Report Scope
This report covers Chongqing Rural Commercial Bank Co., Ltd. (hereinafter referred to as the “Bank” or “CQRC Bank”) and its subsidiaries.

Cycle of Report Release
This report is the eighth consecutive annual Corporate Social Responsibility Report of the Bank, with the reporting period ranging from January 1st, 2018 to December 31st, 2018. Part of the contents may contain information which is beyond the aforesaid period.

Principle of Report Preparation
This report was prepared with reference to the Environmental Social and Governance Reporting Guide released by The Stock Exchange of Hong Kong (the “Stock Exchange”), GRI standards by the Global Reporting Initiative (GRI) and Financial Services Sector Supplementary Guidelines. The report was also prepared in compliance with the requirements in Opinions on Strengthening the Social Responsibility of Banking and Financial Institutions released by China Banking and Insurance Regulatory Commission and Guidelines for Corporate Social Responsibility of Chinese Banking and Financial Institutions by China Banking Association.

Data presented in the Report
Parts of the Financial data herein are extracted from the Bank’s 2018 Annual Financial Report. As of December 31st, 2018, the Annual Financial Report had been audited by the PricewaterhouseCoopers Zhong Tian LLP (special general partnership). In cases where there may be inconsistencies between data presented in the Corporate Social Responsibility Report and the 2018 Annual Financial Report, the latter shall prevail. Other data, relating to 2018 is primarily presented from use of statistical data generated from internal system of the Bank and its branches. Certain data presented may exceed the above period scope. The currency amount referred in this report is denominated in RMB, unless otherwise stated.

Assurance Reporting
PricewaterhouseCoopers Zhong Tian LLP (special general partnership) has conducted a limited assurance review engagement in respect of selected key data contained in the report and has issued an independent assurance report thereupon in accordance with International Standard on Assurance Engagements 3000 (Revised Edition): Engagements Other than Audits or Reviews of Historical Financial Information.

Forms of Report Release
This report is released in the forms of printing (adapting environment-friendly paper) edition and electronic edition. The latter is available on the website of the Stock Exchange (www.hkexnews.hk) and website of the Bank (www.cqrcb.com).

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

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Boosting Economy Growth, and Serving National Economy and People’s Livelihood

Actively Implementing the National Strategy
Increasing Investments in Key Fields of Strategies
Enhancing Collaboration with High Quality Enterprises
Accelerating the International Business Innovation

Constant Facilitation of Economic Transformation
Promoting Prosperity for Emerging Industries
Supporting for Private Economy
Supporting for Real Economy

Supporting the Development of “Sannong”
Strengthening the Management Mechanisms of “Sannong”
Optimising the Services Channels of “Sannong”
Promoting the Financial Services Innovation of “Sannong”

Boosting the Growth of Small and Micro Enterprises
Building-up of a Comprehensive Small and Micro Financial Services System
Improving the Services and Products for Small and Micro Enterprises
Promoting the Brand of Small and Micro Financial Services

Providing Comprehensive Services to Ensure People’s Wellbeing
Supporting for the Development of Medical Services
Supporting for the Development of Culture and Education Industries
Supporting for Affordable Housing Projects
Supporting for the Construction of Social Security System

Promoting the Green Finance and Taking Environmental Responsibilities
Green Credit
Green Public Welfare
Green Operation

Practicing Social Responsibilities and Building a Harmonious Community

Customer Service
Improving Service Channels
Improving Service Quality
Guaranteeing Business Security
Protecting Customers’ Rights and Interests

Employee Growth
Employees’ Rights and Interests
Employee Development
Employee Care

Community Engagement
Implementing Targeted Poverty Alleviation
Promoting Financial Knowledge
Practicing Public Benefit Activities

Outlook

Key Data

Independent Practitioner’s Assurance Report

ESG Index

GRI Index

Feedback Table from Readers
Message from the Chairman

In view of the complicated domestic and international economic situation and challenging market in 2018, the Bank implemented the “Three-Dimension Strategy of “Characteristic Operation, Delicacy Management, and Excellent Corporate Culture Cultivation”. In adherence to the guidelines of “Enhancing Management, Controlling Risks and Stabilizing Development”. Devoting to the mission of “Customer Services, Shareholders’ Returns, Recognizing Achievements of Employees, and Contributing to the Society”, the Bank turns challenges into opportunities, transforms with innovation in its business development, consolidates its internal controls with collaborative efforts, and actively performs economic, environmental and social responsibilities to drive sustainable development of the society.

Boosting the implementation of national strategy, and embracing the new normalcy of economic development. The Bank enforces national macro-policies and financial regulatory requirements, underpins the “Belt and Road” initiatives and the Peaks for Opening-up in Mainland Areas project, and takes an active part in the regional development strategy. Furthermore, the Bank also bolsters emerging industries and upgrade in technology; capturing opportunities brought by industry transformation and upgrade; follows the orientation of the national policies to support private economy, and optimizes resource allocation; plays a active role in forming of creditors’ committees to uphold real economy, intensifies risk prevention and control, and stabilizes local finance; strongly promotes “Sunning” to increase coverage in financial infrastructure; comprehensively establishes a financial service network for small and micro customers to exploit rural markets and boost the development of rural areas; provides loans to support industries that are closely related to people’s livelihood to push forward Supply-Side Structural Reform; accelerates the development of poverty-stricken districts and counties by implementing targeted poverty alleviation policy; drives innovations in financial products and services, expands channels of electronic internet financial services, and provides quality and comprehensive financial services with convenience, standardization and personalization.

Boosting the green finance, and enhancing environmentally friendly operations. In response to the requirement of national green finance system establishment, the Bank prepares green credit development guidelines to support industries in fields of energy conservation and environmental protection, clean production, clean energy. The Bank also effectively allocates financial resources by strictly limiting loan financing to industries with “high pollution, high energy consumption and overcapacity”, and focuses on comprehensive improvement projects covering the “two-livers and four-shores” to boost the establishment of the green finance system; advocates green operation, takes measures to save energy and reduces emission, creates ecologically friendly office, educates employees’ awareness of energy conservation and environmental protection, publicizes the ecological culture project, and commits to green public benefit activities to promote the harmonious development of economy and environment.

Facilitating local people’s well-being and prosperity, and realizing the vision for the harmonious society. The Bank believes in the concept of “Rooting in the local area and serving the public”, cares for the people’s lives in the community and customers’ needs, listens to voices of public, and combines its own development with local people’s livelihood through meeting different needs of different consumers and helping people in dire strait by working together with them; the Bank cares for disadvantaged groups through organizing charity and public benefit activities and publicizing financial knowledge to promote the development of the harmonious society. As a people-oriented enterprise, the Bank makes efforts to protect its employees’ rights and interests, values employees’ future success, and enriches employees’ leisure time by providing them with diversified training and hobby groups, so as to energize the cohesive force of each team, build harmonious corporate culture, and achieve a mutual development of both employees and the Bank.

We strive for our ambition, and we believe there is still a long way to go. In 2019, we will furtherly realize the core values of “integrity, collaboration, innovation, development” under the spirit of the 19th CPC National Congress to implement our work. Staying true to the mission, we will strengthen management on a consolidated basis, firmly seize the opportunities for innovation and reform to achieve breakthroughs, and contribute to the harmonious development in economy, environment and society.

Chongqing Rural Commercial Bank Co., Ltd. 
Liu Jianhong, Chairman

Message from the President

In 2018, with the leadership of the Board of Directors, the Bank adopted the development concept of “innovation, coordination, green, open and sharing” under the “13th Five-year” plan as the basis, and followed the working guidelines of “Enhancing Management, Controlling Risks, and Stabilizing Development”. Facing complicated financial market conditions, the Bank has refined its internal control, improved operating effectiveness in risk control and management, supported technical innovations in products, and accomplished its business plan in a reliable manner for 2018.

Optimizing social responsibility frameworks, and integrating social responsibility into daily work. In 2018, the Bank has developed a social responsibility framework with clear accountability in the spirit of the 19th CPC National Congress. In response to the requirements in the ARD Standards of the Global Reporting Initiative (GRI) and the Environmental, Social and Governance Reporting Guided Issued by the Stock Exchange, the Bank has also actively promoted corporate social responsibility actions and affairs and issued its corporate social responsibility report, with reference to the opinions and guidelines of China Banking and Insurance Regulatory Commission (CBIRC) and China Banking Association.

Taking the economic responsibility, and driving the economic transformation. In 2018, in constantly pursue of national strategy implementation, the Bank continued to implement key strategies. The Bank optimized its credit portfolio structure to offer substantial support to private sector and strategic emerging industries with an aim to serve the real economy. In terms of the “Sunning” and inclusive businesses, the Bank improved its service solutions for small and micro customers, and enhanced its collaboration in international business. Striving for a harmonious financial system, the Bank enhanced not only its risk management, but also its quality and operating effectiveness of anti-money laundering measures. By the end of the year, the Bank’s total assets exceeded RMB 950 billion, total deposits reached RMB 616.17 billion, and total loans and advances recorded RMB 381.14 billion. The non-performing loan ratio stood at 1.29% and the capital adequacy ratio remained at 13.52%.

Pursuing environmentally friendly concepts, and upholding green finance. In 2018, the Bank actively upheld the development of green finance by developing guidelines for green credit, providing support on favorable market access for and leniency to green industries. To pursue the concept of green office, the Bank developed measures to save energy and waste organized green public benefit activities, and contributed itself to build a resource-conserving society. As at the end of 2018, green credit loans balance were RMB 13,235 million.

Improving service channels and service quality. In 2018, the Bank continued to refine its physical network locations of outlets and constructed a “digital” financial platform to create a convenient, quality, and holistic customer service channel; strengthened the management of customer service team by optimizing the procedures for customer to lodge complaints and improving customer experience and service quality; strengthened the management of customer information security by securing outlets, popularizing financial knowledge, and enhancing customers’ awareness of protecting themselves from financial risks. In 2018, the Bank held more than 5,000 financial knowledge promotion activities and more than 900 thousand advertising materials were distributed.

Building up a harmonious bank, and focusing on public livelihood and public benefits. In 2018, in accordance with the strategy of “prospering with talents”, the Bank strengthened human resource ability cultivation, developed double channels for promotion, conducted diversified and specific training to create a safe, healthy and harmonious working environment. At the same time, the Bank was committed to public welfare benefits, organized volunteer activities, and implemented the targeted poverty alleviation policy to drive community development. In 2018, the Bank funded RMB 159.9 million in public welfare benefit and charity and accumulatively mobilized 24,000 employees to participate in various volunteering activities.

2019 will be a crucial year for more comprehensive in-depth reform, the Bank is committed to undertake more efforts to drive reform in supply chains, optimization of industry structure, system reform and acceleration in strategic transformations, innovations; support a balanced, inclusive and sustainable development of economy to drive local economy and the harmonious development of the society.

Chongqing Rural Commercial Bank Co., Ltd.
Xie Wenhui, President
Introduction

Chongqing Rural Commercial Bank Co., Ltd. (hereinafter referred to as the “Bank” or “CRCB”) was formerly known as Chongqing Rural Credit Cooperative which was established in 1952, having a history of more than 60 years. In 2003, Chongqing was put on the list of the first batch of pilot provinces and cities regarding China’s rural credit cooperative reform. In 2008, the rural commercial bank with the unified legal person in the city was established. The Bank was listed on the main board in Hong Kong (H share) in 2010, becoming the first listed rural commercial bank in China and the first listed bank in western China. In the same year, Zhangjiagang village bank of Jiangsu province, Dazhou village bank of Sichuan province and Dali village bank of Yunnan province were set up. In 2012, the Bank established a local branch in Qujing. Moreover, the Bank also set up village banks in Yunnan province, Guangxi province, and Fujian province, stepping forward its cross-regional management. In 2014, the Bank also set up a financial leasing company with significant progresses made in more diversified business development.

By the end of 2018, the Bank owned 6 branches, 36 sub-branches and 1,775 institutions, as well as 1 financial leasing company and 12 village banks, with around 16,000 employees in total. The asset size reached RMB 950.62 billion; total deposits amounted to RMB 616.17 billion; total loans and advances amounted to RMB 381.14 billion. The Bank ranked 128th in the “Top 500 most valuable banking brands of 2018” by Brand Finance, a brand assessment institution in the UK, and ranked 21st among banks in China.
Three-Dimension Strategy

To promote sustainable development, the Bank has proactively implemented the “Three-Dimension” Strategy, which stands for “Characteristic Operation, Delicacy Management, and Excellent Corporate Culture Cultivation”. “Characteristic Operation” refers to building our core competitive advantages in a market-oriented way according to our own features. “Delicacy Management” refers to the establishment of a processing bank with scientific framework and competent management. “Excellent Corporate Culture Cultivation” means to create a happy and harmonious environment for common development objectives of both the Bank and the employees. These three dimensions have their own emphasis, and closely complement with each other. “Three-Dimension” Strategy has penetrated into all aspects of the Bank’s operations and management, and has become a key cornerstone in building a creative and valuable commercial bank.

With the guidance of the business philosophy which is “Rooting in the local area and serving the public”, the Bank has conducted hierarchical management of customers to achieve accurate marketing. To strengthen financial credit management, the Bank has integrated resources such as community banking, wealth management and technology finance, to improve its service channels. Through implementing a bottom-up approach for our “public finance” strategy to promote quality customer services, as well as promoting the improvement and improvement of financial services of “New Samnong”, the Bank has developed together with customers, and has made great effort to provide the best financial services solutions to its customers.

In order to promote the steady operation and sustainable development of the bank, the Bank strengthens its internal control as a key to delicacy management, optimizes and improves the internal control management system in a planned and step-by-step manner, establishes a comprehensive risk management system, strengthen the Bank’s internal and external communication, as well as extending the scope of using advanced technology innovations and applications in management and transformation and upgrading of the whole bank.

The Bank has always valued fostering unique corporate culture. Furthermore, the Bank carried out the shaping of enterprise culture, improved the evaluation system of enterprise culture construction, highlighted the innovation of enterprise culture, and cultivated the concept of enterprise culture with more epochal flavor and its own characteristics. Moreover, we strove to transform our cultural advantages into competitive advantages, innovation advantage and scientific development advantages, and built our brand of corporate culture to attract and involve more talents in our corporate developments.

Corporate Governance

The Bank established an institutional system with the Articles of Association as the core and the Rules and Procedures of the Shareholders’ Meeting, the Rules and Procedures of Board of Directors Meetings, the Rules and Procedures of Board of Supervisors Meetings and other working rules for special committees as pillars, for its governance framework and structure. The Bank set up a governance structure comprising the General Meeting of Shareholders, the Board of Directors, the Board of Supervisors and senior management that meets requirements of the Bank as a modernized commercial bank. The four mutually supervised components performed their duties respectively, in line with regulatory and institutional requirements, together with the eight special committees under the board of directors to jointly implement the governance and operations.

Main Advances of Corporate Governance

General Meeting

- Twice
- 40 proposals
- 1 annual General Meeting
- 1 extraordinary General Meeting
- 40 proposals deliberated

Board Meeting

- 23 times
- 149 proposals
- 23 board meetings
- 149 proposals deliberated
- 54 Special Committee of board meetings
- 108 proposals deliberated
Risk Prevention

Risk Management

In 2018, the Bank continuously improved its overall risk management system by implementing the rules on large-value risk exposure, liquidity risk, impairment of financial instruments, etc. issued by regulators. Furthermore, the Bank also revised its Basic Policy of Risk Management, set up the Risk Management Committee under the senior management, and established a comprehensive centralized risk management framework in managing, controlling, and mitigating risks with support of continuously enhanced system. The Bank also formulated the Management Measures for Risk Preference and issued a written statement of risk appetite at the group level, detailing the types and levels of risks that the Bank was able and willing to take. As at the end of 2018, the capital adequacy ratio of the Bank was 13.52%, increased for 0.49 percentage points on a year-on-year basis; the provision coverage was 347.79%, the non-performing loans balance was 4.93 billion and the non-performing loan ratio stood at 1.29%.

In 2018, China Cheng Xin International Credit Rating Co. Ltd. maintained the Bank’s credit rating with AAA and a stable rating outlook. The debt rating of Tier 2 Capital debentures issued by the Bank in 2014 and 2016 respectively remained at AA+ level respectively, and Ningbo Agricultural and Commercial Bond 01 issued in 2018 was maintained credit rating at AAA level.

Upgrading risk management measures system
- Issued a written statement of risk appetite at the group level
- Strengthened the Risk Management Committee to improve comprehensive centralized mechanism for overall risks
- Formulated management measures for large-value risk exposure, impairment of financial instruments, etc., revised policies and systems for risk management such as the management measures of liquidity risks, and assigned related transactions to responsible departments

Full use of management tools
- Included internal capital adequacy assessment procedures into capital management measures
- Applied IRB as basic rule for impairment, adopted the forward-looking model, and regularly calculated impairment
- Monitored and verified non-retail and retail internal grading model on a more frequent basis
- Conducted and improved stress testing on more frequent basis, and optimized testing plan and scenario
- Developed a differentiated monitoring methodology for liquidity risk indicators, and increased the applicability, coverage and sensitivity of monitoring indicators

Enhancing the management system
- Implemented risk-weighted assets system
- Trial operation of risk data mart, and improved functions of the data input platform
- Upgrade of Liquidity risk system to support new regulatory statistical reporting requirements
- Optimized and developed non-retail and retail internal grading system on a rolling basis

Refining the Operational System of Creditors’ Committees
- Established the principle of “One Policy for One Enterprise”, in determining, renewing, granting or decreasing loan size limit based on borrower’s conditions
- Managed debts by loan classifications based on debt amount of enterprises, risk severity, significance of industry and regions
- Established weekly reporting mechanism for the creditors’ committees to regularly monitor enterprises
- Regularly convened creditors’ meetings to report significant matters
**Internal Control Management**

Based on the concerns of regulators and current economic and financial situation, the Bank upholds the framework comprising such five factors as internal environment, risk assessment, control activities, information and communication and internal supervision, evaluates the overall effectiveness of internal control, intensifies supervision and inspection on the internal control, and advances the Bank's internal control level to realize the organizational objective, through revising internal control evaluation measures, improving the content of the evaluation, working papers, and evaluation methods, focusing on rectification, and implementing more effective audit models.

**Improving internal audit management system**
- Formulated policies such as the Management Measures for Audit on Consumer Rights and Interests, revised and improved policies, such as the Management Measures for Evaluation of Internal Control in Branches and Sub-branches, the Management Measures for On-site Audit, the Management Measures for Off-site Audit, etc.

**Coordinating internal audit projects**
- Adopted risk-and-problem-oriented approach, focused on the arrangement of internal audit, evaluation of internal control, operation management and accountability audit, and executed a robust audit against properly designed plans.

**Taking an active part in inspection**
- Actively coordinated all departments, branches and sub-branches to timely submit information and materials for inspection.

**Making great efforts to restore orders in the market**
- Conduct full and in-depth cross evaluation and investigation of the Bank's disorderly practices through designing testing plan, special mobilization of investigation team with intensified guidance from senior management.

**Anti-Corruption**

The Bank strictly observes the Party's constitution, rules and discipline and the state's constitution, laws and regulations, including: the Constitution of the Communist Party of China, the Rules on Inner-party Supervision of the Communist Party of China, the Rules on Discipline and Penalty of the Communist Party of China, the Rules on Accountability of the Communist Party of China etc., intensifies comprehensive investigation for discipline, continuously improves internal control system, actively educates employees on integrity and anti-corruption, holds special training and meetings, and reinforces employees' awareness of self-discipline and integrity to prevent financial crimes. In 2018, the Bank developed the Rules of the CPC Committee of Chongqiang Rural Commercial Bank on Implementing the Spirit of the Eight-Point Regulation of the CPC Central Committee and the "Seven" Prohibitive Rules of the CPC Committee of Chongqiang Rural Commercial Bank on Implementing the Spirit of the Eight-Point Regulation of the CPC Central Committee and Integrity Building, and conducted 3% publicity and education activities for party culture and political integrity through organizing quiz competitions, watching documentaries, expert lectures, education for discipline, law, ethics and duty with actual cases, and visiting prisons and integrity education bases.

**Education and Training Activities of Party Culture and Political Integrity**

On October 11th, 18th and November 1st 2018, the Disciplinary Committee of Yubei Sub-branch organized three training sessions of party culture and political integrity in Chongqiang Rural Commercial Bank Yubei Sub-branch in the second half of 2018. More than 300 employees participated in the training, including the leaders of the sub-branches, officers and the staff of the whole sub-branch. This training emphasizes implementation of the spirit of the Eight Provisions of the Central Committee, the adherence to political discipline, and continuous enhancement of the “Four Consciousnesses” (the political, the whole, the core, and the line consciousness), it required party members to obey discipline and law strictly, learn from past lessons and typical case events, constantly act with ethics and right values and behavior in life, enhance ability to resist corruption and prevent change, and unswervingly strengthen ideological living both in study and work.

**Anti-Money Laundering**

In 2018, the Bank implemented the State Council's "Opinions on Anti-money Laundering, Anti-terrorism Financing, and Anti-tax Evasion", and attached great importance to implementing anti-money laundering measures. To implement the PBOC's "Decree No. 3", the Bank revised the Management Measures for the Authentication of Customer Identity and Keeping of Customer Identity Information and Transaction Records, developed anti-money laundering system and set up anti-money laundering monitoring centre at the head office, implemented anti-money laundering data governance framework, promoted awareness of anti-money laundering and training, enhanced anti-money laundering list management and screening, strictly fulfilled anti-money laundering responsibilities and obligations, and intensified and professionalized the anti-money laundering management to effectively prevent and combat money laundering crimes and eliminate money laundering risks.
Establishing a sound risk control system

- Identified the beneficial owners of non-natural person customers
- Held 5 joint conferences
- Launched anti-money laundering data governance
- Issued 13 working notices for “transaction information clean-up” and “assistance in PBOC’s administrative investigations”
- Issued 7 series of Risk Reminders
- Issued 12 series of anti-money laundering working updates

Continuously optimizing systems

- Optimized and regulated data standards for anti-money laundering based on the requirements in the PBOC “No. 300” document
- Developed independent trading roles and intensified surveillance on abnormal trading
- Completed assessment for money-laundering risk in businesses and products, implemented online assessment
- Purchased Dow Jones anti-money-laundering black list to enhance list management and screening platform

Conducting training on anti-money laundering

- Provided orientation training on anti-money laundering for 83 new employees
- Launched 3 phases of training programs for 599 employees of branches and sub-branches
- Provided special training on anti-money laundering in 2018 for 124 employees
- Participated in the on-site training related to “explanation of anti-money-laundering policies under the trend of stringent supervision and key points for practical operation and risk prevention and control in anti-money laundering” and the “anti-money-laundering data reporting” training launched by the China Anti-Money Laundering Monitoring and Analysis Centre
- Launched public campaigns by various branches at squares with large and concentrated traffic
- Distributed 8,195 copies of publications and brochures on anti-money laundering

Anti-Counterfeit Currency

In 2018, the Bank attached great importance to anti-counterfeit currency affairs and conducted relevant work based on PBOC’s “Guidance for Anti-Counterfeit Currency Affairs of Financial Institutions in the Banking Industry”.

Implementing the anti-counterfeit currency policy by conducting self-inspection

- Published the “Notice on Forwording the Circular of State Council Anti-Counterfeiting Joint Conference Office on the Accident of Receipt and Payment in Counterfeit US Dollars by Mistake of a Bank” by Changing Anti-Counterfeiting Joint Conference Office in a timely manner, conducted self-inspection in the whole jurisdiction on anti-counterfeit currency policy and rectified identified problems.

Cooperating in the combat against illegal actions and crimes relating to counterfeit currency

- From June 1st, 2018 to November 30th, 2018, under the unified deployment of PBOC’s Changing Operations Office and the Changing Municipal Public Security Bureau, the Bank organized a special project against illegal actions and crimes related to counterfeit currency, intercepted counterfeit currency, established a monitoring and reporting system for information about counterfeit currency to analyze and identify information about counterfeit currency, and reported clues on crimes related to counterfeit currency to the public security bureau for crime-combating action. During the special project, 45 cases were reported and the public security bureau responded with 37 operations.

Strengthening training on anti-counterfeit currency

- Provided training for basic qualification. 1,028 employees in cash business took the 2018 PBOC’s examination for anti-counterfeit currency training.
- Provided training on anti-counterfeit currency. On May 17th, 2018, the Bank invited professionals on anti-counterfeit currency to train cash processing staff on anti-counterfeit knowledge of RMB and foreign currency in branches, sub-branches and village banks.

Mixing concerted efforts in anti-counterfeit currency publicity

- Pursuant to the Notice on Launching Anti-Counterfeit Currency Publicity Activity in 2018 (Yu Fan Jia Ban (2018) No. 6), the Bank launched anti-counterfeit currency public activities in September 2018:
  - 4,710 entities were involved, including 1,746 business outlets, 1,750 voluntary public service stations, 820 cash service stations, and 374 convenience service stations.
  - 620,000 brochures for anti-counterfeit public campaigns, 200,000 brochures for commemorative coins, 6,000 bags for public campaigns were distributed, and 3,600 posters were posted. At the same time, 80,000 posts for anti-counterfeit were sent via post office, 3 weeks were spent in PBOC’s online publicity week campaign, and 180,000 persons were accumulatively attracted by and involved in the “Anti-counterfeit Currency Little Superman” online quiz.
  - At least 1 cross-on-site public campaign was held by each outlet, with a total number of 3,063 at the Bank level, including 1,086 at village areas, 270 at schools, 492 at exchange markets, 812 at booths set up by outlets, and 433 at companies, communities and construction sites. Over 7,000 employees were involved with an audience of over 210,000 persons.
  - Exchanged damaged notes of RMB 2,890,000 for the public, of which notes of RMB 710,000 carried the face value of RMB 10 or below.

Equipping the Bank with better cash detectors

- In 2018, the Bank purchased 1,342 sets of cash detectors which meet industry standards in the Technical Standards for RMB Cash Authentication Processing Equipment, including 105 sets of 2-gate sorters, 29 sets of 4-gate sorters, 27 sets of 8-gate sorters, and 1,182 sets of A-class counting machines.

Anti-Counterfeit Currency Publicity Campaign

In September 2018, Wansheng Sub-branch launched an anti-counterfeit currency propaganda campaign within its jurisdiction with the theme “Protect ourselves by preventing counterfeit currency and eliminating counterfeit currency”. They set up 37 anti-counterfeiting duty propaganda stations and cash service stations. The volunteer propaganda workers went to villages to teach and deliver anti-counterfeiting knowledge. A total of 28 propaganda sessions were conducted and 56 employees from 13 outlets of the sub-branch participated in the propaganda. Damaged currency was exchanged at the scene for RMB 34,010, and 4,859 person-times answered anti-counterfeiting questions through scanning anti-counterfeit "little superman" QR code on the Internet.
Brand Protection

The Bank strictly abides by the Advertising Law of the People's Republic of China, the Trademark Law of the People's Republic of China, and the Patent Law of the People's Republic of China. The Bank has formulated internal management systems, such as the Measures for the Administration of Publicity Work of Changing Rural Commercial Banks and the Measures for the Administration of Intellectual Property Rights of Changing Rural Commercial Bank to normatively guide advertising and intellectual property protection across the bank. To support such activities, the Bank timely prepares for patent applications, and focuses on proper maintenance of intellectual property rights, protects brand from various perspectives, and enhances its capability in promoting public campaigns in assuring a sound brand image.

In order to enhance the ability of innovation and development, and speed up the construction of the intellectual property protection system, the Bank continued to improve the entire process of collecting, composing and reporting intellectual property rights such as invention patents, appearance patents and software copyrights, protecting the Bank's innovative achievements such as technical applications and products, establishing a patent pool with the characteristics of the Bank, and exploring technology capabilities in product developments.

Supplier Management

The Bank issued the Measures for Procurement Management of Changing Rural Commercial Bank, the Detailed Rules of Work for the Committee on Procurement of Commodities in Changing Rural Commercial Bank, and the Measures of Changing Rural Commercial Bank for Supplier Management, ensuring open, fair and impartial centralized procurement. Suppliers are required to satisfy the conditions that their industries do not belong to the “High Pollution, High Energy Consumption, and Overcapacity” industries, while there are no major illegal records in their business activities for the past three years, no adverse information relating to social responsibility, nor negative track records of production safety.

The Bank adheres to the supplier management principles of “unified leadership, collective decision-making, strict access, dynamic management, mutual supervision, sharing of resources within the Bank, and prioritizing use of pre-approved suppliers”. The Bank also implements standardized process management of its supply chain from supplier evaluation for access, preparation for procurement, acceptance of supply service, performance assessment of suppliers.

The Bank enhances its post-service evaluation standards for suppliers where post-service evaluation standards with quantitative performance indicators are developed for assessment of payments to suppliers in accordance with the principles of subjectivity, fairness and fact-based. For suppliers who failed to meet the assessment criteria, the Bank adopts deferred payment, reduced payment, business interviews, blacklist and other measures to urge suppliers to improve service quality and supply level. In 2018, our coverage rate of reviewing centralized purchasing suppliers was 100%.

- **Improving policies**
  - The Bank developed the Code of Conduct for Procurement Staff to prevent inappropriate behaviors in procurement.
  - The Bank revised and issued the Collection of Laws and Regulations on Bulk Procurement Management, the Operational Manual for Procurement Management of Changing Rural Commercial Bank and the Templates for Procurement Documents to regulate the Bank's procurement.

- **Enhancing management and control in process**
  - The Bank controlled all aspects of procurement in accordance with the principle of "putting personnel management and business operations under institutional checks". Formulated procurement standards for the Bank, clarified objectives and priorities for procurement, and gradually optimized working methods to achieve standardized, regulated and streamlined management.

- **Strictly controlling admittance and exit of suppliers**
  - The entry and exit criteria by various categories of suppliers are set and pre-approved suppliers databases in different project types are established. The Bank manages suppliers by different classes and gradings based on their service quality in consideration of comprehensive assessment results.
  - The Bank manages supplier databases on a dynamic basis. For suppliers with defects in their service or with unsatisfactory ratings for service assessment, the Bank requests timely check on such exceptions; the Bank screens suppliers with very poor ratings in its blacklist database banning procurement and business activities with these suppliers for three years.

- **Establishing procurement ledger**
  - Specific staff is assigned to manage procurement ledger to strengthen procurement management and control, collect information on suppliers and various procurement items from different dimensions, thus meeting various statistical management needs.

- **Building an electronic procurement platform**
  - The Bank facilitates the construction of an electronic procurement platform, which incorporates procurement management in the entire process, supplier management, contract management and an internal electronic mall.
Responsibility Management

With the commitment of social responsibility, the Bank actively implements significant national and local strategies, upholds economic development, provides quality financial services, and carries out targeted poverty alleviation in the financial sector. With respect to green operation, the Bank takes energy conservation and emission reduction measures and promotes green financial credit. For social harmony, the Bank serves the public in local area, helps people in poverty and in trouble to enhance financial knowledge. The Bank also keeps close contact with stakeholders, cares about their needs, listens to the opinions and suggestions of all stakeholders, fulfills social responsibilities, and strengthens corporate responsibility management, which aims to achieve long-term sustainable development.

Fulfilling the Spirit of the “19th CPC National Congress”

The Bank thoroughly practices the spirit of the 19th CPC National Congress, deeply studies the fourteen basic strategies for adhering to and developing socialism with Chinese characteristics in the new era, and ensures that the spirit of the 19th National Congress is effectively implemented. By establishing “Four Consciousnesses” (the political, the whole, the core, and the line consciousness), the Bank gives full play to the Party Committee as the role of the leadership and political core to advance in-depth and strict party governance from top to bottom, makes earnest efforts in party-building by normalizing and institutionalizing the study and education campaign of “Studies on the Theoretical and Practical Issues of Party Building”, and provides strong ideology guidance, organizational assurance, discipline guarantee and talent support for the transformation and upgrading of the whole bank.

Responsibility System

The Bank takes initiative to undertake social responsibility, constantly strengthens the responsibility management, and actively improves its organizational system of social responsibility. With the leadership of the board of directors, the senior management takes charge of the operation, the board office takes the lead and collaboration, and all departments, branches, sub-branches, village banks, and financial leasing companies work together to implement social responsibility actions in an orderly and efficient manner.

Responsibility Integration

In 2018, the Bank has prepared its reporting of key social responsibilities actions undertaken based on the “Triple Bottom Line” theory of economy, environment and society, and in line with the standards of the Environmental, Social and Governance Reporting Guide released by the Stock Exchange and by referring to preparation guidelines on Opinions Concerning Enhancing the Social Responsibility of Banking and Financial Institutions released by China Banking and Insurance Regulatory Commission, Corporate Social Responsibility of Chinese Banking and Financial Institutions by China Banking Association and GRI standards by the Global Reporting Initiative (GRI) and Financial Services Sector Supplementary Guidelines. In order to ensure efficiency, priorities and quality and quantity of the social responsibility actions, the Bank further improved its ESG indicator system and conducted ESG special training to guide employees to fully understand social responsibility and ensure success implementation of the ESG indicator system.

2018 Social Responsibility Major Progress

- Participated in the compilation of social responsibility report for 2017 held by China Banking Association
- Released the Bank’s corporate social responsibility report for 2017
- Increased publicity on corporate social responsibility over 20 times
- The Bank was honored “Financial Institution with the Greatest Social Responsibility 2017”, “Social Responsibility Targeted Poverty Alleviation Award 2017” and “Social Responsibility Contribution Award 2017” by the Chongqing Banking Association
- The Bank was awarded “Best Green Finance Award in 2017” “Best Social Responsibility Manager Award in 2017” and “Special Social Responsibility Contribution Outlet Award in 2017” by China Banking Association
Materiality Analysis

In order to accurately and comprehensively disclose the relevant information of operation and management, on the basis of the requirements of the Stock Exchange’s Environmental, Social and Governance Reporting Guide and the Global Reporting Initiative’s GRI Standards, the Bank conducted benchmark against the leading domestic and overseas enterprises to identify, analyze and evaluate key subject matters reflecting major impacts on institutional economy, and environment with views and opinions obtained from its major stakeholders. The key subject matters identified to be of significance to major stakeholders are analyzed in the chart below.

Attention Analysis Matrix of Major Stakeholders and the Bank on Environmental, Social and Governance Issues
Major Honors

"Debt Financing Planning Business Forging Ahead Award"
Beijing Financial Assets Exchange


The 14th among 2018 Top 100 Enterprises in Chongqing and the 4th among 2018 Top 100 Service Enterprises in Chongqing - Chongqing Enterprise Federation, Chongqing Entrepreneurs Association


2018 China Banking Association - "The 13th in "the top 50 global bank brand value", The 21st among Chinese banks in 2018"

British Brand Rating Agency - "The 15th in "the top 1000 global bank brand value", The 21st among Chinese banks in 2018"

"Science and Technology Enterprise Support Guarantee Loan" was honored "2017 Top 50 Finance Products for Small Business Service"
Retail Banking Magazine - "2017 Excellent Company in National Financial Registration"
China Banking Association - "2017 China Banking Association"

The bank was honored 2018 "Core Trader" - National Interbank Funding Center

The 21st among "Top 100 Chineses Banks", top 2 among China’s rural commercial banks and Midwest banks - China Banking Association

The bank was honored "the Best Risk Management Rural Commercial Bank in 2017" in Competitiveness Ranking of China Rural Commercial Banks - The Chinese Banker

China Securities Journal - "Jinjiang Financial Management"

The 3rd "in "the top 500 Enterprises in China" in 2018, the 134th in "the top 500 Enterprises in China’s Service Industry" in 2018 - Chongqing Daily News Group Chongqing Economic Times


Boosting Economy Growth, and Serving National Economy and People's Livelihood

- Actively Implementing the National Strategy
- Constant Facilitation of Economic Transformation
- Supporting the Development of “Sannong”
- Boosting the Growth of Small and Micro Enterprises
- Providing Comprehensive Services to Ensure People's Wellbeing

In 2018, the Bank actively implemented the national macro-economic regulation and control as well as the national and local strategies, bolstered industrial transformation and upgrading, and continuously adjusted the credit portfolio structure. In order to serve the real economy with better quality and higher efficiency, earnestly fulfill corporate responsibilities, and foster people's wealth-building and Chongqing's prosperity, the Bank optimised its management methods, vigorously developed financial service for the “Sannong”, established a special operation system for small and micro businesses with a focus on supporting retail businesses, small and micro businesses, “Sannong” and private enterprises.
Actively Implementing the National Strategy

In 2018, in line with the national strategy, the Bank expanded its channel for projects under the “Belt and Road” Initiative, vigorously enhanced the feasibility of business, supported the construction of the Peaks for Opening-up in Inland Areas, leveraging Chongqing-Sinxiang-Europe International Railway. Furthermore, the Bank focused on cooperation opportunities for banks and enterprises in the civil-military integration and poverty alleviation, intensified marketing progress control, and promoted the implementation of key projects to achieve integrated operation.

Increasing Investments in Key Fields of Strategies

The Bank fully applied policies for Chinese currency’s cross-border business, leveraged the advantages of integrated marketing in both domestic and foreign currency, and promoted international settlement business with credit lines facilities to support “Belt and Road” Initiative. At the end of 2018, the amount of settlements between the Bank’s customers and their counterparts in countries along the “Belt and Road” reached over RMB 210 million with the foreign exchange payment and receipt of over RMB 580 million.

The Bank actively implemented the national strategy of the construction of the Southbound Passage project, supported enterprises participating in the project with loan financing, and targeted marketing for logistics and trading enterprises participating in the project. The Bank also built up multiple “green” channels for providing financing to these enterprises with innovative financing products and solutions; and encouraging multiple regions interbank cooperation in projects of the Southbound Passage.

Supporting the Construction of “Southbound Passage”

In response to the joint construction mechanism of the Southbound Passage between the five provinces which are Chongqing, Guangxi, Guizhou, Gansu and Qinghai, it is necessary to support the above provinces and cities to actively participate into the “Belt and Road” Initiative’s economic area. The infrastructure involved a construction of logistics trade channels connecting between the central and western inland to the southern coastal areas and Southeast Asian regions, boosting economic developments of the central and western regions. On June 29th, 2018, the Bank signed the Agreement on Multidisciplinary Business Cooperation jointly with the Agricultural Credit Cooperatives in Guangxi, Guizhou and Gansu provinces, and supported the construction of the “Southbound Passage” in terms of products, channels, information technology and management.

Enhancing Collaboration with High Quality Enterprises

In 2018, the Bank further explored expansion into the international business market, optimized the product structure of the international business, prompted enterprises to issue international RMB letter of credit to minimize exchange risk, optimized the process of capital settlement, and provided foreign investors in Chongqing with quality, efficient financial services, and customized capital financing solutions.

Opening an International RMB Letter of Credit

The primary raw material of Richmond Sanitary Paper is pulp, and some of its raw materials were imported. The annual import volume of pulp was over 50 million US dollars. As the exchange rate of RMB yuan against US dollar fluctuates significantly, the enterprise accepted our proposal of using a cross-border RMB yuan settlement in the second half of 2018 in order to effectively avoid exchange rate risk. The Bank has ultimately reached an agreement with the supplier, FSBRA, to issue an international RMB letter of credit denominated in Renminbi yuan.

From June 2018 to December 2018, Richmond Sanitary Paper opened RMB yuan International Certificate of RMB 209 million, avoiding exchange rate risk effectively. Because of the high quality services provided by the Bank, Richmond Sanitary Paper acknowledged us as their key settlement bank, and more than 95% of their settlements were transacted through our bank.
Introducing High Quality Enterprises

Chongqing Huilian Pucheng International Logistics Co., Ltd. (hereinafter referred to as “Huilian Pucheng”) is established jointly by Chongqing Pucheng Logistics Co., Ltd., Singapore Huilian Group Co., Ltd., and Singapore Filary Group. In the first half of 2018, Huilian Pucheng’s first batch of US$20 million capital was transferred to and exchanged with the Bank. The Bank provided a series of foreign exchange settlement plans for their overseas foreign capital funds with various preferential options such as preferred timing, preferential exchange rate, payment and settlement terms, to enable customers to experience the Bank’s efficient, convenient and high-quality financial services.

Accelerating the International Business Innovation

In 2018, the Bank successfully promoted six new products in international business, adding impetus to its business development and significantly improving customer service capabilities.

- The first import letter of credit was issued for the “New Passage from the Inland to the Ocean” project throughout the city, marking an innovative breakthrough for letter of credit settlement for sea-rail multi-modal transportation.
- The Bank was the first local corporate bank in Chongqing to launch and deal with centralized operation management of foreign exchange funds.
- The Bank was the first local corporate bank to be eligible for and had dealt with foreign exchange forward transactions on behalf of the customer.
- The Bank launched its first cross border trade financing under export invoice denominated in RMB, an innovative trade financing business model for the Bank’s cross-border RMB business.
- The Bank commenced placements with non-bank financial institutions, further expanding its funding channels.
- The Bank provided the first cross-border loan financing in “supporting the agriculture sector” to Fengdu Hengdu Food Company, thereby alleviating their burdens on significant finance cost and sources of financing. This is a successful case of supporting the “rural revitalization strategy” with international business.

Landing the City’s First Import Issuance Business of “Land-Sea New Passage”

The Bank closely worked with an importing enterprise engaged in imported parallel vehicles in early June to establish the first parallel vehicle import licensing business under “Land-Sea New Passage” in Chongqing, taking full advantages of the cooperation mechanism of Sino-Singapore Interconnections Project, and promoting the development of financial services and innovative capabilities in emerging business areas of “Land-Sea New Passage”. The Bank actively communicated and coordinated with many banks based in Dubai, to achieve business cooperation in issuing letter of credit and settlements under the “Land-Sea New Passage”. Through this arrangement, we assisted Chongqing Parallel Vehicle Importer to successfully import their vehicles for the first time through the “Land-Sea New Passage”, laying a foundation for them to import vehicles on a larger scale whilst reducing significant transportation costs and time through the “Land-Sea New Passage” in the future.

The above business was a successful financial service innovation through capturing opportunities arising from the “Land-Sea New Passage”. Such successful opening up of business has attracted the attention of our peers and the New Administration, and news media such as Chongqing Daily.

Innovative Products Effectively Avoided the Risks for Clients

In early 2018, the Bank has obtained license in dealing with foreign exchange settlement and sales, and has successfully launched foreign exchange related products. Through these special product designs, the Bank has assisted many customers engaged in import and export business to lock in the forward exchange rate and avoid financial losses caused by market risks. For example our foreign exchange product provided an importing client to manage their settlements of documentary bills expiring in different tenors using forward swap agreement to lock in with agreed forward exchange rates to effectively eliminate exchange rate risk fluctuation and hence improve customer’s financial management.

Constant Facilitation of Economic Transformation

In 2018, the Bank actively explored business opportunities from and business needs of new emerging industries through attending various expo or industry forums such as the “SmartChina Expo” held in Chongqing. The Bank refined and optimized its credit portfolio structure in light of these new emerging markets and industries, and developed blended investing and lending platform to cater for their business needs. Adhering to its core principle of “Rooting in the local area and serving the public”, the Bank fully supported development of private enterprises by satisfying their needs, delivering innovative products and refining guarantee measures. The Bank also continued to optimize asset and liability structure, enhance capability to serve the real economy, and fulfill diversified financing needs of the real economy.

Promoting Prosperity for Emerging Industries

In 2018, in line with the Supply-Side Structural Reform, the Bank formulated investment guidelines for new emerging industries, such as new energy vehicles, communications equipment manufacturing, electronic component manufacturing, and environmental protection equipment manufacturing, implemented the strategy of “overall support and differentiated credit granting”, supported industrial transformation and development, promoted the adjustment and upgrading of local industrial structure, and launched a variety of international business products to provide enterprises with smooth capital flow channels and higher settlement efficiency. By the end of 2018, the Bank supported 844 enterprises in “5+1” mainstream industries with a total loan of RMB 45.84 billion, and 60 enterprises in strategic emerging industries with a total loan of RMB 9.45 billion.

Helping the Development of Pharmaceutical Enterprises

Chongqing Zhifei Biological Products Co., Ltd. invested in the biological products industry in 2002, focusing on vaccine research and production. Up to 16 types of vaccine products were being developed. Since 2017, Chongqing Zhifei Biological Products Co., Ltd. has been the sole agent of four-valent and nine-valent HPV vaccines in Michigan, USA, and gradually developed into one of the leading enterprises in the field of vaccines. The Bank has granted import credit facilities to Zhifei Biological Products Co., Ltd. to promote the healthy and stable development of its agency business; and granted medical research and development loans to Zhixiang Jintai, an associated vaccine research and development platform, to support quality clinical developments of its malignant tumor vaccine.
Supporting Private Economy

Acting upon relevant policies and regulations, the Bank strived its best to assist resources allocation for the private sector. Specifically, the Bank developed a differentiated credit limit allocation basis and pricing strategy for this sector, incorporating businesses with private sector into a key performance evaluation criteria of its branches, to promote and encourage credit facilities granting and placement for high-quality privately owned enterprises with favorable loan interest rates and prices to provide supports on its burden on financing costs. The Bank has also developed a white list of privately owned enterprises which are accessible to our simplified instant credit approval procedures. In 2018, we are the leading bank in providing support to private sector in Chongqing and our private sector loans balance was RMB 97.29 billion, accounting for 17% of the city's total amount, accounting for about 40% of the Bank's total corporate loan balance.

Case: Jiliangpo Sub-branch Supported the Agricultural Venture Capital Loan

Chongqing Yunmuli Fertilizer Industry Co., Ltd. is a production-marketing integrated enterprise of compound fertilizer, organic fertilizer, organic-nongooic fertilizer and other kinds of single fertilizer. Jiliangpo Sub-branch of the Bank has evaluated that the company had invested in new factories, and the company had entered its normal sales peak season, during such period it faced significant increase in volume of order with tight liquidity. The company needed urgent funds of about RMB 5 million to purchase raw materials where the urgent support from the Bank to provide financial services solution is needed. After the joint collaborative evaluation with Chongqing Agricultural Guarantee Co., Ltd., who provided a credit loan of RMB 1.5 million to the company secured by a counter guarantee against the corresponding collateral, Jiliangpo Sub-branch granted a loan of RMB 3.5 million for agricultural venture capital financing to the company.

Supporting Real Economy

In 2018, the Bank actively executed national opening-up and regional development strategies, focusing on real economy and supported the construction of three major ports of China, namely Port of Shanghai, Port of Qingdao and Port of Guangzhou, national free trade zones, and quality industrial enterprises within the Yangtze River region.

Case: Supporting the Development of Real Industry

Chongqing Dajiangmeilin Die Casting Co., Ltd. was a manufacturing entity supported by the Bank, serving the world's top 500 enterprises for a long time, and was listed in Huawei's global supply system in 2017. Since the cooperation established between the Bank and the company, the Bank has effectively supported its working capital, reduced its financing costs, and supported the continuous development and growth of the company. The company has gradually developed into a well-known enterprise integrating automotive parts and communication equipment.

Supporting the Development of "Sannong"

Acting upon the rural revitalization strategy put forward in the 19th Party Congress, the Bank developed new financial services solutions designed for "New Sannong". We worked hard to drive economic transformation and development in rural areas by improving the financial service environment in rural areas, fully covering the financial market in rural areas, and integrating inclusive finance, financial poverty alleviation and financial knowledge education into our services. The Bank supported rural customers by providing “trinity” financial services, including financial support, policy support and entrepreneurship support, and promoted multi-party cooperation mode and rural revitalization-specific institutions so as to provide a full range of financial services for agricultural and rural development. By the end of 2018, agriculture-related loans balance was RMB 153,423 million, an increase of RMB 7,276 million from last year.

![The number of outlets and institutions supporting "Sannong"]

<table>
<thead>
<tr>
<th>Year</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>1,461</td>
</tr>
<tr>
<td>2017</td>
<td>1,464</td>
</tr>
<tr>
<td>2018</td>
<td>1,463</td>
</tr>
</tbody>
</table>

Strengthening the Management Mechanisms of "Sannong"

The Bank incorporated "rural revitalization" into development strategy, set up "Sannong" administrative departments, optimized the lending process, implemented evaluation and incentive policy focusing on "Sannong" financial services, stimulated endogenous motivation, and made every effort to build a "Sannong" financial services mechanism.

<table>
<thead>
<tr>
<th>Strengthening management and professional development</th>
<th>Deepening the Construction of Agricultural Support System</th>
<th>Optimizing &quot;Sannong&quot; Business Processes</th>
<th>Detailing assessment and incentive policy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Set up professional committees, set up &quot;Working Group on the Strategy of Serving the Urbanization of Rural Areas&quot;, and promulgated &quot;Guiding Opinions on Enhancing Financial Support to Promote Urbanization of Rural Areas&quot;.</td>
<td>General business departments set up agricultural industrialization centers and farmers’ financial service centers, positioned 31 branches and sub-branches, which were outside the main urban areas as &quot;Sannong&quot; transaction sub-branches, and set up 100 rural revitalization franchises in selected locations in rural areas.</td>
<td>Optimized business management methods and operating procedures, delegated authority for examination and approval, simplified business processes, implemented time-limited processing, and improved service efficiency.</td>
<td>Performance assessment criteria is adjusted from single assessment of agricultural loans to multi-dimensional assessment of agricultural loans, inclusive farmers’ operations, inclusive agriculture loans for small and micro enterprises and other loans.</td>
</tr>
</tbody>
</table>
Optimising the Services Channels of “Sannong”

In 2018, the Bank actively improved and expanded its existing service channels. In particular, we built up a five-aspect integrated service channel encompassing physical outlets, electronic platforms, convenience centres, mobile services and Internet platforms, to broaden access to banking services by our rural customers. We use our physical outlets in towns, convenience centres in villages and mobile banking app at home. By the end of 2018, the Bank had 1,461 outlets located in counties, 3,525 self-service machines, 531 rural convenience service centres, 185 fixed service centres, 5 mobile service vehicles and 6.59 million mobile banking users.

Promoting the Financial Services Innovation of “Sannong”

Being “Sannong” customer-oriented in providing financial services, we specifically innovated a series of “Sannong” credit products, including provision of secured loans that accept special agriculture-related collaterals such as under “Three Rights” (such as agricultural contract management rights, rural residents housing rights and forest rights), and loans in support of rural construction (land reclamation, farmland management, and start-up rural business of returned migrant workers). Our customer base expanded ranging from farmers to various rural market participants, and our products to “Sannong” has also been broadened from traditional deposit, loan and remittance to emerging investing and financing services. County-level branches and sub-branches were encouraged to adapt to local conditions and innovate tailored financial products, in addition to general “Sannong” financial products introduced by the head office, to boost local economy.

Innovation in electronic channels

- We increased the proportion of automated teller machines (ATMs) that allows for both of depositing and withdrawing, and deployed more intelligent integrated counters and new rural self-service facilities, giving more convenience for rural customers to access financial services.

Innovation and enhancement of credit products

- We launched the “Venture Capital Investment Loan in Supporting Rural Development”, supplementing special fiscal fund equity investment with our loans to support the innovation and development of new rural market participants, such as agricultural enterprises and farmer cooperatives; and enhanced the “Beautiful Countryside” housing loan to help improve the living environment for rural residents.

Strengthening fintech innovation

- Acting upon the governments’ “Internet + Modern Agriculture” action plan, and to drive commodity circulation between urban and rural areas, we initiated “Fangyuan E-commerce Poverty Alleviation Zone” and Jianguo Micro Mall “Special Rural Revitalization” schemes.

Case: Tongnan Sub-Branch Supported the Eco-agriculture

Tongnan is a national pollution-free agricultural products (vegetable) production base and a green vegetable capital in Western China. Tongnan Sub-branch of the Bank has always adhered to its duty of serving “Sannong”, focused on the concept of ecological priority and green development in the county, and increased the financial support to promote the development of ecological agriculture in the county. Tongnan in October 2008. Tongnan Sub-branch of the Bank cared about and supported its development. In the past 10 years, Tongnan Branch has issued loans of nearly RMB 100 million. So far the company has developed into a comprehensive whole-industry chain agricultural enterprise integrating vegetable planting, logistics distribution, tourism and sightseeing.

Case: Chengkou Sub-Branch Supported the Improvement of Rural Ecological Environment

Chengkou Sub-branch of the Bank actively practised the strategy of rural revitalization through launching special credit products. We issued the “Daba Mountain Forest Households Loan” and “Venture Capital Investment Loan in Support of Rural Development”, in supporting the development of rural tourism and promoting a deep integration of agricultural and cultural tourism. Lantian Township belongs to Chengkou County of Chongqing, which was located in the core area of Daqiao Nature Reserve, a national nature reserve. The village Nie Fangdong planned to develop a farmhouse entertainment and a residential accommodation in the scenic area; however, facing the predicament of high standard of residential housing construction and high investment cost. Xiuqi Outlet of Chengkou Sub-branch recommended to provide financing of RMB 1.5 million to finance Nie Fangdong under the scheme of “Venture Capital Investment Loan in Support of Rural Development”. As of now, Nie Fangdong’s farmhouse entertainment has become the largest and most receptive star farm/house entertainment in Lantian Township.

Case: Nanchuan Sub-Branch Supported the Transformation and Upgrading of Agricultural Cooperatives

Tengchun Vegetable Specialized Cooperative in Nanchuan District, Chongqing is located in Jinlong Village 4, Daguan Town, Nanchuan District, Chongqing. It is a new type of green agricultural specialized cooperative that has changed the traditional low-cost agricultural product pattern and moved towards high-quality and characteristic agricultural products pattern. In October 2018, Nanchuan Sub-branch of the Bank took the initiative to link up with the City Agricultural Company to provide guarantees, and issued RMB 300,000 of loans for the integration of primary, secondary and tertiary industries, which provided a strong guarantee for the cooperative’s development. Through the financial support of the sub-branch, the cooperative has been growing steadily in production and operation, and has become a “gold-lettered signboard” of tuifa products in Chongqing market. It solved 70 local people’s employment problems and won the support and recognition of district authorities, local governments, village committees and the public. According to statistics, Nanchuan Sub-branch has put in RMB 44.2 million of loans for integration of primary, secondary and tertiary industries, totally supporting 162 households, and vigorously supporting the transformation and upgrading of agricultural cooperatives.
Beibei Sub-branch Supported the Expansion of Green Landscape Industry

Chongqing Yasen Garden Landscape Design Engineering Co., Ltd. (hereinafter referred to as “Yasen Garden”) was established in 2009. The company closely followed the regional agricultural advantages and developed the characteristic seedling industry. After nearly 10 years of development, it has become a well-known professional garden company in Beibei District. In 2018, Yasen Garden wanted to expand its scale and build its own nursery. However, it met a shortage of operating funds because of its small scale, difficulty in financing, lack of adequate collateral. In view of this situation, Beibei Sub-branch of the Bank actively contacted with Yasen Garden and granted liquidity loans. After financing, Yasen Garden has positively developed and has owned one modern agricultural ecological demonstration area, two large-scale characteristics flowers and trees planting bases and four nurseries.

Changshou Sub-branch Actively Promoted the Integration of Three Cooperatives

Benchmarking Chicken Stock Cooperatives of Changshou District, Chongqing was a new type of farmer breeding stock cooperatives, which integrated feed, production, chicken platform construction, eggs recycling and organic fertilizer production and sales. On May 29th, 2018, Chongqing Supply and Marketing Cooperative and Chongqing Rural Commercial Bank signed a strategic cooperation agreement of “three cooperatives” integrations and developments in Qingmailiangyuan, Yuntai Town, Changshou District, granting RMB 6.7 million to benchmark chickens stock cooperatives. Through the financial support of the Changshou Sub-branch of the Bank, the production and operation of the cooperative has been growing steadily, driving the production and the sales of more than 1,020 farm households around. The average annual income of each farm household has increased by RMB 8,500, hence promoting the local employment of migrant workers and increasing their income.

Boosting the Growth of Small and Micro Enterprises

Considering the characteristics of short period, small scale, high frequency, and urgency demand of small and micro enterprises’ financing needs, the Bank established an integrated multi-level small and micro financial services networks, taking advantages of big data and internet technologies; developed streamlined lending procedures; expanded our financial services; and explored differentiated financial services for small and micro enterprises. In virtue of these measures, we were able to provide professional and convenient financial services for small and micro corporate customers in a timely manner.

In 2018, the Bank gave full play to the role of small and micro franchised sub-branches to experiment and establish a better service mechanism for small and micro enterprises, standardized the management of small and micro enterprises franchised sub-branches, strengthened business guidance continuously, promoted the business compliance of franchised sub-branches, built a learning and communication platform, strengthened business training for branches and sub-branches, and enhanced the service capacity of franchised sub-branches. By the end of 2018, the number of exclusive financial services specialized institutions of small and micro businesses reached 14, the number of financial services cooperation institutions of small & micro businesses exceeded 80, the loans balance of such specialized institutions was RMB 8.58 billion, the number of customers of these specialized institutions was 5,771.

Building-up of a Comprehensive Small and Micro Financial Services System

Being “customer- and market-oriented”, the Bank continuously launched innovative products to satisfy customers’ differentiated needs and the ever-changing market. For example, we launched the “Easy Commercial Loan” system targeting small and micro enterprises during their business life cycle, including the collateralized “Easy Classic Loan”, “Easy Credit Loan”, and “Easy Characteristic Loan” tailored to specific industries, customers and scenarios. By offering loans throughout the stages from start-up, growth to maturity, the system forms a robust incubation and cultivation mechanism to meet the financing needs of small and micro enterprises at different developmental stages and of different industries.

Building-up of a comprehensive service network
- At the head office level, the Bank set up a small and micro finance line of service at the head office.
- At the branches and sub-branches level, 912 exclusive loan institutions and 14 dedicated sub-branches for small and micro enterprises were set up with more than 2,200 customer managers deployed.

Reasonable delegation of approval authority
- To streamline the approving procedures for loans that exceed the approval authority of branches and sub-branches, the Bank set up Small, Medium and Micro-Enterprise Centre under the credit approval department of the head office, which enables automatic credit granting, signing, countersigning, and approval via teleconferencing.

Time-limited credit origination policy
- We streamlined the lending procedure, specified the maximum time limit, and opened up a “green channel” for small and micro enterprises, by which loans can be obtained within one day.

Pursuit of technology innovation
- We developed a series of services such as “automatic renewal”, “loan and repayment on demand” and “self-service renewal” enabling customers to consume these services using a mobile app without going through manual investigation, review and approval procedures, which largely improved customer experience and lending efficiency.
Improving the Services and Products for Small and Micro Enterprises

In 2018, the Bank continued to intensify innovation, strengthened foreign cooperation, streamlined and revised its processes and methods for market feedback, and further improved the service means of small and micro financial products.

Product innovation
- Innovation of "Agricultural Support and Venture Capital Loan" and "Micro-enterprise Growth Support Loan".

Perfection in services
- Expanded the pilot projects of credit loans for technology enterprises, and added 13 new districts or counties to the pilot from the original six pilot districts and counties.
- Worked with Agricultural Guarantee Company to increase the investment of "First, Second and Third Industries Fusion Loan in Rural Place".

System revision
- Revised the small micro credit management system such as management methods of small and micro credit business, the operation rules of renewal of loans for small and micro enterprises, and the methods of due diligence and exemption for small and micro enterprises, standardized the business process and operations, and ensured business compliance.

Promoting the Brand of Small and Micro Financial Services

We worked to change our mind-sets and explore new ways to brand small and micro financial products. Specifically, we divided the "Easy Commercial Loan" into three series, and stepped up advertising campaign for such products series, such as giving out well designed promotional leaflets and posters through branches and sub-branches. In 2018, the Bank participated in the "2018 First-Quarter Session of Small and Micro Enterprises Financial Services Work Conference" and the "Financial Support for Small and Micro Enterprises Development Symposium" organised by the China Banking and Insurance Regulatory Commission to drive inter-bank communication and increase in service. Additionally, the Bank's "High-tech Enterprise Assistance Loan" was also awarded the title of "Top 50 Financial Products for Small and Micro Enterprises in 2017" by the China Banking Association, which improved our brand image and influence of our small and micro financial services.

- Small and micro businesses Loans balance (RMB, 100 million)
- Proportion of loans balance of small and micro businesses in the total loans balance (%)
- The amount of small and micro businesses: customers (units)

<table>
<thead>
<tr>
<th>Year</th>
<th>Loans Balance</th>
<th>Proportion</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>934.50</td>
<td>33.11</td>
<td>103,166</td>
</tr>
<tr>
<td>2017</td>
<td>1,055.44</td>
<td>33.74</td>
<td>108,656</td>
</tr>
<tr>
<td>2018</td>
<td>1,165.90</td>
<td>33.49</td>
<td>126,107</td>
</tr>
</tbody>
</table>

Case

Actively Supporting the Small and Micro Enterprises

Huxian Youce was a professional technology company dedicated to the development of intelligent management system whose main clients were colleges and universities in southwest China. As the company was an asset-light enterprise, it was difficult to obtain financing because of the lack of effective assets that can be used for guarantees. The shortage of funds restricted the further development of the company. In view of this situation, the Bank has greatly shortened the time of loan approval by using the knowledge-value credit of science and technology-based enterprises, which has enabled the company to obtain a total of RMB 2.4 million credit loan in a relatively short time, solved its urgent need, and played a great supporting role in the company’s technology research and product promotion.

Case

Banan Sub-branch Issued the “Credit Enhancement Loan” for Zhongliang Machinery

Chongqing Zhongliang Machinery Co., Ltd. was established on June 3rd, 2011, mainly producing automotive parts such as automotive moulds and stamping parts. The company had a long product delivery time for die products, while its downstream clients paid according to schedule. As a result, the company faced huge capital consumption. During the visit, Banan Sub-branch of the Bank found that Zhongliang Company needed RMB 4 million to purchase raw materials urgently, but its loan collateral value was less than RMB 3 million. In response to this situation, the sub-branch invited a guarantee company to participate, and united with the Banan District Economic and Information Committee of Chongqing to provide RMB 5 million of credit enhancement fund, and finally granted RMB 10 million of “credit enhancement loan” to the company, and undertook the original RMB 5 million loan from other banks. This arrangement had assisted the company to address its financial needs and also reduce its financial cost through the best use of government subsidies. So far Zhongliang Company has operated steadily and the sales revenue has grown steadily.
Providing Comprehensive Services to Ensure People’s Wellbeing

In 2018, the Bank continued implementing the national industrial policy, gave priority to credit support to people’s livelihood sectors such as health, education, water and electricity, focused on expanding high-quality customers and projects within people’s livelihood sectors and ensured the quality of incremental loans, continuously improving people’s livelihood, and supporting people’s livelihood development with practical actions. At the end of December 2018, the balance of loans to the people’s livelihood of the Bank was RMB 37.48 billion, which was an increase of RMB 3.82 billion over the beginning of the year, representing an increase of 11.34%.

Supporting for the Development of Medical Services

The Bank focused on public hospitals with reputable brand and standardized management, appropriately supported those private hospitals with good brand and competent professionals, focused on revenue impacts to hospitals due to the policy reform of medical and policy changes in operation separation of hospitals and pharmaceuticals, mitigated credit risk of the medical and health industry, and maintained the credit quality. By the end of 2018, the balance of loans to the medical and health industry of the Bank was RMB 4.92 billion, which led to an increase of RMB 865 million over the beginning of the year, representing an increase of 21.35%.

Supporting the Hospital Expansion Project

In order to meet the needs of medical and health development in Yuyang County, the Second People’s Hospital of Yuyang County (hereafter referred to as the Second Hospital), according to the plan of the county government, would complete the expansion and upgrading in accordance with the standards of the upper-second general hospitals by 2013. In August 2018, the Bank successfully granted RMB 68 million for the project expansion. The release of this project has reflected the strong support of the Bank for the grass-roots health centers, and effectively solved the problems of inadequate business auxiliary rooms and inadequate service functions in the Second Hospital, and alleviated the difficulty in getting medical attention in surrounding towns and villages.

Supporting for the Development of Culture and Education Industries

In 2018, the Bank identified the education industry as a targeted supporting industry sector. We implemented the overall credit policy of “proactive supporting, carefully-selecting customers, and reinforced management” to extend more credit loans to those public schools with good financial strength, professional advantage and policy support, as well as professional training institutions with highly reputable brand, strong sustainable operation capability and growing business scale, promoting the development of local education. By the end of 2018, the balance of loans supporting education stood at RMB 8.21 billion, and the balance of loans supporting culture industry stood at RMB 2.23 billion.

Case: Yongchuan Sub-branch Supported the Expansion Project of High Vocational Colleges

Chongqing Vocational College of Finance and Economics is a public vocational college. In 2018, the College had been building a “high-quality college” and had invested significantly in this. With the understanding of situation, Yongchuan Sub-branch of the Bank immediately adjusted the loan term and the installment repayment plan of the College and prepared to invest RMB 1.6 million to support the teaching system and equipment of the college in order to promote the development of the college.

Supporting for Affordable Housing Projects

The Bank actively participated in the credit support of government guaranteed affordable housing projects, optimized the allocation of resources, and provided tailored financial service programs for enterprises. By the end of 2018, the balance of loans for the Bank’s guaranteed housing was RMB 11.93 billion, of which, the balance of loans for shanty-town reconstruction was RMB 11.84 billion and the balance of loans for public rental housing (including low-rent housing) was RMB 94 million.

Case: Dadukou District 2018–2020 Shantytown Renovation Project

Xinshengfa Construction Co., Ltd of Dadukou District, Chongqing was originally engaged in the construction of resettlement houses and low-rent houses in Dadukou District, which has changed its business scope to municipal public works in 2018. In the shantytown renovation project, it was identified as the service subject in Dadukou District from 2018 to 2020 through competitive consultation. With the implementation of the shantytown renovation plan from 2018 to 2020 deployed by the Party and the State Council, the business volume of the company in shantytown renovation project in Dadukou District increased dramatically, giving rise to an increase in demand for credit facilities. Xinshengfa Construction Co., Ltd of Dadukou District, Chongqing has raised RMB 125.84 million by itself and applied for a loan of RMB 502 million from the Bank. The Bank granted RMB 502 million to the project, which had been fully drawn down.

Supporting for the Construction of Social Security System

As the sole agent in Chongqing that handles the endowment insurance for urban and rural residents, we had already launched the endowment insurance agency business for urban and rural residents in all districts and counties of Chongqing, covering more than 11.2 million people. Each financial and social security department in the city, districts and county level had opened up social security accounts with the Bank. The Bank actively innovated service offering, improved the quality of social security service, developed online payment channels such as mobile POS and mobile banking independently, cooperated with social security departments to effectively prevent the risks of artificial collection, and effectively assisted payments of cooperative medical insurance for about 1.28 million urban and rural residents.
Promoting the Green Finance and Taking Environmental Responsibilities

- Green Credit
- Green Public Welfare
- Green Operation
Green Credit

Responding to the national call to build a green financial ecosystem, the Bank supports green low-carbon projects and has incorporated green credit into the Bank’s 2016-2020 Development Strategic Plan. In 2018, we established a green credit special group, enacted the Guidelines of Chongqing Rural Commercial Bank on Developing Green Credit to strategically define and develop green credit business, implement risk safeguard measures and mechanism. We streamlined business channels for green credit projects, giving priority to allocation of credit resources, offering preferential interest rate concessions and assisting in expanding sources of financing. Furthermore, according to the requirements of national supply-side structural reform, the Bank restricted its lending scale for industries under the categories of “high pollution, high energy consumption” and industries with overcapacity, prohibiting lending to projects that did not meet environmental protection requirements under its veto rights on lending decision. By the end of 2018, the Bank’s green credit loans balance was RMB 13.24 billion, which was an increase of RMB 1.81 billion over the previous year, representing an increase of 15.84%, mainly investing in clean energy industry represented by hydropower and garbage-power generations, and environmental protection industry represented by sewage treatments.

Supporting the Chongqing Waste Disposal Project

Chongqing Sanfeng Bai Orchard Environmental Protection Power Generation Co., Ltd. specializes in the construction and operation of Chongqing Third Waste Incineration Power Plant Project. The project was the largest garbage disposal project planned and constructed in Chongqing. After putting into operation, the project would reduce the emissions of CO2 by about 800,000 tons per year. However, the construction time of the project was tight, the task was heavy. After understanding the situation, in view of the good economic and social benefits of the project, the Bank opened up a green channel for prior approval and granted RMB 1.82 billion to the project, while taking the completion of project procedures as the pre-loan requirements. Up to now, the Bank has put in RMB 1.88 billion to the project.

Supporting the Wind Farm Construction Project

Huaneng Fengjie Wind Power Co., Ltd. was established in March 2016. The company has planned to build a wind farm of 130,000 kW in Fengjie with a total investment of RMB 979 million, which was the largest installed wind farm in Chongqing. This project is a clean energy project, which was the key support area of the Bank. The Bank has given the project the maximum preferential policies in terms of quota, term, guarantee and interest rate, and granted RMB 750 million, accounting for 76.57% of the total investment. After the completion of the project, it estimates that the annual power generation will reach 230 million kilowatt hour, and the annual income will be RMB 137 million. It will save 72,000 tons of standard coal per year and reduce the emission of pollutants such as sulfur dioxide, achieving good social and economic benefits.

Beibei Sub-branch Supported the Natural Gas Technology Development

Chongqing Juxiang Gas Co., Ltd. was established in September 2016, mainly selling fuel gas and natural gas. Its downstream target clients were newly added industrial, commercial and distributed energy projects in Liangjiang New Area. In 2018, in order to support the construction of Chongqing Juxiang Gas Co., Ltd., Beibei Sub-branch of the Bank granted credit facilities of RMB 260 million to the company.

Green Public Welfare

In 2018, the Bank actively organized green public welfare activities, publicized and promoted the development of green public welfare undertakings, encouraged employees to take an active part in environmental volunteer activities, practiced social responsibility and contributed to homeland cleaning and environment protection.

Chengkou Sub-branch Actively Practiced Green Public Welfare Activities

On February 22nd, 2018, the Bank’s Chengkou Sub-branch organized more than 10 responsible people to carry out voluntary tree-planting project in Zuoan Village, Zuoan Township, which was the counterpart support village of the sub-branch. The activity stimulated employees’ enthusiasm for participating in environmental protection, actively helped the ecological environment construction of poverty-alleviating village, promoted Zuoan villages’ appearance construction, improved the rural living environment, and built the beautiful and livable village.

Yunyang Sub-branch Promoted the “One-Penny for Bus Ride” Activity

Yunyang Sub-branch of the Bank arranged their outlets to organize the green-travel groups to publicize the “one-penny for bus ride” activity at bus stations every day. At the same time, lobby managers of the outlets publicized the environmental and social benefits of green travel to clients who came to the outlets for business. Through this activity, the staff of the sub-branch deeply realized the importance of paying attention to and advocating environmental protection, consciously made travel environmental-friendly, and contributed to the construction of ecological civilization and beautiful homeland.
Green Operation

The Bank attaches importance to green operation, pays attention to energy conservation and environmental protection, strictly abides by the laws and regulations such as the "Environmental Protection Law of the People's Republic of China" and the "Law of the People's Republic of China on Conserving Energy". We have formulated energy conservation and emission reduction measures, carried out green office environment renovation, increased environmental protection investment year by year, enhanced staff environmental protection training, strengthened environmental protection propaganda, and actively responded to the national low-carbon development policy. The Bank strived to reduce emissions of waste gases and waste water, maintained low-carbon green operation, and implemented green environmental social responsibility. In 2018, the Bank had not encountered any major environmental pollution and impact arising from its operations.

Environmental Performance

Unless otherwise stated, the statistical scope of environmental performance herein solely covered the head office and branches and sub-branches based in central districts of Chongqing of Chongqing Rural Commercial Bank Co., Ltd. The statistics performance data of those institutions which are not included in this compilation will be considered to be compiled in future.

2018 Environmental Indicators

1. Emission Data

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Performance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total SO2 emissions (tons)</td>
<td>0.002</td>
</tr>
<tr>
<td>Total NOx emissions (tons)</td>
<td>0.05</td>
</tr>
<tr>
<td>Total Greenhouse gas emissions (Category 1 and Category 2) (tons)</td>
<td>21,532.80</td>
</tr>
<tr>
<td>Per capita GHG emissions (Category 1 and Category 2) (tons/person)</td>
<td>4.70</td>
</tr>
<tr>
<td>GHG emissions per square meter of floor area (Category 1 and Category 2) (tons/m²)</td>
<td>0.08</td>
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<tr>
<td>Direct GHG emissions (Category 1) (tons)</td>
<td>566.60</td>
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<tr>
<td>Vehicle fuel consumption²</td>
<td>353.46</td>
</tr>
<tr>
<td>Facility diesel²</td>
<td>3.76</td>
</tr>
<tr>
<td>Natural gas</td>
<td>209.36</td>
</tr>
<tr>
<td>Indirect GHG emissions (Category 2) (tons)</td>
<td>20,966.20</td>
</tr>
<tr>
<td>Purchased electricity</td>
<td>20,966.20</td>
</tr>
<tr>
<td>Total hazardous wastes (tons)</td>
<td>22.15</td>
</tr>
<tr>
<td>Total hazardous wastes per capita (tons/person)</td>
<td>0.005</td>
</tr>
<tr>
<td>Total hazardous wastes per square meter of floor area (tons/m²)</td>
<td>0.00007</td>
</tr>
<tr>
<td>Total non-hazardous wastes (tons)</td>
<td>162.19</td>
</tr>
<tr>
<td>Non-hazardous wastes per capita (tons/person)</td>
<td>0.04</td>
</tr>
<tr>
<td>Non-hazardous wastes per square meter of floor area (tons/m²)</td>
<td>0.001</td>
</tr>
</tbody>
</table>

Notes:
1. The statistical scope of the head office newly includes Yuzui data center, which was officially put in use in October 2018.
2. As the emission and consumption data of energy and resources in the data center cannot be measured separately, the Bank's data in respect of greenhouse gas emission intensity, intensity of hazardous waste emissions, intensity of non-hazardous waste emissions, energy consumption intensity, and daily water...
3. The sulfur dioxide emissions mainly come from vehicles’ fuel consumption, and the data of sulfur dioxide emissions is calculated according to the Technical Guidelines for the Preparation of Air Pollutant Emission Inventory for On-Road Motor Vehicles (Trial) issued by the Ministry of Environmental Protection of P.R.C.

4. The nitrogen oxide emissions mainly come from vehicles’ fuel consumption, and the data of nitrogen oxide emissions is calculated according to the Technical Guidelines for the Preparation of Air Pollutant Emission Inventory for On-Road Motor Vehicles (Trial) issued by the Ministry of Environmental Protection of P.R.C.

5. The GHG inventory includes carbon dioxide, methane and nitrous oxide, which mainly come from purchased electricity and fuel. The calculation of GHG is presented in terms of CO2 equivalent and is based on the 2015 China Regional Power Grid Baseline Emission Factors published by the National Development and Reform Commission of China and the 2006 IPCC Guidelines for National Greenhouse Gas Inventories issued by the Intergovernmental Panel on Climate Change (IPCC).

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

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

8. The hazardous wastes involved in the operation of the Bank are handled and disposed of by qualified professional companies, which mainly include waste lead-acid batteries, waste fluorescent tubes, waste ink cartridges, waste toner cartridges, waste toner, and waste ribbon cartridges of printing equipment.

9. The non-hazardous wastes of the Bank is delivered to recyclers for disposal, which mainly include discarded office waste and discarded hard disks. Among others, the office wastes of the head office, Yuzhong Sub-branch, Dadukou Sub-branch, Shapingba Sub-branch, Xiyong Sub-branch, Jiulongpo Sub-branch and Yubei Sub-branch are centrally handled by the office area property, and cannot be measured separately. This is estimated based on the First National Survey of Pollution Sources Handbook of Urban Living Source Sewage Coefficients issued by the State Council.

2. Energy Consumption Data

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Performance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total energy consumption (MWh)</td>
<td>148,457.02</td>
</tr>
<tr>
<td>Total per capita energy consumption (MWh/person)</td>
<td>7.58</td>
</tr>
<tr>
<td>Energy consumption per square meter of floor area (MWh/m²)</td>
<td>0.12</td>
</tr>
<tr>
<td>Direct energy consumption (MWh)</td>
<td>2,528.98</td>
</tr>
<tr>
<td>Vehicle fuel consumption</td>
<td>1,443.97</td>
</tr>
<tr>
<td>Facility diesel</td>
<td>14.30</td>
</tr>
<tr>
<td>Natural gas</td>
<td>1,070.71</td>
</tr>
<tr>
<td>Indirect energy consumption (MWh)</td>
<td>32,216.04</td>
</tr>
<tr>
<td>Purchased electricity</td>
<td>32,216.04</td>
</tr>
<tr>
<td>Purchased electricity power consumption of the Head Office (MWh)</td>
<td>13,679.56</td>
</tr>
<tr>
<td>Daily water consumption (tons)</td>
<td>203,725.87</td>
</tr>
<tr>
<td>Daily water consumption of the Head Office (tons)</td>
<td>61,942.00</td>
</tr>
<tr>
<td>Daily water consumption per capita (tons/person)</td>
<td>44.42</td>
</tr>
<tr>
<td>Daily water consumption per square meter of floor area (tons/m²)</td>
<td>0.71</td>
</tr>
<tr>
<td>Total paper consumption (tons)</td>
<td>164.78</td>
</tr>
</tbody>
</table>

Notes:
1. The energy consumption data is calculated based on the electricity and fuel consumption using relevant conversion factors provided in the General Principles for Integrated Energy Consumption Calculation (GB/T 25609-2010), a National Standard of the People's Republic of China, and this mainly includes electricity, natural gas, vehicle fuel consumption and facility diesel.

2. Purchased electricity power consumption of the Head Office includes the purchased electricity power consumption of Chongqing Rural Commercial Bank Tower, Tongchuan office area, Eifang office area, Shuiqiao office area, and Yuzui data center.

3. Daily water consumption include tap water and reclaimed water.

4. Daily water consumption of the Head Office includes the daily water consumption of Chongqing Rural Commercial Bank Tower, Tongchuan office area, Eifang office area, Shuiqiao office area, and Yuzui data center.

5. Copy paper includes A4 copy paper, A3 copy paper and ATM voucher paper.

6. The data of packing materials is not applicable to the Bank.
Practicing Social Responsibilities and Building a Harmonious Community

- Customer Service
- Employee Growth
- Community Engagement
Customer Service

In 2018, the Bank strengthened the mission of “customer-oriented” and “creating value through service”, carried out “Year of Service Quality Promotion” activities. Improved service channels promoted business outlet services from “standardization” to “quality”, achieved refined and standardized customer service management, deepened service functions, ensured service quality, and strictly enforced the safety protection measures for customer information. We protected consumer rights and interests, strengthened customer experience and improved financial service level in an all-round way.

Improving Service Channels

In 2018, the Bank actively expanded service channels, realized differentiated and characteristic distribution of outlets, scientifically planned the distribution of outlets, increased the amount of self-service machine, innovated service modes, and created a more intimate service environment for customers, continuously optimising its institutional structure and raising brand image of the Bank.

- Full coverage of physical outlets
  By the end of 2018, we established 1,775 institutions and covered 38 districts and counties in Chongqing, including 1,461 outlets located in counties of Chongqing.

- Establishment of new outlets for regular services
  By the end of 2018, the Bank set up 8 new fixed-time outlets for regular services. All of our 354 fixed-time service outlets can effectively improve the flexibility of business hours, optimise the allocation of resources, save labor costs and achieve production efficiency.

- Promoting convenient financial services
  By the end of 2018, 531 rural convenience service points have been set up in remote villages and towns to provide rural customers with financial services such as small cash access, inquiry, fund transfer, payments, and settlements.

- Optimising the layout of existing outlets
  In 2018, the Bank implemented 56 institutions upgrading and 20 institutions relocation and reconstruction so as to enhance organisational flexibility and market competitiveness.

- Optimising and innovating power-assisting machine
  The Bank completed the purchase and delivery of intelligent comprehensive counter and rural convenient self-service terminals, equipping with face recognition on self-service teller machine.

- Improving the development of self-service machines
  The Bank reduced the total number of traditional self-service machines, gradually increased the proportion of integrated Cash Recycled System (CRS), and increased the usability of using more intelligent equipment. By the end of 2018, the Bank had 4,106 self-service machines, 1,569 CRSs, and 2,537 inquiry machines; the allocation ratio of machines to outlets points reached 2.78.

On the basis of an electronic internet Finance system with omni-channel and full-function, which has integrated services such as corporate internet banking, corporate mobile banking, enterprise capital management, personal online banking, personal mobile banking, “jiangyuhui” consumption service platform and WeChat banking, the Bank has connected payment or settlement channels like the large and small payment, super online banking, city-to-city payment, gateway payment, and third-party payment offered by People’s Bank of China. We had integrated the electronic channel system, continued to optimise products, enhanced customer experience, achieved efficient operation of electronic channels, and increased customer service cohesion. In 2018, the e-channel transaction ratio of the Bank was 92.89%, representing an increase of 2.77% on a year-on-year basis.

Improving Service Quality

The Bank has successively formulated a series of standards and regulations including the Chongqing Rural Commercial Bank Co., Ltd. Operating Instruction on Compliant Handling for Customer Service Centers, the Chongqing Rural Commercial Bank Co., Ltd. Customer Service Center Work Order Processing Specification, the Chongqing Rural Commercial Bank Co., Ltd. Implementation of Complaint Analysis Detailed Rules, the Loan-type Work Order Processing Procedures and Transferring Work Order Processing Procedures, defining clear roles and responsibilities of customer service personnel, put in place complaint handling process and the processing time, thereby enhancing complaint handling mechanism, strengthening customers complaint management, and safeguarding consumers’ rights and interests.

Number of Customers (in 10 thousand)

- mobile banking: 824,14
- online banking: 805,25

Total Transactions (in 10 thousand)

- mobile banking: 6,704,86
- online banking: 31,152,21

Transactions Amount (in millions RMB)

- mobile banking: 1,068,014,05
- online banking: 1,091,862,66
The Bank has put in place a sophisticated mechanism for analysing complaints. In this respect, we critically evaluate root causes, countermeasures, and results of various complaints. We actively improve our products and services, business processes and internal management and customer services at outlets based on the results of statistical analysis and investigation of customer complaints.

- Dedicated officers are assigned responsibility in dealing with customers’ complaints and unsatisfactory experiences, as well as analysing complaint data on a monthly basis.
- We have defined the functions and responsibilities of relevant departments in complaint management, including acceptance, handling and responding. We have specific acceptance and handling procedures designed for different types of complaints. Through a combination of manual and system feedback from customers’ complaints, our procedures are factually, objectively and swiftly communicated with the relevant departments. Moreover, complaints are tracked through customer feedback to ensure they are timely resolved and managed.
- We have a long-term “trinity” operational mechanism for dealing with complaints that involves prevention measures, ongoing monitoring control, and post-event improvement. We implement severity classification of complaints according to pre-set standards.
- We handle complaints timely, especially those transferred by the regulatory authorities, which are to be dealt with by designated persons.

In 2018, the customer satisfaction was up to 99.77%; VIP customer satisfaction rate reached 99.88%; complaint handling satisfaction reached 100%, and we continued to maintain high standards.

Guaranteeing Business Security

In strict compliance with the Security Requirements for Bank Commercial Premises (GA59-2015), Bank Self-service Equipment - Self-service Bank Security Requirements (GA765-2017), the Bank attaches great importance to the construction of emergency management system, implements safety management and emergency management system such as the Basic Safety and Security System, Safety Management Measures for Business and Office Places, Management Measures for Emergency Preparedness Plan. The General Emergency Plan for Incidents, standardizing the management of emergency plans for safety accidents. In order to improve staff's ability to respond to emergencies, we have carried out various safety training and fire drills to enhance staff's awareness of safety and security and master the necessary escape skills. In September 2018, in the “Chongqing Banking Industry 2018 Safety Prevention Skills Competition” organized by the Chongqing Banking Association, we won the “Group Second Prize” and “Practical Exercise Second Prize”.

Protecting Customers’ Rights and Interests

To ensure consumers’ rights and interests are protected in accordance with certain rules, the Bank has periodically reviewed policies in place to protect consumers’ rights and interests, and formed a series of documentary operational policies and procedures comprising of guidelines, special management policies and product management measures. The existing list of policy documents includes the Administrative Measures of Chongqing Rural Commercial Bank for Protection of Consumers’ Rights and Interests, Detailed Implementing Rules of Chongqing Rural Commercial Bank Complaints on Analysis of Complaints, Administrative Measures of Chongqing Rural Commercial Bank for Publicity and Education on Protection of Consumers’ Rights and Interests, and Administrative Measures of Chongqing Rural Commercial Bank for Information Disclosure of Service Prices.

The Bank clearly states that, when designing and developing a product, the product R&D department must propose measures to protect consumers’ rights and interests. When a product is being reviewed before acceptance, the consumer rights and interests department must be involved to provide special consumer protection review opinions; when a product or service is launched in market, the relevant risks and important information such as product, service and business information must be disclosed to consumers, so as to eliminate information asymmetry and misrepresentations, safeguard consumers’ rights to know, and protect consumers’ fundamental rights and interests.

In order to protect customer information, the Bank has formalized the Measures of Chongqing Rural Commercial Bank for the Administration of Data Security and Measures of Chongqing Rural Commercial Bank for the Administration of Graded Protection of Bank Information System established internal control and hierarchical administration. Data protection mechanisms for personal financial data required and introduced virtual techniques to protect sensitive customer information. Additionally, any access to customer data stored in encrypted devices, must be approved by authorized persons and operated by two persons.

Consumers’ Rights Protection Measures

- Improving the mechanism for protecting consumers’ rights and interests, and consolidating the foundation
  - We improved the organisational structure to drive the protection of consumers’ rights and interests, e.g. establishing a contact person mechanism, strengthening process management and control of product entry into the market, requiring detailed product information disclosure, and strengthening the performance appraisal of consumers’ rights and interests protection.

- Taking actions to improve customer service levels
  - We built and renovated business premises, upgraded self-service equipment, improved service facilities and other barrier-free facilities to better meet the daily financial service needs of special customer groups.
  - We broadened feedback channels to collect customer opinions on our services and learn about the customer service levels of our outlets.

- Tightening employees’ conduct management and raising awareness of consumers’ rights and interests protection
  - We formulated the Measures of Chongqing Rural Commercial Bank for the Administration of Information Disclosure of Service Charges, which requires publishing service charge prices, standardising service charge levels, and improving the service charging management system.
  - We strived to control and rectify violations of laws and regulations, such as converting loans into deposits by using mandatory terms or negotiated agreements, taking deposits as a prerequisite for the approval of and issuing consumer loans for unreasonable intermediary business or other financial services, and decomposing interest rates into charges which means a disguised increase of interest rates. The Bank unilaterally abrogated such policies and regulations related to service prices.

- Standardising service charges and safeguarding the legitimate rights and interests of customers
  - We standardised service charges to better protect consumers’ rights and interests.

- Embracing technology-driven solutions to shore up protection of consumers’ rights and interests
  - We incorporated the protection of consumers’ rights and interests into the internal control and compliance management system, in an effort to use information technology to improve the efficiency of aggregating and sharing information on consumers’ rights and interests protection.
Employee Growth

The Bank has always practised the strategy of “arming our bank with talents”, and actively explored new ideas and new ways of strategic planning, open promotion, management and systematic training. The staff structure has been constantly optimised and the quality of the team has been significantly improved, achieving the joint growth of employees and enterprises. By the end of 2018, the Bank had 15,688 employees, including 7,540 male employees and 7,748 female employees.

Employees’ Rights and Interests

The Bank adheres to the people-oriented principle and firmly believes that safeguarding the legitimate rights and interests of employees is the basis for the stable development of enterprises and is committed to building harmonious labor relations. We provide reasonable salaries and welfare, improve the social security system, and protect the legitimate rights and interests of employees.

Constructing harmonious labor relations. The Bank strictly complies with the Labor Contract Law of the People’s Republic of China and other national labor laws and regulations. We formalized the Measures for the Administration of Employee Conduct and other policies. As legally required, we sign labor contracts with employees, implement staff contracting system management and standardisation the formation, performance, modification, dissolution and termination of labor contracts. The Bank fairly treats all employees, prohibits unfairness, such as sexual, ethnic and religious discrimination, and also prohibits employment of child labour and forced labour, respecting every employee, and enter into legal compliant and harmonious employment relationships with all employees. There was no illegal employment of child labour or forced labour in the Bank.

Protecting the rights and welfare of employees. The Bank has established and improved rules and regulations, remuneration, vacation, and attendance to protect employees’ rights to remuneration, social security insurance, rest and vacation, labour protection, and welfare benefits. The Bank also has established a unified compensation system and supplementary medical insurance system, and kept optimising the welfare system. Additionally, the Bank advocates democratic management. Any major issues that involve the vital interests of employees must be reviewed by the Workers’ Congress. We strive to operate our business in a more transparent manner, so that employees are enabled to exercise the rights to know, participate, express and supervise according to law.

Employee Development

Acting upon the strategic action plan to boost the city (Chongqing) by employing science, education and talents, we strive our utmost to recognise, cherish, respect and employ talents, attempting to create an ecosystem that both satisfies internal employees and attracts external talents.

Recruiting talents from different sources

We recruited talents through campus recruitment and social recruitment, open recruitment and head-hunting, etc., signed annual contracts with talents, with mutually agreed remuneration and based on separate assessment; and attracted professional talents with our competitive edges to provide talent support for the transformation and development of the Bank.

Building a platform to train talents

The Bank set up several business units (teams) engaging in financial innovation, major accounts management, financial market business management, direct banking, asset management, etc. The Bank selected outstanding management personnel and highly-educated talents to receive special training, optimised the training mode of “in-house office first, branch later”, and promoted rotational training of management trainees.

Reforming talents development

We drove grade reforms and allowed for open competitions for presidencies of some sub-branches, in an attempt to build up an atmosphere where promotion are based on performance, contribution and capability. In addition, we formed a “three-grade” staff assessment system that integrates daily, annual, and three-year term assessments, and accelerated system reform aiming to make the Bank a desired working place and to drive incentives and performance of talents.

In 2018, the Bank adhered to the training methods of “Come in + Walk out”, “Online + Offline”, “Live + Video”, “Head Office + Lines + Branches and Sub-branches” and so on. A total of 2,116 offline training sessions with 120,000 participants were conducted to continuously improve the quality of employees.

Management trainings

By means of “on-site training at the main venue + video training at the branch venue”, 15 sessions of “The Great Lecture” were held and more than 30,000 participants participated in the training. The Bank started a new round of “three-year round training” for grass-roots cadres, held five training sessions, and 750 person-times attended training sessions in 2018.

New employees trainings

For new employees recruited from society, we focused on corporate culture, compliance awareness and risk prevention awareness, and carried out rotation training on a seasonal basis. For new employees recruited from schools, we invited experts, general managers of headquarters departments and presidents of branches and sub-branches as lecturers to conduct closed centralized trainings.

Business backbones trainings

The Bank focused on the improvement of execution and the development of innovation, each line and unit had different perspectives from management skill capability, marketing skills, qualification, counter operation, business and product knowledge. More than 1,600 offline training sessions of business skills were carried out to promote the optimisation and updating of staff’s professional knowledge structure.
“Charging” for Thought and “Empowering” for Transformation

In order to implement the requirements of “the whole Party comes to a big learning”, the Bank has innovatively launched the “The Great Lecture” for training executives which invited the well-known lecturers, experts and scholars across the country to conduct training on five major sectors, covering the macroeconomic situation and policy interpretation, financial innovation, business management, risk management and management art, in the form of "on-site training at the main venue + video training at the branch venue". The training aimed to provide high quality learning experiences was conducted once a week for 15 sessions, each with two hours of spare time. Over 30,000 participants attended the training, including the head office leaders, senior managers, middle managers and core members of the whole bank.

Employee Care

The Bank attaches great importance to the physical and mental health of employees. According to the needs of employees, we regularly organize physical examinations and conduct psychological counseling to help employees relax their stress. We carry out all kinds of team cultural activities actively, set up interest group activities such as basketball, football, badminton and swimming, to enrich employees’ spare time life, enhance team cohesion, and cultivate employees’ healthy and upward life sentiment. We organize skills competition, to show staff’s demeanor and stimulate staff’s enthusiasm for work. We carry out visiting care activities, persist in helping employees with difficulties, give support to employees, let employees feel the concern of the enterprise, and continuously enhance the sense of belonging of employees.

Female Employees Flower Arrangement Art Activities

On the occasion of the International Women’s Day, the head office union of the Bank organized the flower arrangement art activities. With the guidance of the florist, the female employees’ representatives of the head office took full advantages of their imagination and creativity, and personally completed the flower arrangement works on the spot. For the female employees who were on duty the head office union sent a basket of flowers to each of them, bringing the festival greetings and blessings.

Staff Sports Meeting

In 2018, the Bank held the 4th Staff Sports Meeting. The Bank held qualifying match in four districts. More than 2,000 employees of 42 branches, sub-branches and the head office team participated in 11 major events and 22 small events. In the end, 350 athletes entered the finals of the head office, which enhanced cohesiveness of team and created an atmosphere of forging ahead.

Creating Characteristic Corridor Culture in Office

In 2018, Rongchang Sub-branch of the Bank took elaborate creation of corridor culture with rich pictures and texts as the breakthrough point and made overall planning. They took department exhibition boards, corporate culture windows, Party building propaganda, elevator light box propaganda, aide propaganda and other facilities as carriers to promote party policies, strict work discipline, display department demeanor and build propaganda platform, transforming the original “silent” organ corridor into a colorful cultural home.
Community Engagement

The Bank actively fulfills social responsibilities and meets the public service requirements of the community. We carry out propaganda activities on financial knowledge, actively participate in community public welfare activities, practice precise poverty alleviation, persisting in serving and repaying the society, and contributing to the sustainable development of society.

Implementing Targeted Poverty Alleviation

Adhering to the “trinity” concept of poverty alleviations, and acting upon poverty alleviation policies, the Bank designed action plans for targeted poverty alleviation, specifically introducing detailed rules, cultivating talents, innovating credit products, and providing industrial poverty alleviation and targeted assistance in poverty-stricken towns, so as to enable rapid development of poverty-stricken counties and ensure that financial poverty alleviation resources are in place. As at the end of 2018, balance of targeted poverty alleviation loans were RMB 7.970 million.

Branches and sub-branches were organised to recommend more than 130 residents in poverty-stricken towns to work for third-party companies or local agricultural enterprises and professional cooperatives that have cooperation relations with the Bank; besides, we procured in a unified manner and established a long-term cooperation mechanism for poverty alleviation, purchasing necessary supplies and products from local brands in poor towns and villages and selecting agricultural products from poor households for our canteens.

The Bank set up the “Sannong and Poverty Alleviation Financial Services Committee” to lead a targeted poverty alleviation leading group who are responsible for providing policy support, product support and process support for poverty alleviation.

In accordance with the overall requirements to “cultivate a team of hard-working cadres for poverty alleviation”, we focused on the support for poverty alleviation, sending young employees who are proficient in policies, decent and capable to work in poverty-stricken areas, and recognizing those with outstanding performance and effectiveness in poverty alleviation.

We worked hard to support one poverty alleviation industry in each poverty-stricken town throughout Chongqing.

A special evaluation plan for financial poverty alleviation was introduced to provide performance incentives for poverty alleviation micro finance loans issued by branches and sub-branches in poverty-stricken counties.

In pursuit of financial inclusion, we were devoted to the “Team Leaders Project”, guiding poor rural households to develop an industry by teaching them financial knowledge, carrying out the students aid program themed “Helping One Child, Enriching One Home”, and building an “Internet + Education” platform.

The Bank promulgated the “20 Provisions on Poverty Alleviation”, revised the Measures for the Administration of Poverty Alleviation Loans, and streamlined the lending procedures.

Qujing Branch Paired to Help Families in Poverty

In 2018, the leaders of Qujing Branch of our bank took the lead in pairing 7 poor families per capita, and 104 poor families were assisted by staffs above middle-level, to ensure that the pairing of households would not be neglected. Since July 2018, the leaders of the branch have personally led the cadres to go deep into the poor households in two batches and into the fields to carry out the work of returning visits to the poor households, to help them solve practical difficulties, and to research and formulate assistance measures. At present, the branch has invested a total of RMB 197,000 in supporting funds. It has donated more than RMB 20,000 worths of computer equipment, printing and copying machines and cultural and sports supplies to help poor village primary schools. It has built libraries for primary schools in the village, equipped bookshelves, and called on staff and people from all aspects of the society to donate more than 1,100 books.
Yongchuan Sub-branch Developed Financial Poverty Alleviation Activities

On November 21st, 2018, the Secretary and President of the Party Committee of the Yongchuan Sub-branch of the Bank led the managements of the sub-branches to Zhangyu Village, Zhutuo Town, Yongchuan District, Chongqing Municipal Poverty Village to promote financial aid to eliminate poverty accurately. Under the lead of the staff of village committee of Zhangyu Village, the delegation of the sub-branch visited Wang Guangxiang, who is from a registered poor family. When they learned that Wang Guangxiang had sold 35 black goats in order to get rid of poverty as soon as possible and was ready to feed domestic geese, but there was a shortage of about RMB 50,000 at that time, the staff of the sub-branch formulated a financial poverty alleviation service plan specifically for Wang Guangxiang on the spot. The staff also encouraged Wang Guangxiang to become self-reliant with the care and assistance of leaders at all levels, and to rely on his hard-working spirit to get out of poverty and become affluent early.

Youyang Sub-branch Helped Poor Households Develop Industries and Become Affluent

Liu Weidong and Ran Qiong are a couple from a poor household in Banki Town, Youyang County. Youyang Sub-branch of the Bank considered that Liu Weidong and Ran Qiong were eligible for the Bank’s poverty alleviation loans and granted them RMB 50,000 of poverty alleviation micro-to-home loans. With the support of the bank’s credit for poverty alleviation, Liu Weidong and his wife leased 40 units of areas from the common fellows and increased their vegetable varieties. At present, Liu Weidong’s vegetables are growing well, and some supermarkets in Chongqing have signed sales contracts with Liu, which enable achieving an annual operating income of RMB 150,000. In addition, it has also stimulated three farmers to participate in large-scale vegetable planting.

Fengjie Sub-branch Supported Public Welfare Action of Intellectual Aid to Students in Deep Poverty Township

On November 28th, 2018, Fengjie sub-branch successfully carried out a public welfare activity of intellectual assistance with the theme of “Helping One Child, Enriching One Home”. In Hongying Primary School of Ping'an Township, which is severely impoverished, Zhu Qingping, deputy head of education in Ping'an Township, on behalf of the People's Government of Ping'an Township, fully affirmed the contribution made by Agricultural and Commercial Bank to poverty alleviation through finance. Agricultural and Commercial Bank played a major role in the economic development of “Supporting “Sanning”, Serving Country Side and Town”, and made great contributions to the course of fighting against poverty by Fengjie County Party Committee and County Government in 2018.

Fuanyu Chongqing Agricultural and Commercial Rural Bank Lead Precise Poverty Alleviation

On May 29th, 2018, employees in Fuanyu Chongqing Agricultural and Commercial Rural Bank went to Xiyang Village, Saiqi Town, Fuanyu City to carry out precise poverty alleviation activities. Aimed at the survey activity, the village bank invited all poor households in the village to hold a discussion. They made face-to-face interviews about the difficulties and problems at present, and they did a good job of supporting the credit industry according to the survey. The Party branch of the village bank also brought rice, cooking oil and other daily necessities to poor households so that poor households can truly feel the concern and warmth of the Party and the financial system. At present, the village bank provides credit and financial services to 12 poor households in Xiyang village, amounting to RMB 490,000. Additionally, they helped poor households and provided support and guidance in tea planting, rice and poultry breeding industries, in order to drive farmers out of poverty through supporting the development of agricultural industry.

Xiyong Sub-branch Comforted and Helped Families in Poverty

The Party Committee of Xiyong Sub-branch actively collaborated with local street and village committees, they carried out help and sympathy activities to seven poor families who lost labor capacity in Tonghanqiao Village. The Party Committee of the sub-branch insists offering sympathy to people living in poverty in important traditional festivals and donate them money, rice oil and other necessities in daily life. They helped them to solve the difficulties and problems in a timely manner, encouraged them to live optimistically and to strive for self-improvement persistently, and enhanced their confidence in getting rid of poverty situation and gaining affluence.
Promoting Financial Knowledge

The Bank attaches great importance to the publicity of financial knowledge and fulfills the requirements of the regulatory authorities to continuously promote the education of financial consumers and the popularization of financial knowledge. The Bank carried out 3.15 special publicity with the theme of "Rights, Responsibilities and Risks", and other special educational publicity activities, such as "Popularize financial knowledge and protect your wallet", "Preventing illegal fundraising", "Popularity of financial knowledge to campus" and "Popularity of financial knowledge to households". Through various activities such as bank outlets onsite publicity, centralized publicity, theme class meetings and twinning publicity, supplementing by WeChat, SMS Push and other forms, the Bank carried out 124 publicity activities in its branches, which increased the public awareness of risk prevention and financial security, and strengthened their self-protection ability. By the end of 2018, the Bank has carried out more than 5,000 financial knowledge publicity campaigns, with more than 30,000 employees, 800,000 audiences, 900,000 copies of publicity materials, over 400,000 text messages and over 90,000 WeChat Push clicks.

"Promoting Financial Attainment and Become a Good Financial Netizen" Publicity Service Activities

In September 2018, physical bank outlets of branches and sub-branches launched "The Month of Financial Knowledge Popularization, Financial Knowledge Entering Families", which was also called "Promoting Financial Attainment and Becoming a Good Financial Online Citizen" service activity. They popularized financial knowledge to customers who dealt with business in our outlets through various ways. At the same time, through activities such as "entering campus, enterprises, communities and rural areas", financial knowledge can be effectively delivered to the masses. During the activities, nearly 4,000 employees involved in a total number of 600 centralized propaganda events, publicizing nearly half a million customers, and handing out nearly 400,000 copies of all kinds of publicity materials. In accordance with the requirements of the campaign, they visited 12 colleges and universities during this period, helping nearly 20,000 new college students to establish the correct consumption concept and enhance their ability to discriminate and resist harmful online lending business.

Rongchang Sub-branch Carried out Inclusive Financial Activities

In 2018, Rongchang Sub-branch elected 12 employees with great eloquence, esteem and responsibilities to set up a special team to conduct "five walk-in" activities in villages, towns, enterprises, communities, markets and migrant workers gathering places across the county. They explained financial services knowledge, publicized financial services policies and responded to questions raised. A total of 150 publicity sessions were conducted throughout the year, covering more than 100,000 people. The visiting sites ranged from workshop to office buildings, from fields to square, from Rongchang to other provinces involving conducting various forms of propaganda such as traditional forums, opusculum, talks, songs and allegro, which had promoted high public interests.

Practicing Public Benefit Activities

The Bank is enthusiastic about social welfare undertakings. We actively encourage and organize our staff to carry out volunteer service activities such as poverty alleviation, afforestation, voluntary blood donation, and care for left-behind children. The Bank combines business development with public welfare and charity undertakings, practises corporate social responsibility, and improves corporate social image. By the end of 2018, the Bank had invested a total of RMB 15.93 million in public welfare and charity projects. 24,000 employees participated in various volunteer activities, with over 37,000 hours incurred in total.

Liangjiang Branch Cared for Left-behind Children

In the morning of April 22nd, 2018, the committee and the caring team of Liangjiang Branch came to Steven Primary School. We sent gifts including books, stationery and shoes to the children, and interacted with children happily. We aimed to bring these children our warmth and happiness of society. As the school principal Zhang said, this activity not only showed our cares for the physical and mental health of left-behind children living in rural areas, but also aroused more other enthusiastic social organization to focus on and provide cares to these left-behind children.
Staff from Wuxi Sub-branch Volunteered in Village Development

In 2018, the in-charge members of Wuxi Sub-branch fully supported voluntary activities adopting the core values of achieving satisfaction, re-assuring services and result oriented, where they strictly conduct onsite visit at least monthly to help poor households raising capabilities in industrial development and income generating; help rectify environmental hygiene; promote national poverty alleviation policy; and helpsolve difficulties in income and life. 109 employees participated in this activity and assisted 283 poor families in the whole county.

Jiangbei Sub-branch’s Condolences to Elder People Living in Poverty in Wubao

During the occasions of the Mid-Autumn Festival and National Day in 2018, in order to carry forward the traditional virtues of respect, love and esteem to the elderly, Jiangbei Wuxi Sub-branches associated with the Xinshan Village Committee of Wubao Town, offered festival wishes to the two widowed and childless elderly people in Xinshan Village of Wubao Town, who had a difficult living condition. During the visit, the sympathy group of the sub-branch expressed care on their health, safety, meal and hygiene living conditions, in addition to giving festival wishes and positive encouragement to lead a better life through fully leveraging the care and policy support from the Party and the government, and all sectors of society.

Fuling Branch Launched Public Welfare Activities in Spring Festival

During the pre-Spring Festival period in 2018, Fuling Branch selected 30 employees and university volunteers to collaborate with the Head Office to carry out the Spring Festival Public Welfare Activity of “Serving the Locals and Warm the Hometown Road” at Chongqing Hongqi Hegou Long-distance Bus Station, Fuling East Bus Station, Fuling West Bus Station, Fuling Railway Station and Fuling North Railway Station. The activities lasted for 12 days, and the volunteers brought mineral water and candles to show our community care to these travellers at these heavy traffic bus or railway stations during the pre-festival period.

Qijiang Sub-branch Organized Voluntary Blood Donation

On December 19th, 2018, in order to combine the implementation of the spirit of the 19th National Congress of the Communist Party of China with serving for social livelihood, and to encourage party members and workers to participate in public welfare and serving the social livelihood actively, Qijiang Sub-branch of the Bank actively responded to the call of local blood stations, and encouraged party members and staff to participate in this voluntary blood donation. Only for 3 hours, 31 sub-branch’s employees participated and donated 7,200 ml of blood fully demonstrating the spirit of the 19th National Congress of the Communist Party of China and good spirits of our branch and employees in actively undertaking such social responsibilities.
Rural Commercial Bank of Pingtanyu Brought Love and Warmth to Welfare Home

On December 16th, 2018, the party branch of Rural Commercial Bank of Pingtanyu held Party Day Activity under the theme of "bring love and warmth to welfare homes". All Party members of the Branch, led by the secretary She Chunmei, went to Pingtian Welfare Home to carry out a tour campaign of solicitude and sympathy for the disabled elder citizens, elder citizens who live alone, and children, in bringing their sincere wishes for the Spring Festival.

Xiushan Sub-branch Held Sending Warmth Activity to Primary School in Poverty

AiKou Town in Xiushan County is a deeply impoverished town in the whole city. Baixui primary school in AiKou Town is 35 kilometers away from the county town. There are 85 students and 12 rural teachers in the school. Most of the students were left-behind children who were from families in difficult conditions. Books, sports facilities and other public resources were in scarcity. Ninth Party Branch of the Headquarters in association with Party Branch of Xiushan Sub-branch held an activity - “Counterpart Help and Transfer Warmth” to bring help and warmth to this school in poverty. They donated 244 books and 29 sports facilities to Baixui Primary School.

Dazu Sub-branch Held Credit Inquiry Publicity Campaign in Primary School

On June 6th, 2018, Dazu Sub-branch, associated with Yongchuan Sub-branch of People’s Bank of China, held credit inquiry publicity campaign in Shiniu Primary School in Wangu Town, Dazu District. The campaign aimed to educate students on importance of honesty and integrity through conducting various activities such as “honest youth” reading forum and story sharing sessions. Dazu Sub-branch also donated school bags, stationeries and other learning supplies to students from poor families. Students were encouraged to set up lofty aspirations, ideals and beliefs from the beginning of childhood whilst studying hard and achieving multi-dimensional developments. The Bank hopes to further guide young talents and children to become the forerunners and practitioners of honesty and trustworthiness by means of teaching through lively activities, and to build a bridge to spread honest knowledge to families and society through the cultivation of student groups.
Outlook

In 2019, the Bank will continue with the “Three-Dimension” Strategy, implement the five-year development plan, and seize the opportunities during the critical period of transformation and development to deepen internal reforms, optimize market position, strengthen risk management and control and step up innovation and development; enhance internal control and refined management, take into account of effectiveness, scale, quality and speed while developing, and continuously serve customers, pay returns to shareholders, recognize achievements of employees, and contribute to the society, under the guidance of the core values of integrity, collaboration, innovation and development, with a view to making ourselves a responsible and competitive commercial bank.

Responsibility Management

While continuing to enhance refined management, the Bank will fulfill its corporate social responsibilities, and these are required to be closely embedded within our established overall responsibility management framework; improve communication mechanisms and strictly control financial crimes; strengthen training and deepen our understanding of social responsibility; enhance internal control and optimize enterprise risk management.

Economy

To achieve steady and inclusive economic growth, we will implement the national strategy, increase international business exchanges, step up financial product innovation, support emerging industries, increase investment in real economy, assist the private sector in achieving rapid growth, raise financial strategical support for “New Sanrong” and help small and micro enterprises to continue to grow.

Environment

With the goal of realising harmonious and sustainable economic and environmental development, we will do our utmost to build a green financial ecosystem, practise green management concepts, and stimulate green financial business development by guiding resource allocation, such as green finance, green investment, green consumption and green services. We will advocate low-carbon operations, call for energy conservation and emission reduction, and advocate green office. Furthermore, we will organise a variety of green public welfare activities, and enhance publicity for environmental protection to promote sustainable development and build a green world.

Society

We will stay customer-oriented, maintain good customer relationships, and create professional financial services that meet customers’ needs; reinforce quality corporate culture, focus on talent development, protect employees’ rights and interests, strengthen human resource capacity-building, e.g., introducing, training and promoting talents in an active, efficient and scientific manner; in an attempt to build up a harmonious team of employees; and adhere to integrity management, strengthen community communication and participate in social welfare to help build a harmonious society.
Key Data

<table>
<thead>
<tr>
<th>Indicators of achievement</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total assets (RMB, 100 million)</td>
<td>8,031.58</td>
<td>9,057.78</td>
<td>9,506.18</td>
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<tr>
<td>Net profit (RMB, 100 million)</td>
<td>80.01</td>
<td>90.08</td>
<td>91.64</td>
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<tr>
<td>Stockholders’ equity (RMB, 100 million)</td>
<td>541.90</td>
<td>652.46</td>
<td>721.49</td>
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<tr>
<td>Average return on assets (%)</td>
<td>1.05</td>
<td>1.05</td>
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<tr>
<td>Total amount of loans and advances (RMB, 100 million)</td>
<td>3,004.21</td>
<td>3,383.47</td>
<td>3,811.36</td>
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<tr>
<td>Non-performing loan ratio (%)</td>
<td>0.96</td>
<td>0.98</td>
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<td>Provision coverage (%)</td>
<td>428.37</td>
<td>431.24</td>
<td>347.79</td>
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<tr>
<td>Capital adequacy ratio (%)</td>
<td>12.70</td>
<td>13.03</td>
<td>13.52</td>
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<tr>
<td>Green credit loans balance (RMB, 100 million)</td>
<td>105.37</td>
<td>114.25</td>
<td>132.35</td>
</tr>
<tr>
<td>Agriculture-related loans balance (RMB, 100 million)</td>
<td>1,334.30</td>
<td>1,461.48</td>
<td>1,534.23</td>
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<td>Small and micro businesses loans balance (RMB, 100 million)</td>
<td>934.34</td>
<td>1,055.44</td>
<td>1,165.90</td>
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<tr>
<td>Total number of employees</td>
<td>16,245</td>
<td>15,892</td>
<td>15,688</td>
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<tr>
<td>Proportion of female employees (%)</td>
<td>49.51</td>
<td>50.12</td>
<td>49.39</td>
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<td>Number of offline training sessions</td>
<td>1,695</td>
<td>1,834</td>
<td>2,116</td>
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<td>Customer satisfaction (%)</td>
<td>99.62</td>
<td>99.70</td>
<td>99.77</td>
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<tr>
<td>Number of handled customer complaints</td>
<td>4,543</td>
<td>5,065</td>
<td>4,865</td>
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<tr>
<td>Number of institutions</td>
<td>1,777</td>
<td>1,777</td>
<td>1,775</td>
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<tr>
<td>Number of outlets located in counties</td>
<td>1,462</td>
<td>1,462</td>
<td>1,461</td>
</tr>
<tr>
<td>Number of self-service machines</td>
<td>4,796</td>
<td>4,989</td>
<td>4,854</td>
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<tr>
<td>E-channel transaction ratio</td>
<td>87.67</td>
<td>90.12</td>
<td>92.89</td>
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<tr>
<td>Number of publicity and education activities for party culture and political integrity</td>
<td>—</td>
<td>340</td>
<td>396</td>
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</table>

Independent Practitioner’s Assurance Report

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

We have been engaged to perform a limited assurance engagement on the selected 2018 key data in the 2018 Corporate Social Responsibility Report ("CSR report") of Chongqing Rural Commercial Bank Co., Ltd. ("the Bank").

Key Data

We carried out limited assurance procedures on the following key data of the Bank’s 2018 CSR report:

- Green credit loans balance
- Agriculture-related loans balance
- Small and micro businesses loans balance
- Total number of employees
- Proportion of female employees
- Number of offline training sessions
- Customer satisfaction
- Number of handled customer complaints
- Number of institutions
- Number of outlets located in counties
- Number of self-service machines
- Purchased electricity power consumption of the Head Office
- Daily water consumption of the Head Office
- E-channel transaction ratio
- Number of publicity and education activities for party culture and political integrity

Our assurance was with respect to the selected key data of 2018 CSR report only and we have not performed any procedures with respect to any other elements included in the 2018 CSR report or information in 2017 and earlier periods.
Criteria

The criteria of the preparation of the key data in the Bank's 2018 CSR report are listed in the basis of reporting of the key data (the "basis of reporting") after this assurance report.

Responsibilities of the Board of Directors

The Board of Directors of the Bank is responsible for the preparation of the selected key data in the 2018 CSR report. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation of the selected key data in the 2018 CSR report that is free from material misstatement, whether due to fraud or error.

Our Independence and Quality Control

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

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

Practitioner's Responsibilities

It is our responsibility to express a conclusion on the key data in the 2018 CSR report based on our limited assurance engagement.

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

The 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 in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Accordingly, we do not express a reasonable assurance opinion on any matter that would materially affect the key data in the 2018 CSR report. Our work involves assessing the risks of material misstatement in the 2018 CSR report whether due to fraud or error, and responding to the assessed risks. The extent of procedures selected depends on our judgment and assessment of the engagement risk. Within the scope of our work, we have only performed the following procedures in the Head Office and Liangyang Branch of the Bank. We did not perform assurance work in other branches. The procedures we performed comprised:

1) Interviews with management and personnel in the departments involved in providing information in relation to the selected key data for inclusion in the CSR report;
2) Analytical procedure;
3) Sampling of selected key data in the CSR report;
4) Recalculation;
5) Other procedures deemed necessary.

Inherent Limitation

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

Conclusion

Based on the procedures performed and evidence obtained, nothing has come to our attention that causes us to believe that the selected key data in the 2018 CSR report are not prepared, in all material respects, in accordance with the basis of reporting.

Restriction on Use

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

PricewaterhouseCoopers Zhong Tian LLP

Shanghai, China

May 20th, 2019
Appendix: Basis of Reporting of Key Data

Green credit loans balance: Refer to the loan balances of green agricultural development projects, green forestry development projects, industrial energy-saving, water-saving and environmental protection projects, nature conservation, ecological restoration and disaster prevention and control projects, resource-recycling projects, waste treatment and prevention projects, renewable and clean energy projects, urban and rural water projects, energy-saving and green architecture projects, green traffic projects, energy-saving and environmental protection projects, and overseas projects with international practices or standards of Chongqing Rural Commercial Bank Co., Ltd. (excluding all branches, sub-branches, excluding village banks).

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

Small and micro businesses loans balance: Refer to the balances of loans offered to small & micro businesses of Chongqing Rural Commercial Bank Co., Ltd. (excluding all branches, sub-branches, excluding village banks) calculated based on regulatory criteria, including the loan balances of small businesses, loan balances of micro businesses, operating loan balances of individual businesses and operating loan balances of small & micro business owners.

Total number of employees: Refer to the total number of employees signing a full-time labor contract with Chongqing Rural Commercial Bank Co., Ltd., including on-the-job employees, probationary employees, long-term sick leave and industrial injury employees, excluding dispatched employees.

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

Number of offline training sessions: Refer to the total number of various offline training sessions organized by Chongqing Rural Commercial Bank Co., Ltd. in an official operation, including Qijin Branch and its sub-branches, excluding the business outlets of all village banks and community sub-branches held by the Group.

Customer satisfaction: Refer to the proportion of the customer’s satisfaction with the service call handling situation of Chongqing Rural Commercial Bank Co., Ltd.

Number of handled customer complaints: Refer to the number of customer complaints received and handled by Chongqing Rural Commercial Bank Co., Ltd. through the service hotline.

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

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

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

Purchased electricity power consumption of the Head Office: Refer to total electricity power consumption of the Head Office of Chongqing Rural Commercial Bank Co., Ltd., including the purchased electricity power consumption of Chongqing Rural Commercial Bank Tower, Tongzhou branch office area, Erlang branch office area, Shuanghe branch office area and Yuntai data center.

Daily water consumption of the Head Office: Refer to total water consumption of the Head Office of Chongqing Rural Commercial Bank Co., Ltd., including the daily water consumption of Chongqing Rural Commercial Bank Tower, Tongzhou branch office area, Erlang branch office area, Shuanghe branch office area and Yuntai data center.

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

Number of publicity and education activities for party culture and political integrity: Refer to the total number of publicity and education activities for party culture and political integrity in a whole year held by Chongqing Rural Commercial Bank Co., Ltd.
# ESG Index

<table>
<thead>
<tr>
<th>Levels</th>
<th>Contents</th>
<th>Disclosure Location</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A1 Emissions</strong></td>
<td><strong>General disclosure</strong>&lt;br&gt;Relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste, etc.&lt;br&gt;(a) the policies; and&lt;br&gt;(b) compliance with relevant laws and regulations that have a significant impact on the issuer.&lt;br&gt;Note: APR emissions include NOx, SOx and other pollutants regulated under national laws and regulations. Greenhouse gases include carbon dioxide, methane, nitrous oxide, hydrofluorocarbons, perfluorocarbons and sulphur hexafluoride. Hazardous wastes are those defined by national regulations.</td>
<td>Green Operation</td>
</tr>
<tr>
<td></td>
<td><strong>A1.1 The types of emissions and respective emissions data.</strong></td>
<td>2018 Environmental Indicators</td>
</tr>
<tr>
<td></td>
<td><strong>A1.2 Greenhouse gas emissions in total (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).</strong></td>
<td>2018 Environmental Indicators</td>
</tr>
<tr>
<td></td>
<td><strong>A1.3 Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).</strong></td>
<td>2018 Environmental Indicators</td>
</tr>
<tr>
<td></td>
<td><strong>A1.4 Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).</strong></td>
<td>2018 Environmental Indicators</td>
</tr>
<tr>
<td></td>
<td><strong>A1.5 Description of measures to mitigate emissions and results achieved.</strong></td>
<td>Green Operation</td>
</tr>
<tr>
<td></td>
<td><strong>A1.6 Description of how hazardous and non-hazardous wastes are handled reduction initiatives and results achieved.</strong></td>
<td>Green Operation</td>
</tr>
<tr>
<td><strong>A2 Use of Resources</strong></td>
<td><strong>General disclosure</strong>&lt;br&gt;Policies on the efficient use of resources, including energy, water and other raw materials.&lt;br&gt;Note: Resources may be used in production, storage, transportation, buildings, and electronic equipment, etc.</td>
<td>Green Operation</td>
</tr>
<tr>
<td></td>
<td><strong>A2.1 Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (GWh in thousands) and intensity (e.g. per unit of production volume, per facility).</strong></td>
<td>2018 Environmental Indicators</td>
</tr>
<tr>
<td></td>
<td><strong>A2.2 Water consumption in total and intensity (e.g. per unit of production volume, per facility).</strong></td>
<td>2018 Environmental Indicators</td>
</tr>
<tr>
<td></td>
<td><strong>A2.3 Description of energy use efficiency initiatives and results achieved.</strong></td>
<td>Green Operation</td>
</tr>
<tr>
<td></td>
<td><strong>A2.4 Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency initiatives and results achieved.</strong></td>
<td>Green Operation</td>
</tr>
<tr>
<td></td>
<td><strong>A2.5 Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.</strong></td>
<td>Not applicable</td>
</tr>
<tr>
<td><strong>A3 The Environment and Natural Resources</strong></td>
<td><strong>General disclosure</strong>&lt;br&gt;Policies on minimizing the issuer’s significant impact on the environment and natural resources.</td>
<td>Green Public Welfare, Green Credit</td>
</tr>
<tr>
<td></td>
<td><strong>A3.1 Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.</strong></td>
<td>Green Public Welfare, Green Credit</td>
</tr>
</tbody>
</table>

| **B1 Employment** | General disclosure<br>Information on:<br>(a) the policies; and<br>(b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, test periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare. | Employee Growth |
| **B2 Health and Safety** | General disclosure<br>Information on:<br>(a) the policies; and<br>(b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards. | Caring for Employee |
| **B3 Development and Training** | Policies on improving employees' knowledge and skills for execution of duties at work, description of training activities.<br>Note: Training refers to vocational training. It may include internal and external courses paid by the employer. | Employee Development |
| **B4 Labor Standards** | General disclosure<br>Information on:<br>(a) the policies; and<br>(b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour. | Employees’ Rights and Interests |
| **B5 Supply Chain Management** | General disclosure<br>Policies on managing environmental and social risks of the supply chain. | Supplier Management |
| **B6 Product Responsibility** | General disclosure<br>Information on:<br>(a) the policies; and<br>(b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress. | Brand Protection, Customer Service |
| **B7 Anti-corruption** | General disclosure<br>Information on:<br>(a) the policies; and<br>(b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering. | Risk Prevention |
| **B8 Community Investment** | General disclosure<br>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. | Responsibility for the Community |
## GRI Index

<table>
<thead>
<tr>
<th>Contents of Disclosed Items</th>
<th>Disclosure Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Organizational profile</td>
<td></td>
</tr>
<tr>
<td>102-1 Name of the organization</td>
<td>Profile</td>
</tr>
<tr>
<td>102-2 Activities, brands, products, and services</td>
<td>Profile</td>
</tr>
<tr>
<td>102-3 Location of headquarters</td>
<td>Declaration</td>
</tr>
<tr>
<td>102-4 Location of operations</td>
<td>Profile</td>
</tr>
<tr>
<td>102-5 Ownership and legal form</td>
<td>Profile</td>
</tr>
<tr>
<td>102-6 Markets served</td>
<td>Profile</td>
</tr>
<tr>
<td>102-7 Scale of the organization</td>
<td>Profile</td>
</tr>
<tr>
<td>102-8 Information on employees and other workers</td>
<td>Employee Growth</td>
</tr>
<tr>
<td>102-9 Supply chain</td>
<td>Supplier Management</td>
</tr>
<tr>
<td>102-10 Significant changes to the organization and its supply chain</td>
<td>Profile</td>
</tr>
<tr>
<td>102-11 Precautionary principle or approach</td>
<td>Risk Prevention</td>
</tr>
<tr>
<td>102-12 External initiatives</td>
<td>Responsibility Integration</td>
</tr>
<tr>
<td>102-13 Membership of associations</td>
<td>Responsibility Integration</td>
</tr>
<tr>
<td>102-14 Statement from senior decision-maker</td>
<td>Message from the Chairman, Message from the President</td>
</tr>
<tr>
<td>102-15 Key impacts, risks, and opportunities</td>
<td>Responsibility Integration</td>
</tr>
<tr>
<td>102-16 Values, principles, standards, and norms of behavior</td>
<td>Responsibility Culture</td>
</tr>
<tr>
<td>102-17 Mechanisms for advice and concerns about ethics</td>
<td>Communication with Stakeholders</td>
</tr>
<tr>
<td>102-18 Governance structure</td>
<td>Corporate Governance</td>
</tr>
<tr>
<td>102-19 Defining authority</td>
<td>Corporate Governance</td>
</tr>
<tr>
<td>102-20 Executive-level responsibility for economic, environmental, and social topics</td>
<td>Corporate Governance</td>
</tr>
<tr>
<td>102-21 Consulting stakeholders on economic, environmental, and social topics</td>
<td>Materiality Analysis</td>
</tr>
<tr>
<td>102-22 Composition of the highest governance body and its committees</td>
<td>Corporate Governance</td>
</tr>
<tr>
<td>102-25 Conflict of interest</td>
<td>Communication with Stakeholders</td>
</tr>
<tr>
<td>102-26 Collective knowledge of highest governance body</td>
<td>Responsibility Management</td>
</tr>
<tr>
<td>102-27 Effective risk management processes</td>
<td>Risk Prevention</td>
</tr>
<tr>
<td>102-31 Review of economic, environmental, and social topics</td>
<td>Corporate Governance</td>
</tr>
<tr>
<td>102-32 Highest governance body’s role in sustainability reporting</td>
<td>Corporate Governance</td>
</tr>
<tr>
<td>102-33 Communicating critical concerns</td>
<td>Responsibility Integration</td>
</tr>
<tr>
<td>102-34 Nature and total number of critical elements</td>
<td>Responsibility Integration</td>
</tr>
<tr>
<td>102-35 Remuneration policies</td>
<td>Employees’ Rights and Interests</td>
</tr>
<tr>
<td>5. Stakeholder engagement</td>
<td></td>
</tr>
<tr>
<td>102-40 List of stakeholder groups</td>
<td>Communication with Stakeholders</td>
</tr>
<tr>
<td>102-41 Collective bargaining agreements</td>
<td>Employees’ Rights and Interests</td>
</tr>
<tr>
<td>102-42 Identifying and selecting stakeholders</td>
<td>Communication with Stakeholders</td>
</tr>
<tr>
<td>102-43 Approach to stakeholder engagement</td>
<td>Responsibility Integration</td>
</tr>
<tr>
<td>102-44 Key topics and concerns raised</td>
<td>Responsibility Integration</td>
</tr>
<tr>
<td>102-46 Defining report content and topic boundaries</td>
<td>Declaration, Materiality Analysis</td>
</tr>
<tr>
<td>102-47 List of material topics</td>
<td>Materiality Analysis</td>
</tr>
<tr>
<td>102-50 Reporting period</td>
<td>Declaration</td>
</tr>
<tr>
<td>102-51 Date of most recent report</td>
<td>Declaration</td>
</tr>
<tr>
<td>102-52 Reporting cycle</td>
<td>Declaration</td>
</tr>
<tr>
<td>102-53 Contact point for questions regarding the report</td>
<td>Declaration</td>
</tr>
<tr>
<td>102-54 Claims of reporting in accordance with the GRI Standards</td>
<td>Declaration</td>
</tr>
<tr>
<td>102-55 GRI content index</td>
<td>GRI Index</td>
</tr>
<tr>
<td>102-56 External assurance</td>
<td>Independent Practitioner’s Assurance Report</td>
</tr>
<tr>
<td>3. Ethics and Integrity</td>
<td></td>
</tr>
<tr>
<td>4. Governance</td>
<td></td>
</tr>
</tbody>
</table>

### GRI 103: Management Approach

| 103-2 The management approach and its components | | |
|-------------------------------------------------|-------------------------------------------------|
| Profile: Boost Economy Growth and Serve National Economy and People’s Livelihood, Promoting the Green Finance and Taking Environmental Responsibilities; Prioritizing the Social Responsibility and Building a Harmonious Community |

### GRI 201: Economic Performance

<table>
<thead>
<tr>
<th>Management approach disclosures</th>
<th>Management approach for economic performance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Boost Economy Growth and Serve National Economy and People’s Livelihood</td>
<td></td>
</tr>
</tbody>
</table>

### GRI 202: Market Presence

<table>
<thead>
<tr>
<th>Management approach disclosures</th>
<th>Management approach for market presence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Profile</td>
<td>Employees’ Rights and Interests</td>
</tr>
</tbody>
</table>

### GRI 203: Material Presence

<table>
<thead>
<tr>
<th>Topic-specific disclosures</th>
<th>203-1 Direct economic value generated and distributed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Profile</td>
<td></td>
</tr>
<tr>
<td>GRI 203: Indirect Economic Impacts</td>
<td>Management approach disclosures</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>Topic-specific disclosures</td>
<td>203-1 Infrastructure investments and services supported</td>
</tr>
</tbody>
</table>

| GRI 204: Procurement Practices | Management approach disclosures | Management approach for procurement practices | Supplier Management |

<table>
<thead>
<tr>
<th>GRI 205: Anti-corruption</th>
<th>Management approach disclosures</th>
<th>Management approach for anti-corruption practices</th>
<th>Anti-Corruption</th>
</tr>
</thead>
<tbody>
<tr>
<td>Topic-specific disclosures</td>
<td>205-2 Communication and training about anti-corruption policies and procedures</td>
<td>Management approach disclosures</td>
<td>Anti-Corruption</td>
</tr>
</tbody>
</table>

| GRI 301: Materials | Management approach disclosures | Management approach for materials | Not applicable |

<table>
<thead>
<tr>
<th>GRI 302: Energy</th>
<th>Management approach disclosures</th>
<th>Management approach for energy</th>
<th>Green Operation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Topic-specific disclosures</td>
<td>302-1 Energy consumption within the organization</td>
<td>Management approach disclosures</td>
<td>Green Operation</td>
</tr>
<tr>
<td>302-3 Energy intensity</td>
<td>Management approach disclosures</td>
<td>Green Operation</td>
<td></td>
</tr>
<tr>
<td>302-4 Reduction of energy consumption</td>
<td>Management approach disclosures</td>
<td>Green Operation</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>GRI 303: Water</th>
<th>Management approach disclosures</th>
<th>Management approach for water</th>
<th>Green Operation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Topic-specific disclosures</td>
<td>303-1 Water withdrawal by source</td>
<td>Management approach disclosures</td>
<td>Green Operation</td>
</tr>
</tbody>
</table>

| GRI 304: Biodiversity | Management approach disclosures | Management approach for biodiversity | Not applicable |

<table>
<thead>
<tr>
<th>GRI 305: Emissions</th>
<th>Management approach disclosures</th>
<th>Management approach for emissions</th>
<th>Green Operation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Topic-specific disclosures</td>
<td>305-2 Energy (Scope 2) GHG emissions</td>
<td>Management approach disclosures</td>
<td>Green Operation</td>
</tr>
<tr>
<td>305-4 GHG emissions intensity</td>
<td>Management approach disclosures</td>
<td>Green Operation</td>
<td></td>
</tr>
<tr>
<td>305-5 Reduction of GHG emissions</td>
<td>Management approach disclosures</td>
<td>Green Operation</td>
<td></td>
</tr>
<tr>
<td>305-7 Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions</td>
<td>Management approach disclosures</td>
<td>Green Operation</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>GRI 306: Effluents and Waste</th>
<th>Management approach disclosures</th>
<th>Management approach for effluents and waste</th>
<th>Green Operation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Topic-specific disclosures</td>
<td>306-2 Waste by type and disposal method</td>
<td>Management approach disclosures</td>
<td>Green Operation</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>GRI 307: Environmental Compliance</th>
<th>Management approach disclosures</th>
<th>Management approach for environmental compliance</th>
<th>Green Operation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Topic-specific disclosures</td>
<td>307-1 Non-compliance with environmental laws and regulations</td>
<td>Management approach disclosures</td>
<td>Green Operation</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>GRI 308: Supplier Environmental Assessment</th>
<th>Management approach disclosures</th>
<th>Management approach for supplier environmental assessment</th>
<th>Supplier Management</th>
</tr>
</thead>
<tbody>
<tr>
<td>Topic-specific disclosures</td>
<td>308-1 New suppliers that were screened using environmental criteria</td>
<td>Management approach disclosures</td>
<td>Supplier Management</td>
</tr>
<tr>
<td>308-2 Negative environmental impacts in the supply chain and actions taken</td>
<td>Management approach disclosures</td>
<td>Supplier Management</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>GRI 401: Employment</th>
<th>Management approach disclosures</th>
<th>Management approach for employment</th>
<th>Employee Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Topic-specific disclosures</td>
<td>401-5 Benefits provided to full-time employees that are not provided to temporary or part-time employees</td>
<td>Management approach disclosures</td>
<td>Employees’ Rights and Interests</td>
</tr>
</tbody>
</table>

| GRI 402: Labor Management Relations | Management approach disclosures | Management approach for labor-management relations | Employees’ Rights and Interests |

| GRI 403: Occupational Health and Safety | Management approach disclosures | Management approach for occupational health and safety | Caring for Employees |

<table>
<thead>
<tr>
<th>GRI 404: Training and Education</th>
<th>Management approach disclosures</th>
<th>Management approach for training and education</th>
<th>Employee Development</th>
</tr>
</thead>
<tbody>
<tr>
<td>Topic-specific disclosures</td>
<td>404-2 Programs upgrading employee skills and transition assistance programs</td>
<td>Management approach disclosures</td>
<td>Employee Development</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>GRI 405: Diversity and Equal Opportunity</th>
<th>Management approach disclosures</th>
<th>Management approach for diversity and equal opportunity</th>
<th>Employees’ Rights and Interests</th>
</tr>
</thead>
<tbody>
<tr>
<td>Topic-specific disclosures</td>
<td>405-1 Diversity of governance bodies and employees</td>
<td>Management approach disclosures</td>
<td>Employees’ Rights and Interests</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>GRI 406: Non-discrimination</th>
<th>Management approach disclosures</th>
<th>Management approach for non-discrimination</th>
<th>Employees’ Rights and Interests</th>
</tr>
</thead>
<tbody>
<tr>
<td>Topic-specific disclosures</td>
<td>406-1 Incidents of discrimination and corrective actions taken</td>
<td>Management approach disclosures</td>
<td>Employees’ Rights and Interests</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Topic-specific disclosures</td>
<td>407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk</td>
<td>Management approach disclosures</td>
<td>Employees’ Rights and Interests</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>GRI 408: Child Labor</th>
<th>Management approach disclosures</th>
<th>Management approach for child labor</th>
<th>Employees’ Rights and Interests</th>
</tr>
</thead>
<tbody>
<tr>
<td>Topic-specific disclosures</td>
<td>408-1 Operations and suppliers at significant risk for incidents of child labor</td>
<td>Management approach disclosures</td>
<td>Employees’ Rights and Interests</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>GRI 409: Forced or Compulsory Labor</th>
<th>Management approach disclosures</th>
<th>Management approach for forced or compulsory labor</th>
<th>Employees’ Rights and Interests</th>
</tr>
</thead>
<tbody>
<tr>
<td>Topic-specific disclosures</td>
<td>409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor</td>
<td>Management approach disclosures</td>
<td>Employees’ Rights and Interests</td>
</tr>
</tbody>
</table>
## Feedback Table from Readers

Thank you for reading the 2018 Corporate Social Responsibility Report of the Bank. To provide more valuable information for you and other stakeholders and improve the capacity and level of the Bank’s assumption of corporate social responsibilities, your insights into the report are always welcomed and you can contact us via the following:

Tel: 023-61110853  
E-mail: cqrcb@cqrcb.com  
Add: No. 36, Jinshamen Road, Jiangbei District, Chongqing, 400023, China  
Contact: Office of the Board of Directors of Chongqing Rural Commercial Bank Co., Ltd.

1. Which type of interested party do you belong to?  
   - A. Government  
   - B. Regulatory body  
   - C. Shareholder  
   - D. Customer  
   - E. Employee  
   - F. Supplier and partner  
   - G. Community  
   - H. The public and media

2. Do you think the report fully satisfies your expectations of the Bank?  
   - A. Yes  
   - B. No, which expectations are not satisfied in the report in your opinion?

3. Do you think the Bank well responds to your expectations?  
   - A. Yes  
   - B. No, which of your expectations do you think are not well responded to?

4. Do you think the contents and format design of the report make it easy to read?  
   - A. Excellent  
   - B. Good  
   - C. Average  
   - D. Poor

5. What are your opinions of and suggestions for the Bank’s assumption of social responsibility and the report itself?

Thank you again for your participation!
润泽巴渝 融通四方