the Board. As of the date of this report, the Board comprises 14 Directors, including 3 females.

For more information on the board diversity of Directors and Senior Management for 2025, please refer to the Bank's 2025 Annual Report.

Remuneration Policies

Under the guidance of the relevant policies of the PRC, the Bank endeavors to improve its remuneration management measures and performance evaluation system for Directors and senior management.

The remuneration system for the executive Directors and senior management of the Bank adheres to the principle of balancing incentives and restraints, focusing on both short-term and long-term incentives and integrating governmental control with market regulation. The structure of the remuneration system consists of basic salary, annual performance bonus, term incentives.

For more information on the 2025 remuneration of Directors and senior management, please refer to the Bank's 2025 Annual Report.

Audit and oversight

The Bank continuously strengthens internal audit supervision effectiveness, focusing on economic supervision as its main responsibility. With a strategic focus on the Bank's high-quality development, the system prioritizes the establishment of internal audit mechanisms characterized by vertical independence, digital intelligence, and enhanced efficiency. The Bank has fully implemented the Group-wide vertical audit reform, establishing a "three unified" audit framework. This has systematically elevated the quality and effectiveness of lower-level audit supervision and integrated penetrative oversight into the Group's overarching governance, thereby solidifying a robust and stable foundation for high-quality institutional development.



Investor relations

Bank of Chongqing has always upheld and practiced the philosophy of "conducting investor relations with sincerity and integrity, and building value-driven investor relations". It has thoroughly implemented the work requirements of regulators, stock exchanges and industry self-regulatory organizations on continuously improving the quality and effectiveness of market value management. The Bank has organized each investor relations activity and held every investor relations communication in an open, earnest, rigorous and pragmatic manner, actively communicating the Bank's high-quality development achievements and reform and innovation outcomes to the capital market and investors.

In 2025, the Bank adhered to equal emphasis on quality and quantity, and continued to develop a "three-dimensional investor relations" model. Through various forms such as on-site and online surveys with institutions, performance briefings, roadshows for key regional institutions, overseas non-deal roadshows, securities firm strategy conferences, and online collective investor reception days, the Bank organized more than 110 investor exchange activities and received over 300 institutional investor visits in total, significantly raising the Bank's market profile.

Innovating Forms of Investor Relations Activities

In 2025, the Bank organized institutional investors to conduct innovative three-dimensional on-site research covering the head office, branches, clients, shareholders and the micro market. This provided investors with systematic communication and immersive experiences integrating "macro layout + micro experience", "headquarters strategy + branch implementation" and "customer trust + shareholder support".

Improving the Effectiveness of Performance Briefings

The Bank continuously optimized the multi-format synchronous broadcast mechanism for performance briefings to enhance user viewing experience. It integrated traditional roadshow platforms with new media channels including mainstream financial applications to expand its information dissemination network.

In 2025, the Bank held performance briefings on a quarterly basis, achieving full quarterly coverage of such events. The 2024 Annual Results Briefing was honored with the Best Practice Award for Performance Briefings by the China Association for Public Companies, marking the Bank's fourth consecutive year receiving this best practice accolade.

Recognized by Market Institutions

In 2025, the Bank received significantly increased attention from securities research institutions. During the year, 50 research reports with "Buy" or "Overweight" ratings were issued on the Bank's A-shares and H-shares, representing a year-on-year increase of 190%. The Bank's A-share price rose by 21.64% and its H-share price rose by 37.26% during the year, both ranking among the top performers for A-share listed banks and H-share mainland listed banks respectively.

Protecting the rights and interests of small and medium-sized investors

The Bank intensified its engagement with minority investors to proactively safeguard their legitimate rights and interests. By fully leveraging diverse communication channels—including the investor relations mailbox, dedicated hotline, and the "SSE e-Interaction" platform—the Bank conducted hundreds of interactive Q&A sessions.

Strengthening risk management

Bank of Chongqing remains committed to enhancing its comprehensive risk management system, optimizing its risk management organizational structure, and establishing and refining various risk management mechanisms to ensure that all types of risks are effectively managed and controlled.

The Bank has established a robust risk management structure seamlessly integrated into its overall corporate governance. The Board of Directors, the Board of Supervisors, the senior management, relevant head office departments, and operating institutions perform their respective mandates. To drive professionalization, the Bank has clearly defined the functions for both comprehensive and category-specific risk management. This includes appointing a Chief Risk Officer within senior management and establishing dedicated risk and compliance departments at operating institutions to continuously bolster professional expertise.

Adhering to the principles of comprehensiveness and forward-looking oversight, the Bank has institutionalized a systematic mechanism for risk identification and assessment. Upon identifying material risks, the Bank evaluates the corresponding risk levels and the effectiveness of current management capabilities. For any identified gaps, optimization measures are formulated and strictly implemented. Furthermore, these assessments are scientifically converted into Pillar 2 capital requirements under the Internal Capital Adequacy Assessment Process (ICAAP).

The Bank managed its risk appetite to strategically align risk-taking behaviors with business objectives. Based on its core regulatory mandates, industry trends, and macroeconomic dynamics, the Bank conducted an annual analysis of the risk landscape to formulate its bank-wide risk management strategy. The Board's risk appetite is formally articulated through a risk appetite statement, which explicitly defines the types, levels, and aggregate volume of risk the Bank is willing and able to assume to achieve its established profit targets and business strategies. By prioritizing systematic planning and targeted risk-control measures, the Bank reinforces ex-ante oversight. This ensures that all exposures remain within predefined tolerance limits, fostering a sustainable balance between risk mitigation and business growth.

Integrating ESG risk management into the comprehensive risk management framework

The Bank aligned its operations with major national strategies, centering its efforts on five major areas of finance. By systematically embedding environmental, social, and governance factors into its comprehensive risk management framework, the Bank continuously refined its risk appetite, deepened its specialized expertise in niche sectors, focused on the development of new quality productive forces, and effectively conducted green finance stress testing to bolster the pre-emptive and strategic efficacy of the Bank's risk management.

Risk prevention and control in key areas

In terms of credit risk ▸ the Bank has sharpened its industry trend forecasting, with a strategic focus on the Chengdu-Chongqing Economic Circle and the New International Land-Sea Trade Corridor. By optimizing credit policies and guiding the scientific allocation of resources, the Bank has successfully enhanced its asset structure. Furthermore, a collaborative credit control mechanism has been established, which ensures that the three lines of defense operate with clearly defined mandates, fostering a synergy in risk monitoring and mitigation.

In terms of market risk ▸ the Bank continued to refine its framework by improving related management policies and infrastructure. By establishing and enhancing dedicated management systems, the Bank has enriched its analytical toolkit with stress testing and limit monitoring. Furthermore, the Bank maintained close oversight of monetary policy shifts and market expectations, effectively monitoring trends in interest rates, exchange rates, and other market indicators to consistently enhance its market risk management capabilities.

In terms of operational risk ▸ the Bank continued to refine its management policies and actively promote the application of specialized tools. Central to this effort is the implementation of risk and control self-assessment (RCSA) and the optimization of key risk indicators. By conducting dynamic monitoring of these indicators, the Bank ensured the standardization and scientific management of its operational risk framework.

Strengthening the compliance framework

The Bank continued to refine its internal control and compliance management to bolster core competitiveness and safeguard high-quality, sustainable development. First, optimizing governance framework and consolidating accountability. Leveraging the implementation of new regulatory standards, the Bank has structured its internal control system into a four-tier management architecture spanning the head office, branches, sub-branches, and outlets. By centralizing bank-wide accountability management and integrating second line of defense functions, the Bank has solidified the primary compliance responsibilities of all departments and operating institutions. This ensures a governance landscape where the three lines of defense operate with clearly defined mandates and high operational efficiency. Second, upgrading full-process compliance oversight. This is achieved through rigorous ex-ante reviews and authorization, issuance of compliance assessment guidelines for credit operations and mandatory compliance audits for all major decisions and policies, supported by a coordinated authorization framework that integrates flexible, dynamic, and specialized mechanisms to ensure high-quality development; proactive in-process monitoring and early warning, by utilizing analytical models to screen for latent risks and advancing the pilot implementation of the PBOC suspicious transaction models to ensure the reporting of high-priority suspicious activities; and comprehensive ex-post evaluation, by promoting proactive compliance through a compliance rating and a risk-based supervision framework, and restructuring its accountability framework to ensure that disciplinary actions drive improved governance and rectification. Third, empowering compliance through digital innovation. The Bank's digital intelligence platform for internal control and compliance enabled core functions to operate online, risk information to be digitalized, and management analysis to achieve intelligent operations. Furthermore, the upgraded AML system has delivered a dual breakthrough, significantly enhancing both data processing capacity and operational efficiency at the grassroots level.

Fostering a culture of compliance

The Bank promoted the concept of "compliance creates value" across the organization and systematically cultivated a robust compliance culture through its flagship "Learn, Think, Act, and Reflect" initiative. To foster a deep understanding of compliance bottom lines among all employees, the Bank launched a suite of premium courses and organized a series of high-impact activities, including the "Reflections on Compliance" essay competition, the "Compliance Insights from Top Leadership" lecture series, and specialized knowledge contests. This initiative was honored as a premier case study in "Practicing Financial Culture with Chinese Characteristics" by the China Banking Association. The Bank also deepened legal publicity and education through multiple formats. Its original production, "Legal Safeguards for the Corporate Journey" won the second prize at the 6th Sichuan-Chongqing Rule-of-Law-themed Micro-videos, Micro-movies, and Micro-dramas Exhibition. The Bank was honored with the Outstanding Organization Award.

Anti-Money Laundering Management

In 2025, the Bank centered its AML efforts on the implementation of the new Anti-Money Laundering Law, comprehensively optimizing its due diligence frameworks and technological capabilities. Strengthening internal controls for due diligence: The Bank updated its internal control policies on due diligence to align with the latest regulatory mandates. Branch outlets were guided to implement risk-based, differentiated due diligence and to conduct enhanced due diligence on customers triggered by suspicious activity alerts. Upgrading digital infrastructure: The Bank launched its next-generation AML system, which introduced newly developed due diligence modules, refined operational scenarios, and standardized protocols. To enhance the accuracy of corporate beneficial owner identification, the Bank developed a beneficial owner information management system. Furthermore, the Bank has increased its system support for the ongoing identification of corporate customers by integrating with external data platforms for real-time business registration updates. When a client's status is identified as "deregistered" or "revoked", the system promptly alerts account managers to initiate specialized due diligence.

Ensuring strict enforcement of due diligence: The Bank conducted on-site AML inspections and provided "point-to-point" guidance to key institutions to standardize rectification processes. A semi-annual comprehensive self-inspection of due diligence quality was conducted across all branch outlets, with dedicated head office personnel assigned to track and verify the progress of required rectifications. Advancing professional skills training: The Bank organized specialized training sessions for 240 participants, including AML heads and dedicated staff from various branch outlets. This was complemented by on-the-job training programs and an AML skills competition involving practitioners from 47 branch outlets.

Issue prevention and control management

The Bank has continuously refined its case prevention system to solidify the foundations of compliance. In alignment with new regulatory standards, the Bank has restructured its case prevention and compliance organization, establishing a robust "three lines of defense" framework for internal control. By revising compliance operation indicators and evaluation schemes, the Bank has seamlessly integrated case prevention requirements into its policy framework and case management mechanisms, consolidating a foundation for full-process compliance. Strengthening supervision to eliminate latent risks: The Bank has strictly enforced the supervisory mandates of the "second line of defense" while deepening joint prevention, control, and regulatory coordination. Through Bank-wide specialized inspections, the Bank has achieved the precision identification of violation risk points, effectively eliminating hidden dangers and potential vulnerabilities. Solidifying accountability to enhance compliance capabilities: To ensure accountability reaches every level, the Bank has implemented the signing of case prevention responsibility letters by all employees. This is supported by regular case prevention work meetings and warning education sessions designed to raise compliance awareness. Furthermore, the Bank has formulated comprehensive case prevention work plans, clearly defining tasks and ensuring their implementation through supervision; and conducted online and offiine trainings, ensuring that compliance and case-prevention risk consciousness are deeply ingrained throughout the entire organization.

Anti-commercial Bribery and Anti-corruption

The Bank remains committed to fostering a culture of integrity and combating corruption through persistent and in-depth disciplinary and legal warning education. First, building on the achievements of Party discipline education, the Bank utilized platforms such as College of Bank of Chongqing and the Integrity Vision of Bank of Chongqing journal to publish specialized learning columns, legal provisions, and case studies. This ensures that education on anti-corruption and anti-bribery is conducted in a regular and long-term manner. Second, the Bank has improved integrity mechanisms for pivotal career stages, including mandatory pre-appointment disciplinary examinations and "accountability and integrity" consultations for newly promoted middle-level management, alongside specialized education for new hires. By issuing targeted integrity reminders, the Bank ensured that employees study, understand, comprehend, and strictly observe disciplinary standards, thereby fortifying a robust defense line against corruption and misconduct. Third, the Bank fully utilized warning resources, including industry-wide and internal typical case notifications and educational documentaries, conducting tiered and categorized warning education.

The Bank has advanced targeted initiatives to combat corruption and embezzlement in procurement with concrete results. First, it strengthened institutional safeguards and upheld the baseline of integrity. The Procurement Management Measures were revised in a timely manner in accordance with external regulations and recommendations from audits, inspections, and supervisory reviews. The Measures and related policies emphasized the importance of clean procurement across multiple levels and dimensions, providing detailed requirements for ethical conduct. Second, the Bank reinforced risk prevention and control to curtail opportunities for corruption. Focusing on critical control points throughout the procurement lifecycle, the Bank normalized the supervision mechanisms and established an integrated, full-chain prevention and control system spanning pre-event early warning, in-process monitoring, and post-event verification. Third, it intensified education and training to cement the foundation of integrity. Through persistent anti-corruption training and the promotion of "Sunshine Procurement" and "Sunshine Transaction" models, the Bank ensured that all procurement procedures remain open, transparent, and traceable. By conducting integrity briefings and case-based warning sessions, the Bank reinforced a culture of integrity across its workforce, fostering a long-term mechanism whereby employees "dare not, cannot, and will not engage in corruption."

Intellectual property management

The Bank has established regulations for the management of marketing personnel, strictly adheres to the market interest rate self-discipline mechanism, and has no acts of unfair competition.

Internal policies such as the *Measures for the Administration of Intellectual Property Rights of Bank of Chongqing Co., Ltd.* and the *Measures for the Administration of Software Development of Bank of Chongqing Co., Ltd.* provide a solid institutional framework for the Bank's intellectual property management, effectively mitigating legal risks. By leveraging legal instruments including patents, trademarks, and copyrights, the Bank has built an extensive protection network for its intellectual achievements. Furthermore, the Bank has seamlessly integrated the mandates of the *Trademark 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* into the management philosophy across all departments.

Independent Assurance Report

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Independent assurance report

安永华明（2026）专字第70023001_A02号
Bank of Chongqing Co., Ltd.

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

Scope

We have been engaged by Bank of Chongqing Co., Ltd. (the "Bank of Chongqing") to perform a limited assurance engagement, as defined by International Standards on Assurance Engagements, here after referred to as the engagement, to report on the selected data (the "Subject Matter") as at 31 December 2025 and for the year then ended in the BANK OF CHONGQING Co., Ltd. 2025 Sustainability Report (the "Sustainability Report").

Subject matter

The selected data in the Sustainability Report for 2025 that is covered by this report is as follows:

- The Head Office electricity consumption (10MWh)
- The Head Office water consumption (10,000 tons)
- The Head Office gas consumption (10,000 m^3)
- The Head Office gasoline consumption (by vehicle) (10,000 liters)
- Total number of employees (persons)
- Proportion of female employees (%)
- Proportion of female managers (%)
- Bank outlets
- Substitution rate of electronic transaction volume (%)
- Charity donation (thousand yuan)
- Balance of green loans (100 million yuan)
- Balance of agriculture-related loans (100 million yuan)
- Balance of inclusive loans to micro and small businesses (100 million yuan)
- Balance of microloans (100 million yuan)

Our assurance was with respect to the selected data as at 31 December 2025 and for the year then ended only and we have not performed any procedures with respect to earlier periods or any other elements included in the 2025 Sustainability Report.

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Independent assurance report

安永华明（2026）专字第70023001_A02号
Bank of Chongqing Co., Ltd.

Criteria applied by Bank of Chongqing

The criteria used by Bank of Chongqing to prepare the Subject Matter in the 2025 Sustainability Report are set out in the basis of reporting of the selected data (the "Basis of Reporting") within the Sustainability Report in the accompanying the *Appendix: Basis of Reporting*.

Bank of Chongqing's responsibilities

Bank of Chongqing's management is responsible for selecting the basis of reporting, and for presenting the Subject Matter in accordance with the basis of reporting, within the 2025 Sustainability Report, in all material respects. This responsibility includes establishing and maintaining internal controls, maintaining adequate records and making estimates that are relevant to the preparation of the selected data, such that it is free from material misstatement, whether due to fraud or error.

EY's responsibilities

Our responsibility is to express a conclusion on the presentation of the Subject Matter as at 31 December 2025 and for the year then ended in the Sustainability Report based on the evidence we have obtained.

We conducted our engagement in accordance with the International Standard for Assurance Engagements Other than Audits or Reviews of Historical Financial Information ('ISAE 3000'). The standard requires that we plan and perform our engagement to express a conclusion on whether we are aware of any material modifications that need to be made to the Subject Matter in the 2025 Sustainability Report in order for it to be in accordance with the basis of reporting, and to issue a report. The nature, timing, and extent of the procedures selected depend on our judgment, including an assessment of the risk of material misstatement, whether due to fraud or error.

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

Our independence and quality management

We have maintained our independence and confirm that we have met the requirements of the Code of Ethics for Professional Accountants issued by the International Ethics Standards Board for Accountants, and have the required competencies and experience to conduct this assurance engagement.

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Independent assurance report

安永华明（2026）专字第70023001_A02号
Bank of Chongqing Co., Ltd.

EY also applies International Standard on Quality Management 1, *Quality Management for Firms that Perform Audits or Reviews of Financial Statements, or Other Assurance or Related Services Engagements,* which requires that we design, implement and operate a system of quality management including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Description of procedures performed

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

Although we considered the effectiveness of management's internal controls when determining the nature and extent of our procedures, our assurance engagement was not designed to provide assurance on internal controls. Our procedures did not include testing controls or performing procedures relating to checking aggregation or calculation of data within IT systems.

Our procedures performed includes:

1) Conducted interviews with personnel to understand the business and reporting process;
2) Conducted interviews with key personnel to understand the process for collecting, collating and reporting the Subject Matter during the reporting period;
3) Checked that the calculation criteria have been correctly applied in accordance with the methodologies outlined in the Basis of Reporting;
4) Undertook analytical procedures of the data and made inquiries of management to obtain explanations for any significant differences we identified;
5) Tested, on a sample basis, underlying source information to check the accuracy of the data; and
6) Other procedures deemed necessary.

Independent assurance report

安永华明（2026）专字第70023001_A02号
Bank of Chongqing Co., Ltd.

Conclusion

Based on our procedures and the evidence obtained, we are not aware of any material modifications that should be made to the selected data as at 31 December 2025 and for the year then ended in the 2025 Sustainability Report, in order for it to be in accordance with the Basis of Reporting.

Restricted use

Our report has been prepared for and only for the board of directors of Bank of Chongqing and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the content of this report.

Ernst & Young Hua Ming LLP
27 April 2026
Beijing, China

BASIS OF REPORTING

The Head Office electricity consumption (10MWh)

The Head Office electricity consumption disclosed in the BANK OF CHONGQING Co., Ltd. 2025 Sustainability Report refers to the total electricity consumption based on the electric meters of the new buildings in the office area where the Head Office is located, including the south and north buildings (excluding the 3-5 floors of the north building) during the reporting period.

The Head Office water consumption (10,000 tons)

The Head Office water consumption disclosed in the BANK OF CHONGQING Co., Ltd. 2025 Sustainability Report refers to the total water consumption based on the water meters of the new buildings in the office area where the Head Office is located, including the south and north buildings (excluding the 3-5 floors of the north building) during the reporting period.

The Head Office gas consumption (10,000m³)

The Head Office gas consumption disclosed in the BANK OF CHONGQING Co., Ltd. 2025 Sustainability Report refers to the total gas consumption based on the gas meters of the new building in the office area where the Head Office of Bank of Chongqing is located during the reporting period.

The Head Office gasoline consumption (by vehicle) (10,000 liters)

The Head Office gasoline consumption (by vehicle) disclosed in the BANK OF CHONGQING Co., Ltd. 2025 Sustainability Report refers to the gasoline consumption based on refueling record of the Head Office's own business vehicles during the reporting period.

Total number of employees (persons)

The total number of employees disclosed in the BANK OF CHONGQING Co., Ltd. 2025 Sustainability Report refers to the formal employees who signed labor contracts with Bank of Chongqing throughout the bank (excluding domestic and foreign subsidiaries) during the reporting period.

Proportion of female employees (%)

The proportion of female employees disclosed in the BANK OF CHONGQING Co., Ltd. 2025 Sustainability Report refers to the proportion of female employees who signed labor contracts with Bank of Chongqing throughout the bank (excluding domestic and foreign subsidiaries) during the reporting period. The gender of the employee is determined based on the official identification document of the employee.

Proportion of female managers (%)

The proportion of female leaders disclosed in the BANK OF CHONGQING Co., Ltd. 2025 Sustainability Report refers to the proportion of female employees in the middle and senior management personnel of Bank of Chongqing throughout the reporting period (excluding domestic and foreign subsidiaries). Senior management personnel refers to the members of the leadership team of the head office. Middle management personnel refers to the middle management personnel managed by the party committee of the head office. The management personnel including President / Vice President of the Bank, Chief Risk Officer, Leader of Discipline Inspection and Supervision Team, Party secretary/ Deputy Party secretary, General Managers and Deputy General Managers of Department at the Head Office, President and Vice President of a Bank Branches. The gender of the employee is determined based on the official identification document of the employee.

Bank outlets

The bank outlets disclosed in the BANK OF CHONGQING Co., Ltd. 2025 Sustainability Report refers to the number of outlets that have been approved by the China Banking Regulatory Commission for construction and opening during the reporting period.

Substitution rate of electronic transaction volume (%)

The substitution rate of electronic transaction volume disclosed in the BANK OF CHONGQING Co., Ltd. 2025 Sustainability Report refers to the proportion of the total amount of electronic channel transactions of Bank of Chongqing in all accounting transactions within the reporting period in accordance with *China Banking Service Report issued by the China Banking Association*. The substitution rate of electronic channel transaction volume=number of personal online banking transactions + number of mobile banking transactions + number of corporate online banking transactions + number of third-party payment transactions/number of counter (non-cash) transactions + number of intelligent teller machine transactions + number of ATM bank card transfer transactions + number of personal online banking transactions + number of mobile banking transactions + number of corporate online banking transactions + number of third-party payment transactions.

Charity donation (thousand yuan)

The charity donation disclosed in the BANK OF CHONGQING Co., Ltd. 2025 Sustainability Report refers to the amount of public welfare donations standardized by Bank of Chongqing in the reporting period in accordance with the Management Measures for External Donations of Bank of Chongqing Co., Ltd..

Balance of green loans (100 million yuan)

The balance of green loans disclosed in the BANK OF CHONGQING Co., Ltd. 2025 Sustainability Report refers to the total number of green loan balances (excluding domestic and foreign subsidiaries) in accordance with the statistical calibre of the People's Bank of China *"Notice on Revising the Special Statistical System for Green Loans" (Yin Fa〔2019〕No. 326)* at the end of the reporting period.

Balance of agriculture-related loans (100 million yuan)

The balance of agriculture-related loans disclosed in the BANK OF CHONGQING Co., Ltd. 2025 Sustainability Report includes, by the end of the reporting period, the sum of the balance of the bank's agriculture-related loans in local currency (RMB) and foreign currency (US dollars) in accordance with the statistical calibre of the *"Special Statistical System for Agriculture-related Loans"* of the China Banking Regulatory Commission and People's Bank of China. The balance of agriculture-related loans includes the balance of loans to rural households, the balance of loans to rural enterprises and various organizations, the balance of agriculture-related loans to urban enterprises and various organizations, and the balance of loans to non-agricultural households for agriculture, forestry, animal husbandry and fishery.

Balance of inclusive loans to micro and small businesses (100 million yuan)

The balance of inclusive loans to micro and small businesses disclosed in the BANK OF CHONGQING Co., Ltd. 2025 Sustainability Report is that as at the end of the reporting period, the total amount of the loans of Bank of Chongqing Co., Ltd. to micro and small businesses in accordance with the statistical standards of the NFRA, that is, the balance of loans to micro and small businesses with the total amount of credit granted to a single customer less than RMB10 million (included), including the balance of loans to micro and small businesses, to self-employed business owners, and to small business owners, and excluding the balance of bill discount and re-discount businesses. The enterprise classification standard follows the Classification Standards for Small and Medium-Sized Enterprises of the Ministry of Industry and Information Technology.

Balance of microloans (100 million yuan)

The balance of microloans disclosed in the BANK OF CHONGQING Co., Ltd. 2025 Sustainability Report is that as at the end of the reporting period, the total amount of the loans of Bank of Chongqing Co., Ltd. to micro and small businesses in accordance with the national standard, whcih including the balance of bill discount, and excluding re-discount businesses. The enterprise classification standard follows the Classification Standards for Small and Medium-Sized Enterprises of the Ministry of Industry and Information Technology.

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Shanghai Stock Exchange

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	2	Pollutant discharge/emission	Article 30	Indicators and targets	32
	3	Waste disposal	Article 31	Green Practices	37
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	7	Use of water resources	Article 36	Green Practices	36-37
	8	Circular economy	Article 37	Green Finance Innovation	33-35
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	14	Ensuring equal opportunities for SMEs	Article 46	Developing Inclusive Finance	45-47
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	16	Data security and customer privacy	Article 48	Enhancing Customer-Centric Services	52-54、55-56
	17	Employees	Article 50	Empowering Talent Development	57-62
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Hong Kong Exchanges and Clearing Limited ("HKEX")

Appendix C2 (the "ESG Reporting Code") to the Rules Governing the Listing of Securities on the HKEX

A/Environmental	S/N	Content	Section	Page No.
Aspect 1: Emissions	General Disclosure	Information relating to air emissions, discharges into water and land, and generation of hazardous and non-hazardous waste: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer. Note:Air emissions include NOx, SOx, and other pollutants regulatedunder national laws and regulations.Hazardous wastes are those definedby national regulations.	Indicators and targets, Green Finance Practices	32、36-37
	A1.1	The types of emissions and respective emissions data.	Indicators and targets	32
	A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Indicators and targets	32
	A1.4	Total non-hazardous waste produced (in tonne) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	N/A	
	A1.5	Description of emission target(s) set and steps taken to achieve them.	Green Practices	36-38
	A1.6	Description of how hazardous and non-hazardous wastes are handled, and a description of reduction target(s) set and steps taken to achieve them.	Green Practices	36-38
Aspect A2: Use of Resources	General Disclosure	Policies on the efficient use of resources, including energy, water and other raw materials. Note: Resources may be used in production, in storage, transportation, in buildings, electronic equipment, etc.	Green Practices	36-38
	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).	Indicators and targets	32
	A2.2	Water consumption in total and intensity (e.g. per unit of production volume, per facility).	Indicators and targets	32
	A2.3	Description of energy use efficiency target(s) set and steps taken to achieve them.	Green Practices	36-38
	A2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency target(s) set and steps taken to achieve them.	Green Practices	36-38
	A2.5	Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.	N/A	
Aspect A3: The Environment and Natural Resources	General Disclosure	Policies on minimising the issuer's significant impact on the environment and natural resources.	Green Practices	36-38
	A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	Green Practices	36-38

B/Social	S/N	Content	Section	Page No.
Aspect B1: Employment	General Disclosure	Information relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer.	Empowering Talent Development	58
	B1.1	Total workforce by gender, employment type (for example, full- or part-time), age group, and geographical region.	Empowering Talent Development	61
	B1.2	Employee turnover rate by gender, age group and geographical region.	Empowering Talent Development	61
Aspect B2: Health and Safety	General Disclosure	Information relating to providing a safe working environment and protecting employees from occupational hazards: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer.	Empowering Talent Development	60
	B2.1	Number and rate of work-related fatalities occurred in each of the past three years including the reporting year.	Empowering Talent Development	62
	B2.2	Lost days due to work injury.	Empowering Talent Development	62
	B2.3	Description of occupational health and safety measures adopted, and how they are implemented and monitored.	Empowering Talent Development	60
Aspect B3: Development and Training	General Disclosure	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.	Empowering Talent Development	57-59
	B3.1	The percentage of employees trained by gender and employee category (e.g. senior management, middle management).	Empowering Talent Development	62
	B3.2	The average training hours completed per employee by gender and employee category.	Empowering Talent Development	62
Aspect B4: Labour Standards	General Disclosure	Information relating to preventing child and forced labour: (a) the policies; (b) compliance with relevant laws and regulations that have a significant impact on the issuer.	Empowering Talent Development	58
	B4.1	Description of measures to review employment practices to avoid child and forced labour.	Empowering Talent Development	58
	B4.2	Description of steps taken to eliminate such practices when discovered.	N/A	
Aspect B5: Supply Chain Management	General Disclosure	Policies on managing environmental and social risks of the supply chain.	Green Practices	38
	B5.1	Number of suppliers by geographical region.	Green Practices	38
	B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, and how they are implemented and monitored.	Green Practices	38
	B5.3	Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored.	Green Practices	38
	B5.4	Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.	Green Practices	38
Aspect B6: Product Responsibility	General Disclosure	Information relating to health and safety, advertising, labelling, and privacy matters relating to products and services provided and methods of redress: (a) the policies; (b) compliance with relevant laws and regulations that have a significant impact on the issuer.	Enhancing Customer-Centric Services	55-56
	B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons.	N/A	
	B6.2	Number of products and service related complaints received and how they are dealt with.	Enhancing Customer-Centric Services	55-56
	B6.3	Description of practices relating to observing and protecting intellectual property rights.	Strengthening the compliance framework	74
	B6.4	Description of quality assurance process and recall procedures.	N/A	
	B6.5	Description of consumer data protection and privacy policies, and how they are implemented and monitored.	Enhancing Customer-Centric Services	55-56
Aspect B7: Anti-corruption	General Disclosure	Information relating to bribery, extortion, fraud, and money laundering: (a) the policies; (b) compliance with relevant laws and regulations that have a significant impact on the issuer.	Strengthening the compliance framework	73-74 For more information on the number of corruption cases, litigation outcomes, and so on, please go to the official website of the Central Commission for Discipline Inspection of the CPC and the National Supervisory Commission.
	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.	Strengthening the compliance framework	
	B7.2	Description of preventive measures and whistle-blowing procedures, and how they are implemented and monitored.	Strengthening the compliance framework	73-74
	B7.3	Description of anti-corruption training provided to directors and staff.	Highlights in Sustainability, Strengthening the compliance framework	10,74
Aspect B8: Community Investment	General Disclosure	Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests.	Promoting Finance for Good	63-64
	B8.1	Focus areas of contribution (e.g. education, environment concerns, labour needs, health, culture, sport).	Promoting Finance for Good	63-64
	B8.2	Resources contributed (e.g. money or time) to the focus area.	Promoting Finance for Good	63-64

Part D:Climate-related Disclosures		Section	Page No.
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GRI Content Index

Instructions	Bank of Chongqing reported the information in this GRI content index with reference to GRI standards from January 1, 2025 to December 31, 2025.
Used GRI 1	GRI 1 Foundation 2021

GRI STANDARD	DISCLOSURE	LOCATION	Page No.
GRI 1 Foundation	Report basis, including publishing GRI content index, providing instructions for use, etc	Notes to Report	1
GRI 2: General Disclosures 2021	2-1 Organizational details	About us	3
	2-2 Entities included in the organization's sustainability reporting	Notes to Report, About us	1、3
	2-3 Reporting period, frequency and contact point	Notes to Report	1
	2-4 Restatements of information	The Bank has no such disclosure	
	2-5 External assurance	Independent Assurance Report	75
	2-6 Activities, value chain and other business relationships	Strategy, Please refer to 2025 Annual Report	26
	2-7 Employees	Empowering Talent Development	57-62
	2-8 Workers who are not employees	Enhancing Customer-Centric Services, Promoting Finance for Good	55-56、63-64
	2-9 Governance structure and composition	Sustainable Development Management	15
	2-10 Nomination and selection of the highest governance body	Please refer to 2025 Annual Report	
	2-11 Chair of the highest governance body	Please refer to 2025 Annual Report	
	2-12 Role of the highest governance body in overseeing the management of impacts	Please refer to 2025 Annual Report	
	2-13 Delegation of responsibility for managing impacts	Please refer to 2025 Annual Report	
	2-14 Role of the highest governance body in sustainability reporting	Sustainable Development Management	15
	2-15 Conflicts of interest	Identification and Analysis of Material Topics	16-17
	2-16 Communication of critical concerns	Identification and Analysis of Material Topics	16-17
	2-17 Collective knowledge of the highest governance body	Chairman's Address, President's Address, Sustainable Development Management	5-6、7-8、15
	2-18 Evaluation of the performance of the highest governance body	Please refer to 2025 Annual Report	
	2-19 Remuneration policies	Please refer to 2025 Annual Report	
	2-20 Process to determine remuneration	Please refer to 2025 Annual Report	
	2-21 Annual total compensation ratio	Please refer to 2025 Annual Report	
	2-22 Statement on sustainable development strategy	Sustainable Development Management	15
	2-23 Policy commitments	The Bank has no such disclosure	
	2-24 Embedding policy commitments	The Bank has no such disclosure	
	2-25 Processes to remediate negative impacts	The Bank has no such disclosure	
	2-26 Mechanisms for seeking advice and raising concerns	Identification and Analysis of Material Topics	16-17
	2-27 Compliance with laws and regulations	Strengthening the compliance framework	73-74
	2-28 Membership associations	Social Recognition	13-14
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GRI 3: Material Topics 2021	3-1 Process to determine material topics	Identification and Analysis of Material Topics	16-18
	3-2 List of material topics	Identification and Analysis of Material Topics	16-18
	3-3 Management of material topics	Identification and Analysis of Material Topics	16-17
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	Please refer to 2025 Annual Report	25-31
	201-2 Financial implications and other risks and opportunities due to climate change	Strategy	
	201-3 Defined benefit plan obligations and other retirement plans	Please refer to 2025 Annual Report	
	201-4 Financial assistance received from government	Please refer to 2025 Annual Report	
GRI 202: Market Presence 2016	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	The Bank has no such disclosure	
	202-2 Proportion of senior management hired from the local community	The Bank has no such disclosure	
GRI 203: Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	The Bank has no such disclosure	
	203-2 Significant indirect economic impacts	The Bank has no such disclosure	
GRI 204: Procurement Practices 2016	204-1 Proportion of spending on local suppliers	The Bank has no such disclosure	
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	The Bank has no such disclosure	73-74
	205-2 Communication and training about anti-corruption policies and procedures	Strengthening the compliance framework	
	205-3 Confirmed incidents of corruption and actions taken	N/A	
GRI 206: Anti-competitive Behavior 2016	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	Strengthening the compliance framework	73-74
GRI 207: Tax 2019	207-1 Approach to tax	Please refer to 2025 Annual Report	
	207-2 Tax governance, control, and risk management	The Bank has no such disclosure	
	207-3 Stakeholder engagement and management of concerns related to tax	The Bank has no such disclosure	
	207-4 Country-by-country reporting	The Bank has no such disclosure	

GRI STANDARD	DISCLOSURE	LOCATION	Page No.
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	301-2 Recycled input materials used	The Bank has no such disclosure	
	301-3 Reclaimed products and their packaging materials	The Bank has no such disclosure	
GRI 302: Energy 2016	302-1 Energy consumption within the organization	Indicators and targets	32
	302-2 Energy consumption outside of the organization	The Bank has no such disclosure	
	302-3 Energy intensity	Indicators and targets	32
	302-4 Reduction of energy consumption	Indicators and targets, Green Practice	32、36-37
	302-5 Reductions in energy requirements of products and services	Green Practices	36-37
GRI 303: Water and Effluents 2018	303-1 Interactions with water as a shared resource	Green Practices	36-37
	303-2 Management of water discharge-related impacts	The Bank has no such disclosure	
	303-3 Water withdrawal	The Bank has no such disclosure	
	303-4 Water discharge	The Bank has no such disclosure	
	303-5 Water consumption	Green Practices	36-37
GRI 304: Biodiversity 2016	304-1 Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	The Bank has no such disclosure	
	304-2 Significant impacts of activities, products and services on biodiversity	Green Finance Innovation	35
	304-3 Habitats protected or restored	The Bank has no such disclosure	
	304-4 IUCN Red List species and national conservation list species with habitats in areas affected by operations	The Bank has no such disclosure	
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	Indicators and targets	32
	305-2 Energy indirect (Scope 2) GHG emissions	Indicators and targets	32
	305-3 Other indirect (Scope 3) GHG emissions	The Bank has no such disclosure	
	305-4 GHG emissions intensity	The Bank has no such disclosure	
	305-5 Reduction of GHG emissions	Indicators and targets	32
	305-6 Emissions of ozone-depleting substances (ODS)	The Bank has no such disclosure	
	305-7 Nitrogen oxides (Nox), sulfur oxides (SOx), and other significant air emissions	Indicators and targets	32

GRI STANDARD	DISCLOSURE	LOCATION	Page No.
GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impacts	The Bank has no such disclosure	
	306-2 Management of significant waste-related impacts	The Bank has no such disclosure	
	306-3 Waste generated	Green Practices	37
	306-4 Waste diverted from disposal	The Bank has no such disclosure	
	306-5 Waste directed to disposal	The Bank has no such disclosure	
GRI 308: Supplier Environmental Assessment 2016	308-1 New suppliers that were screened using environmental criteria	Green Practices	38
	308-2 Negative environmental impacts in the supply chain and actions taken	The Bank has no such disclosure	
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Empowering Talent Development	61
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Empowering Talent Development	60
	401-3 Parental leave	Empowering Talent Development	60
GRI 402: Labor/Management Relations 2016	402-1 Minimum notice periods regarding operational changes	The Bank has no such disclosure	
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	The Bank has no such disclosure	
	403-2 Hazard identification, risk assessment, and incident investigation	Empowering Talent Development	60
	403-3 Occupational health services	Empowering Talent Development	60
	403-4 Worker participation, consultation, and communication on occupational health and safety	Empowering Talent Development	60
	403-5 Worker training on occupational health and safety	Empowering Talent Development	60
	403-6 Promotion of worker health	Empowering Talent Development	60
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Empowering Talent Development	60
	403-8 Workers covered by an occupational health and safety management system	Empowering Talent Development	60
	403-9 Work-related injuries	Empowering Talent Development	60
	403-10 Work-related ill health	The Bank has no such disclosure	

GRI STANDARD	DISCLOSURE	LOCATION	Page No.
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	Empowering Talent Development	62
	404-2 Programs for upgrading employee skills and transition assistance programs	Empowering Talent Development	57-59
	404-3 Percentage of employees receiving regular performance and career development reviews	The Bank has no such disclosure	
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Empowering Talent Development	61
	405-2 Ratio of basic salary and remuneration of women to men	The Bank has no such disclosure	
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	The Bank has no such disclosure	
GRI 407: Freedom of Association and Collective Bargaining 2016	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	The Bank has no such disclosure	
GRI 408: Child Labor 2016	408-1 Operations and suppliers at significant risk for incidents of child labor	The Bank has no such disclosure	
GRI 409: Forced or Compulsory Labor 2016	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	The Bank has no such disclosure	
GRI 410: Security Practices 2016	410-1 Security personnel trained in human rights policies or procedures	The Bank has no such disclosure	
GRI 411: Rights of Indigenous Peoples 2016	411-1 Incidents of violations involving rights of indigenous peoples	The Bank has no such disclosure	
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	The Bank has no such disclosure	
	413-2 Operations with significant actual and potential negative impacts on local communities	The Bank has no such disclosure	
GRI 414: Supplier Social Assessment 2016	414-1 New suppliers that were screened using social criteria	Green Practices	38
	414-2 Negative social impacts in the supply chain and actions taken	The Bank has no such disclosure	
GRI 415: Public Policy 2016	415-1 Political contributions	The Bank has no such disclosure	
GRI 416: Customer Health and Safety 2016	416-1 Assessment of the health and safety impacts of product and service categories	The Bank has no such disclosure	
	416-2 Incidents of non-compliance concerning the health and safety impacts of products and services	The Bank has no such disclosure	
GRI 417: Marketing and Labeling 2016	417-1 Requirements for product and service information and labeling	Enhancing Customer-Centric Services	55-56
	417-2 Incidents of non-compliance concerning product and service information and labeling	The Bank has no such disclosure	
	417-3 Incidents of non-compliance concerning marketing communications	The Bank has no such disclosure	
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	The Bank has no such disclosure	

This report is made of renewable environmental protection paper

Feedback Form for Readers

Dear readers,

Thank you very much for taking the time to read the *2025 Sustainability Report of Bank of Chongqing*. We look forward to your valuable comments and feedback, which help us improve the report.

Best regards!

Bank of Chongqing Co., Ltd.
April, 2026

Single choice question (please tick the option)

Does the report comprehensively and accurately show the Bank's major impact on economy, society and environment?

Excellent ☐ Good ☐ General ☐ Bad ☐ Very Bad ☐

Does the report respond to and disclose the most concerned issues of stakeholders?

Excellent ☐ Good ☐ General ☐ Bad ☐ Very Bad ☐

Are the information, indicators and data disclosed in the report clear, accurate and complete?

Excellent ☐ Good ☐ General ☐ Bad ☐ Very Bad ☐

What is the readability of the report the logic thread, content, language and format of the report?

Excellent ☐ Good ☐ General ☐ Bad ☐ Very Bad ☐

Open questions

What information you intend to know is not contained in the report? _____

What is your advice on our future reports?

_____

_____

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