




2021

Corporate Social Responsibility Report


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About CQTGB

In 2021, guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, the Chongqing Three Gorges Bank thoroughly implemented the principles of the 19th Party Congress and all its Plenary Sessions and strictly followed the decisions and plans of the Central Committee of CPC, the State Council and the municipal government of Chongqing. We conscientiously followed the requirements of financial supervision, focused on our main responsibilities, practiced social responsibility, and made positive contributions to the high-quality development of Chongqing's economy and society.

An overview

Formed in 2008, our bank is a key state-owned enterprise in Chongqing municipality. Since its establishment, we have always lived up to the mission of building up a "reservoir area-based bank that serves the city of Chongqing". Led by the municipal Party Committee and government and supported by authorities and regulators, CQTGB has adhered to the "Just for you" principle and the "Four Banks" strategy (reservoir area-based bank, retail bank, digital bank, and bank for SMEs). We serve the local economy, SMEs, and rural and urban residents. As we pursue quality development, we have seen improving performance and growing strength.

As of the end of 2021, our registered capital was 5.574 billion yuan, total assets 240.366 billion yuan, and total liabilities 219.940 billion yuan. All regulatory indicators had met the prudential supervision requirements. CQTGB has 87 outlets that cover all districts and counties of Chongqing. It ranked 421st in the list of "Top 1000 Global Banks in 2021" published by the British financial magazine *The Banker*, and 91st in the "Top 100 Chinese Banks in 2021" published by the China Banking Association. We have won the "National May Day Labor Award", "Chongqing May Day Labor Award", "Top Ten Commercial Banks in Supporting the Development of SMEs", "Excellent Bank in Financial Technology" and other honors. CQTGB has become increasingly more competitive and influential.



Registered capital
5.574 billion RMB



Total assets
240.366 billion RMB



Total liabilities
219.940 billion



2,168
employees



87
outlets



421st, "Top 1000
Global Banks in
2021"



91st, "Top 100
Chinese Banks in
2021"

Party building

Adhering to the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, the Party Committee of the Bank exercises overall leadership and coordinates all sections. Through constant Party building, the Committee mobilizes the whole bank's strength to practice social responsibility and promote its performance and influence.

First, we have reinforced the Party leadership. We have strengthened the Party politically, theoretically, and organizationally and have improved its conduct, rules, and regulations. We have incorporated the Party leadership with corporate governance, ensuring the core role of Party leadership in running the bank. We have ensured the status of Party leadership in every aspect of operation and management, especially on the "major issues, major personnel appointments and dismissals", so as to

make various decision-making procedures more efficient.

Second, we carried out a "Party History Education Program". Eleven special reading courses were held, 251 issues of study materials were published, and more than 20,000 people received the education. We organized the "Forever Following the Party" campaign more than 100 times, consolidating solidarity, loyalty to the Party and a willingness to strive ahead.

Third, we carried out the "Let Me Help You" campaign, in which we addressed the financial needs of customers through 159 projects, gaining the recognition of the customers and employees.



▲ Wanzhou Branch Celebrates the centennial of the Communist Party of China



▲ Tongliang Sub-Branch wins first prize in the art performance celebrating the centennial of CPC held by the financial community of Tongliang

Corporate governance

The Bank's corporate governance is sound and orderly, and its governance capacity is continuously improving.

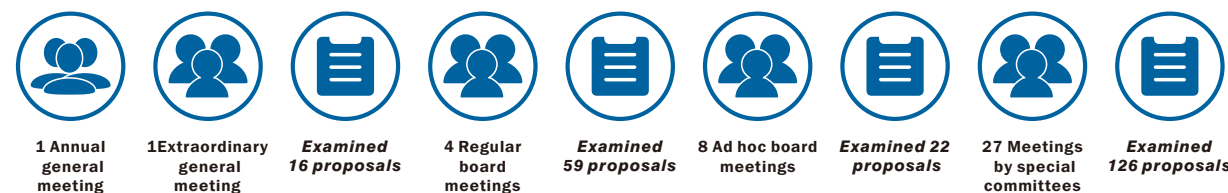
First, we improved the corporate governance structure, ensuring clear rights and obligations for everyone. We have renewed the Board of Directors, the Supervisory Board, and senior management, and four new directors have successfully obtained the qualification approval from the CBIRC.

Second, we completed preparing the strategic development plan for 2021-2025, which set up the guiding principles, vision, and development strategy for the next five years. Moreover, we further improved the supervision and evaluation mechanism for strategy implementation.

Third, we steadily improved the level of equity management. According to related regulations, we assessed the qualification and performance of major shareholders, put their conduct under management, and ensured delivering their commitments. On a routine basis, we worked on change of shareholding, pledges of stock rights, and management of shareholders' conduct so as to protect their legitimate exercise of rights and the stability of the equity structure.

Fourth, we updated and maintained the information of affiliated parties, standardized the management of daily affiliated transactions, strictly followed the approval and disclosure procedures, and ensured the fairness of affiliated transactions in order to effectively safeguard the legitimate rights and interests of the Bank and the small and medium-sized shareholders.

Fifth, we optimized the corporate governance mechanism. Paying great attention to the regulatory requirements on consumer rights protection, green credit, anti-money laundering and legal system development, CQTGB has comprehensively revised the operating rules of the special committee of the Board of Directors and improved its governance mechanism. During the reporting period, we held one annual general meeting and one extraordinary general meeting to consider 16 proposals, four regular board meetings to consider 59 proposals, and eight ad hoc board meetings to consider 22 proposals. The special committees held 27 meetings and considered 126 proposals, further enhancing the efficiency of deliberations.



Risk control and compliance

CQTGB has continued to improve its comprehensive risk management system and promote internal control and compliance, and has steadily improved its risk prevention and control capability.

We strengthened risk management.

First, we improved the emergency management mechanism, worked out risk management strategies, ramped up risk appetite and limit management and enhanced risk education.

Second, we bolstered risk management in key areas. Measures such as assessment, due diligence, intelligent risk control, and building a professional team responsible for the disposal of NPLs were adopted to improve credit risk management. Based on the monetary policy and market conditions, we arranged capital operations prudently; hence the liquidity has been maintained at a reasonable level. Continuous optimization of internal control measures, strict implementation of regulatory requirements, greater investigation efforts, and operational risk management effectiveness continued to increase.

We focused on internal control and compliance.

We focused on internal control and compliance. Through the "Year of Internal Control and Compliance Management" activities, we earnestly implemented the regulatory advice, rectification and

improvement plan.

First, we fully standardized the management of the internal control system by abolishing/revising 740 items. We standardized authorization management and established the system "authorization white list" to improve the level of "technical control".

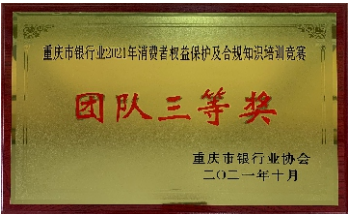
Second, we made every effort to prevent and control money laundering risks. We established and improved three anti-money laundering management rules, did well in customer identification monitoring, and promptly reported large-sum and suspicious transactions. We were awarded the "Outstanding Bank for Suspicious Transaction Reports and Cooperation with Anti-Money Laundering Investigations in 2021". We also completed the self-assessment of money laundering risks and were awarded the "Outstanding Bank in Anti-Money Laundering Risk Assessment and Research in 2021".

Third, we actively built a compliance culture. Forty compliance training courses were held, and nearly 20,000 employees were involved.

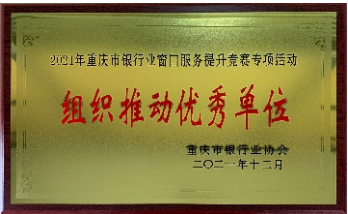
Fourth, supervision and inspection efforts were intensified. We strengthened risk assessment and monitoring, and completed 45 special inspections. We fully used the three lines of defense and improved the internal audit.

Awards and honors

Awards Received During the Reporting Period	Awarding Institution
2020 Active Trader in Interbank Money Market	The National Interbank Funding Center
2020 Contributor to Mobile Payments	People’s Bank of China Chongqing Operations Office
2020 Excellent Bank in Payment System Operation and Maintenance	People’s Bank of ChinaChongqing Operations Office
1 st Prize, IPv6 Support Evaluation for Websites of Key Sectors in Chongqing	People’s Bank of China Chongqing Operations Office
3 rd Prize, 2021 Bankers Survey	People’s Bank of China Chongqing Operations Office
2020 “Excellent Bank” in Supervision and Statistics	China Banking and Insurance Regulatory Commission (CBIRC) Chongqing Office
Excellent Banking Institution in the 7 th Evaluation on Safety of Financial Institutions in Chongqing	Chongqing Public Security Bureau, CBIRC Chongqing Office
2021 “Let Me Help You” The Best Risk Neutral Bank	China Foreign Exchange Market Self-Regulatory Mechanism
2021 “Role Model” Financial Service Provider for SMEs	China Banking Association and China Association of Small and Medium Enterprises
3 rd Prize (as a team) and Best Organizer, 2021 Consumer Protection and Compliance Training Competition in Chongqing Banking Industry	Chongqing Banking Association
2021 Excellent Facilitator o Counter Service Competitionin Chongqing Banking Industry	Banking Association
2020 Effective Support for COVID-19 Control and Economic Recovery	Banking Association
2020 Excellent Bank of Card Service Development in Chongqing 3 rd Prize, Value-added Payment Service 3 rd Prize, Institutional Reform	Payment and Clearing Association of Chongqing
2021 “Excellent Cooperation”	City Commercial Banks Clearing
Annual Award for Brand Communication (Creativity), the 4 th (2021) China Annual Financial Brand Competition	China Financial Publishing House



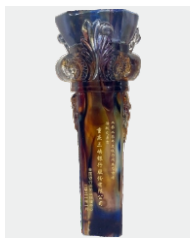
◆3rd Prize (as a team), 2021 Consumer Protection and Compliance Training Competition in Chongqing Banking Industry



◆Best Organizer, 2021 Excellent Facilitator o Counter Service Competition in Chongqing Banking Industry



◆Best Organizer, 2021 Consumer Protection and Compliance Training Competition in Chongqing Banking Industry



- ◆3rd Prize, 2021 Bankers Survey
- ◆2021 “Role Model” Financial Service Provider for SMEs
- ◆2020 Contributor to Mobile Payments
- ◆2021 “Excellent Cooperation”
- ◆2021 “Let Me Help You” The Best Risk Neutral Bank
- ◆2020 Active Trader in Interbank Money Market

Supporting the Real Economy

Focusing on major development strategies (such as the “Belt and Road” and “One Area and Two Groups”) and key sectors, we increased credit support for the development of the Chengdu-Chongqing Economic Circle (CCEC), the reservoir area, the private sector, small and micro enterprises as well as people’s well-being. During the reporting period, we mainly invested in trade, services, environmental infrastructure, and other industries with minor impact on the environment and society, accounting for 51.09%. The top 5 non-private lendings were in wholesale

and retail (25.69%), real estate (14.33%), leasing and business services (13.42%), water conservancy, environment, and public facilities management (11.98%), and manufacturing (10.17%).

Supporting the development of CCEC

Taking this historic opportunity, we designed products and services to perfectly meet the diversified financial needs of the two cities and help with their social and economic development.



Priorities

First, we enhanced our connection with Liangjiang New Area and High-tech Zone and established regular communication with Municipal Development and Reform Commission, the Municipal Economic and Information Commission, and other departments in Chongqing to keep abreast with the newest policies. We actively followed up on key projects and developed innovative financial models and products to meet the financial needs of CCEC.



Key areas

Second, we have been more supportive of key regions such as Chongqing Science City. During the reporting period, we provided a total of nearly 3 billion yuan of various types of financing to the High-tech Zone. In March 2021, we signed a strategic cooperation agreement with Gaozhu New Area, which promises full support for its development. Besides, we visited pilot integrated development areas, such as the Wanzhou-Dazhou-Kaizhou Area and Suining-Tongnan Area, to see what we can do for these regions.



Key projects

Third, we helped facilitate the development of key projects. We worked with Tongnan District Government to support the building of the “Smart Lemon Platform”; we granted a long-term, low-interest rate syndicated lending to Chongqing Railway Investment Group to support the construction of the Chongqing-Qianjiang section of the Chongqing-Xiangxi high-speed railway; we supported the Gufo Mountain tourist project in Rongchang District; we provided a financing service plan and settlement support for the Wanzhou-Dazhou-Kaizhou Expressway project. Given the 67 major projects issued by the People's Bank of China for cooperation between Sichuan and Chongqing in 2021, we established a special financial support account, in which every project was taken into account.



Inter-bank cooperation

Fourth, we worked more closely with other banks. We strengthened communication with banks, securities dealers, and other financial institutions in Chengdu to seek cooperation opportunities in interbank credit, bond investment, sales, and financing projects. During the reporting period, we invested in 9 new bonds in Sichuan, with a total amount of nearly RMB 1 billion; we offered interbank credit access to more than ten financial institutions in Sichuan, totaling nearly RMB 14 billion.

Supporting the economy of the reservoir area

We have been improving the quality of financial service for the reservoir area.

Financial service

First, we opened 44 operating institutions that cover all districts and counties in the reservoir area. By the end of the reporting period, the total amount of lending in the reservoir area reached 48.243 billion yuan, and the credit supply rose.

Green economy

Second, 14 operating institutions in the reservoir area were designed to provide green financial services and help the area build an important ecological barrier in the upper reaches of the Yangtze River. As the leading funder for the "Three Gorges Follow-up" project, we provided nearly RMB 600 million for the follow-up projects during the reporting period.

Trade finance

Third, we provided diversified financing services to customers through domestic letters of credit and order financing, international letters of credit, and other trade finance products, offering RMB 2.9 billion of credit to electronics, agricultural products, and manufacturing in the reservoir area.

Tax payment

Fourth, during the reporting period, 1.148 billion yuan of tax was paid in the reservoir area, exceeding 80% of the total tax paid by the whole bank, fully helping the areas' high-quality economic and social development.

Supporting the private sector and small and micro businesses

With innovative business models, we have improved our ability to serve the private sector and small and micro businesses by making good use of monetary and policy tools. As of the end of the reporting period, the balance of the loans for the private sector was RMB 40.838 billion, which was 4.037 billion or 10.97% more than the beginning of the year; the balance of inclusive loans for small and micro businesses was RMB 15 billion, 1.37 billion or 10.05% more than the beginning of the year.

First, we worked closely with local governments to share risks. Innovative loans, including "Bishan SMB Loan", "Growth Loan", "Dianjiang Easy Loan" and "Rongchang SMB Loan", were designed to address the financing difficulties faced by some private and small businesses due to their inability to pledge collateral.

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Third, some of our sub-branches provided special services to small businesses in the private sector. For instance, the Airport, Huixing, Danzishi, and Chayuan Sub-Branch supported human resources, early education, medical service, and hospitality respectively.

Fourth, we have been building a digital financial inclusion brand. By improving capabilities in product system building, independent risk control development, smart post-loan management, and digital marketing, we upgraded digitalization in serving the private sector and small businesses. 28 operating institutions were awarded the "Financial Services Harbor" and Jiangjin Sub-Branch was awarded the Relending Base of People's Bank of China.

Example

Chongqing Fuling Natural Food Co., Ltd. is a well-known zhacai producer. Due to the rising cost of raw materials and logistics, the company experienced a liquidity shortage. Learning about the situation, our Fuling Branch lent 2 million yuan to the company in just three days, which hit the spot. With our help, the company expanded its zhacai pond to 42, which can produce 10,000 tons of pickles annually and generate more revenue for the industry.



Benefiting Society and People

We have contributed to rural revitalization and protected the rights of customers. With everyone's efforts, CQTGB is actively fulfilling its social responsibility.

Contributing to rural revitalization

Availing of the policies of rural revitalization, the Bank has further improved the range and level of its financial service, which has gained more satisfaction from the customers.

New requirements

We set up a leading group for the work of rural revitalization, which coordinates and facilitates policymaking, rulemaking, resource distribution, and product innovation. The Working Plan for Providing Financial Support for Poverty Alleviation and Rural Revitalization was laid out to guarantee the role of financial service in the rural revitalization and further identify key areas and the working mechanism.

Achievements

Focusing on building the Chengdu-Chongqing modern agricultural belt and improving the quality and efficiency of modern mountainous agriculture in Chongqing, we further increased financial support to industries related to rural revitalization. As of the end of the reporting period, the balance of our agriculture-related loans was RMB 18.296 billion, an increase of RMB 2.076 billion or 12.8% compared with the beginning of the year, which was 10.82 percentage points higher than the growth rate of all the other loans. The balance of inclusive agriculture-related loans was RMB 2.033 billion, an increase of RMB 135 million or 7.11% from the beginning of the year, which was 5.13 percentage points higher than the growth rate of all the other loans.

New measures

First, we put more staffing into rural areas. Following the requirements of the Municipal Education Commission, the Party Committees, and governments of each district and county, a total of 11 workers were selected and assigned to 9 villages in 8

districts and counties, including Wanzhou and Wuxi, and 2 of them served as the first secretary of the villages. A special system was developed to strengthen the daily management of the team members stationed in the villages. Ensuring their pay and working expenses, monthly assessments were conducted in terms of conduct, measures, and effectiveness to ensure that they could "hang in there and do a good job".

Second, we directed more resources to rural areas. We included agriculture, forestry, animal husbandry, fishery, tourism, and green industries in our favorable industries. These industries enjoy preferential interest rates, with the internal fund transfer rate lowered by up to 100BP from the base interest rate.

Third, we formulated annual targets and performance assessment methods for agriculture-related lending to form an effective incentive, reward, and punishment mechanism to motivate the community-level banks to carry out agriculture-related credit business.

◆ Example

Since arriving in Guoxing Village of Henghe Township on May 10, 2021, our working team has conducted household visits, industrial research, and publicity. During the visit, the team found that the residents of Guoxing Village generally reflected that the road lights in the town center were in disrepair, and it was extremely inconvenient to walk at night. The team immediately reported the matter to Wanzhou Branch and installed 30 street lights for the village before July 1, which was much welcomed by the villagers.



The First Secretary of Guoxing Village from our Bank (second left) learns about how to grow Chinese herbs from farmers in Longju Town, together with other members of the Party Committee.

Breakthroughs

During the reporting period, we further expanded the scope of inclusive financial bases. We built 73 "1+2+N" bases to bring inclusive financial services to towns such as Hongchiaba, Lishui, and Pingkai. The bases were equipped with labels, desks, TVs, chairs, extinguishers, Party culture walls and posters of financial knowledge. With such facilities in place, we were able to conduct financial consulting and education within the villages.



"1+2+N Inclusive Financial Base" in Longquan Village, Gulu Town, Wuxi County

Financial innovation

We launched several credit products for rural revitalization, such as the Yangtze River Protection Loan, Ba Wei Yu Zhen Loan, Fuling Zhacai Loan, Bishan Wang Nong Loan, Fengjie Navel Orange Loan, Rural Youth Loan, Shizhu Pepper Loan, and Nanchuan Bamboo Shoot Loan, to improve the convenience and accessibility of rural financial services. As of the end of the reporting period, the "Yangtze River Protection Loan", with a balance of 695 million yuan, has supported key areas such as water pollution control, water resources utilization, and forestry protection; the balance of loans such as Shizhu Pepper Loan, Fuling Zhacai Loan and Fengjie Citrus Loan grew by nearly 8 million yuan over the previous year. The "Rural Youth Loan" has provided credit support of more than 7 million yuan for young people who devote themselves to rural revitalization and modernization of agriculture. The balance of the "poverty alleviation loan" is more than 40 million yuan, providing quality financial services for people out of poverty and poor-prone households.

Highlights

We particularly focused on improving financial service for the supply side reform of agriculture. We increased support for various types of business entities in agriculture, forestry, animal husbandry, and fishery, issuing 2,900 loans amounting to 763 million yuan. Based on regional strength, we identified competitive industries and provided active support for leading businesses. For example, we lent 4.3 billion yuan to 65 national and municipal level leading agricultural businesses. Responding to the municipal government's requirements of ensuring the supply of live pigs, we granted 561 loans of 302 million yuan. Besides, we granted 54 loans of 2.379 billion yuan to industrial projects, including the Longxiangsi Reservoir and Youyang Camellia Forest Base and Deep Processing Project (Phase I).

Assistance to the rural areas

First, our staff and branch canteens purchased more than 100,000 yuan of agricultural products from Henghe Tujia Minority Township in Wanzhou District, where CQTGB has been designated to help farmers turn their products into commodities.

Second, we helped with the education. On November 18, a team from the Head Bank visited the students in financial difficulty in Yanhe Township,

Chengkou County, and sent them money and school supplies to encourage them to work hard.

Third, we donated more than RMB 800,000 yuan to Wanzhou, Jiangjin, and Fengdu in the reporting period to help with rural revitalization.

Enhancing customer service

Sticking to the "customer-centered" philosophy, we made great efforts and progress in improving corporate governance of consumer protection, managing consumer complaints, strengthening customer information protection, improving consumer financial literacy, and enhancing customer service.

Improving corporate governance of consumer protection

It's clarified that the Board of Directors is responsible for consumer protection. A Consumer Rights Protection Committee in the Board of Directors was set up, of which the responsibilities, rules of procedure, and decision-making process are clearly defined. The senior management has formulated and implemented specific work plans, programs, and tasks to practically promote consumer rights and interest protection.

Management of consumer complaints

Bearing in mind the concept of "Just for you", we strengthened the management of consumer complaints handling. We established a mechanism for complaint tracing, rectification, and analysis and examined complaints on a regular basis. By upgrading products, procedures, and the system, we

delivered better financial service. We established a mechanism of diversified resolution of disputes and introduced third-party mediation. A total of 171 consumer complaints were received during the reporting period, with an average of fewer than two complaints in a single branch annually, which is at a lower level in the industry. Regarding business categories, the complaints involved loans, payment and settlement, bank cards, RMB savings, etc. There were both online and offline business complaints. Among the offline complaints, 50.34% happened in Yuzhong, Jiangbei, Nanan, Jiulongpo, Shapingba, Dadukou, Beibei, Yubei, and Banan District, and 49.66% in other areas of Chongqing. All complaints were properly dealt with, and no major complaints or negative public opinion occurred throughout the year.

Protection of customer information

First, we strengthened the complete life cycle management of customer financial information data. In the risk assessment of establishing and commissioning IT projects, we assess the security of the whole life cycle, including collection, use, storage, transmission, deletion, and destruction of sensitive customer information, identifying possible risks and eliminating them in a timely manner to ensure the safety compliance of the projects.

Second, we carried out emergency drills for customer financial information security incidents. We improved the Personal Financial Information Security Incident Emergency Plan, clarifying the disposal process and job responsibilities to ensure the effectiveness and operability of the plan.

Third, we refined information security supervision measures and regularly assessed customer financial information. During the reporting period, we organized special inspections of customer financial information, information system account permissions check, management platform permissions cleanup, cleanup of departing employees' accounts, and special inspections of FinTech application risks so as to respond to regulatory provisions and internal management requirements.

Fourth, we conducted regular education and training. We held special training courses on customer financial information protection, explaining the relevant laws and regulations, and looking at case studies. At the same time, relevant information was published on the "Information Security Promotion Zone" platform on our intranet to guide staff to strengthen their awareness in this regard.

Financial education

Based on the principle of "prevention and education first", we vigorously promote financial education at multiple levels and through multiple channels.

First, we built a financial education base.

The financial education base in Baisha Town, Jiangjin District, jointly built by the local government and CQTGB, was awarded the title of "Chongqing Financial Education Demonstration Base" by the Chongqing Operations Office of the People's Bank of China. The base is centered on the Shiba community in Baisha Town and radiates to 24 community-level education stations in the villages. We launched four distinctive financial education brands, namely "Fanfan Financial Education", "Fanfan's Financial Class",

"Fanfan's Financial Park," and "Fanfan Financial Culture", to bring financial education to the whole town of Baisha. During the reporting period, we launched 300 financial education and cultural events with an audience of 27,000 people. Besides, we produced more than 30 video programs and audiobooks, including radio programs for 180,000 residents of Baisha Town and audiobooks and videos for more than 30,000 fans of the official WeChat account of the Baisha government and Fanfan's Happy Family (WeChat public account, Channels, TikTok). Also, we developed ten interactive games for more than 20,000 people. These moves have improved people's sense of happiness and raised our reputation.



◆ Example

On June 1, 2021, our volunteers of the Jiangjin Branch held a financial theme event for children in the Baisha base. The volunteers firstly let the children try counting money (practice coupons); then they gave them a financial lecture on how to identify the cash; finally, a fairy tale was told to teach children about growing up and managing wealth. The event was well received by the children and their parents.



Volunteers of the Jiangjin Branch are giving lectures on financial knowledge in the Baisha base.

Second, we used online platforms as the main tool for financial education. "Micro-classes on Consumer Rights Protection" were opened on the WeChat and Weibo accounts of CQTGB, where our mascot Fanfan served as the lecturer. The content we posted focused on preventing financial fraud, fighting against telecommunication and internet fraud, implementing deposit insurance systems, and other hot spots of society. During the reporting period, 111 issues of financial knowledge were released through the official website, Weibo account, and other online channels.

Third, we continued with offline publicity. In every bank, slogans, posters, and promotion videos are played at all hours on LED screens, 3D advertising machines, and LCD TVs. We held more than 820 education activities in communities, factories, schools, and business districts on topics like preventing counterfeit currency, telecommunication fraud, illegal fundraising, and rational lending. As part of the "Making Students Financially Informed" campaign, one of our staff lectured on the hazards of bad "university loans" to students in the Chongqing Industrial and Commercial University, which was well received. This lecturer was also awarded an Excellent Person in the "Joint Financial Education" campaign by Chongqing Banking and Insurance Regulatory Bureau.



On September 17, the education team of the Zhongxian Branch is discussing how to avoid fraud for five graders in Zhongzhou No.4 Primary School.



On April 30, together with Tushan Police Station, Tushan Hongxing Neighborhood, Haoguanjia Property Management, Xianglan Property Management, and Panlong Garden Property Owners Committee, the Danzishi Branch held a publicity event on fighting against telecommunication and internet fraud in 023 Square.

◆ Example

In September, together with ten other financial institutions and publicity personnel from relevant government departments, staff from the Dianjiang Branch went into the Fuhua Xincheng Complex to promote basic financial knowledge and risk prevention skills. They explained the monetary and financial knowledge, such as the anti-counterfeiting features of the new version of RMB and the anti-counterfeiting techniques, answered questions in one-to-one or one-to-many mode, and shared financial examples with the residents to boost their understanding of RMB, financial and internet fraud and rational consumption.

Improving customer experience

We are committed to providing quality financial service for customers. At the end of the reporting period, the number of individual customers reached 2.75 million, and nearly half of them identify as women.

First, we created a cozy environment in the bank lobbies. Branches and sub-branches were encouraged to improve service processes, promote innovation, and use role models to drive the improvement of bank-wide services. The Business Department of the Head Office, Taibai Road Sub-branch, Tongliang Sub-branch, Daping Sub-branch, Beishan Sub-branch, and the Head Office won six awards, including the first prize and the Excellent Facilitator of “2021 Counter Service Competition in Chongqing Banking Industry”.

Second, a bank-wide team was organized to participate in the 2021 Consumer Protection and Compliance Training Competition in Chongqing Banking Industry. The competition has raised the awareness of consumer protection and service across the Bank. We won nine honors, including the first prize and the best organization award in the competition.

Third, focusing on the service scenes and high-frequency matters involved in the daily lives of elderly customers, we took effective measures to promote the aging-appropriate transformation of financial services and provide convenient services for elderly customers. We provided courtesy service in business outlets, equipped with facilities such as presbyopic glasses, magnifying mirrors and, priority seats; we organized birthday parties and Chrysanthemum Day salons for elderly customers; we provided an extended door-to-door service to elderly customers who cannot go to the outlets; we transformed our service hotlines which can automatically identify customers over 60 years old and put the manual service function first to help them cross the “digital divide”.

Supporting people's well-being

CQTGB provides convenient financial services in key aspects of people’s well-being.

Second, we joined Chongqing UnionPay in launching the Panorama platform to provide convenient payment collection services for individuals and small businesses. The platform was successfully shortlisted for the second batch of innovativ

First, responding to the “double reduction” policy, we were qualified to fund supervision for tutoring schools in 17 districts and counties. Working with the education authorities, we made every effort to protect students and parents’ legitimate rights and interests.

e applications of “Chongqing FinTech Innovative Supervision Tools”. At the same time, we waived more than 4.5 million yuan of fees, benefiting more than 14,000 businesses.

Third, we continued to support the development of economy hotels, clinics, kindergartens, and other industries through special products such as Wanjia, Zhuyi, and Yucai Loans. As of the end of the reporting period, the balance of Wanjia Loan and other special loans has increased by over 35 million RMB over the previous year.



The clean and tidy lobby of Fulishe Sub-branch

Caring about the employees

We strived to create a fair, free and harmonious atmosphere to promote the growth and progress of employees and the Bank together.

Legitimate rights of interests

First, the labor laws and regulations are strictly followed. The contract system is fully implemented, and the contract signing rate has reached 100%. Labor dispatch and outsourcing were regulated to prevent employment risks. We strictly enforced the working hours system and protected the employees' rights to rest and vacation.

Second, to improve the weakness in the human resource management, we made/revised eight rules and abolished 11 rules.

Third, we paid social insurance and housing fund in full and on time and guaranteed employees' remuneration and benefits.

Development of professional skills

First, we held training courses according to the CQTGB’s development strategy. Aimed at developing comprehensive quality, we built a training system with “thematic training as the focus, regular training as the foundation, and a combination of online and offline training”. Throughout the year, we organized one induction training for new employees, seven thematic training courses, 115 professional training sessions, and encouraged employees to take part in 40 external training courses.

Second, we promoted differentiated salaries for managers within the head office to enhance the staff’s professionalism and ability to perform their duties. Certificate incentives are given regularly, with 8 people awarded senior titles and 73 people given certificates throughout the year. We promoted staff on a regular basis, with 261 people promoted all year long.

Third, we introduced the “honorable retirement”. On November 20, we held the first honorable retirement ceremony in Wanzhou Branch to recognize the contribution of two retired employees to the Bank.

Health and wellness

First, we encouraged regular employees and those on labor dispatch and outsourced staff to be vaccinated with the COVID vaccine.

Second, we organized an annual medical examination for all employees. In response to increasing probabilities of diseases in lower ages, we expanded the age coverage of lung CT scans and added new items such as HPV screening for female employees. And for the first time, we arranged a special and exclusive medical examination for the CQTGB staff, and the examination rate has grown by 15% over the previous year.

Third, we collectively bought “Yukuaibao Insurance” and participated in the Chinese Workers' Mutual Insurance Association to add mutual insurance for our employees.

Fourth, we updated the staff on the new maternity allowance policy and used short videos to promote the policy of supplementary medical insurance and claim procedures so that employees can find it easier to deal with their claims.

Fifth, following the “Interim Measures for the Management of Relief for Members in Difficulty” of CQTGB, we set up files for each financially difficult employee based on in-depth research so as to provide targeted assistance.



On December 1, Professor Zhu Jie from Chongqing University of Industry and Commerce was invited to lecture on psychological health for female workers.

Entertainment

We organized various activities such as fun games, singing contests, speech contests, and creative video competitions to build a "sunny" stage for employees to show their talents. At the same time, we set up soccer, badminton, and basketball clubs. From time to time, we held friendship matches with other banks to enrich the lives of our employees.



On May 16, the fun games were held to inspire the young people to be committed to the great career of the Party



On November 10, the Liangjiang Sub-branch is celebrating the birthday of those born in the fourth quarter.

On September 4, the Yufu Sub-branch is organizing an athletic sports meeting



Community outreach

We were dedicated to a number of community outreach programmes. We sponsored the athletic competitions of the 6th Chongqing Municipal Games and the 2022 Chongqing Children's Spring Festival

Gala. We encouraged our operating institutions to take the initiative to get involved in community outreach, showing care, sincerity, and responsibility to society.



Sponsorship of the 6th Chongqing Municipal Games



Exclusively sponsorship of the 2022 Chongqing Children's Spring Festival Gala



On March 31, Huixing Sub-Branch, together with Shuanghu Road Neighborhood, held the 2021 "Three Gorges-Huixing Cup" Table Tennis Competition in the community square. 44 residents signed up for the competition, and more than 200 spectators came to watch the game.



On May 27, Shapingba Sub-branch joined Tianxingqiao Neighborhood Party Working Committee and Tianxingqiao Subdistrict Office in holding the Children's Day Performance of the 14th Cultural Festival of Tianxingqiao Subdistrict.



On May 21 and 22, Liangjiang Sub-branch joined hands with Woodpecker to repair small home appliances and clean air conditioners for older adults living alone free of charge in Shangling Garden Complex. A total of 18 sets of small home appliances were repaired, and 3 sets of air conditioners were cleaned.



Contributing to Environmental Protection

We advocated green finance and green workplace and promoted FinTech innovation to contribute to the development of a green economy and ecological conservation.

Green finance

We prioritized resource distribution in strategic planning, organizational structure, product portfolio, and assessment and incentive in order to continuously improve the efficiency and accuracy of green lending allocation. By the end of the reporting period, the balance of green lending reached 9.565 billion yuan, up 5.856 billion yuan or 157.89% compared with the beginning of the year, of which 5.844 billion yuan or 61.1% was for low-carbon industries, 1.062 billion yuan or 11.1% for ecological and environmental industries, and 2.659 billion yuan or 27.8% for pollution control.

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Advanced standards

On June 18, we officially signed the United Nations Principles for Responsible Banking and joined the United Nations Environment Programme Finance Initiative (UNEP FI), becoming the tenth bank in China and the first in Chongqing to do so, opening a new chapter of pursuing high-quality and green development. At the same time, we issued the first CQTGB "Carbon Peak&Carbon Neutrality" Financial Action Plan, specifying the general requirements, specific strategies, and supporting measures for green finance. Besides, the CQTGB Plan for Developing

Responsible Banking was issued, specifying 9 key projects and targets, such as building special branch banks, optimizing the approval process, improving the support system, and practicing social responsibility.

Organizations and mechanisms

CQTGB has a multi-level, highly efficient green finance operation system that consists of the head office, branches, sub-branches, and the interaction between them. By improving the marketing and lending approval mechanisms, we promoted the long-term development of green finance. We worked out green finance assessment methods and annually issued corporate business marketing guidelines. For four years in a row, green projects were included in the category of actively supported internal transfer pricing. Meantime, green projects were prioritized in the professional competition plans, encouraging the departments of the head office and branches to develop green finance.

Special capabilities

Regular training was held to explain policies and share examples of green finance in order to enable account managers across the bank to accurately identify green projects. We checked the inventory of existing projects based on the new classification standards to accurately reflect the bank's green credit scale. Moreover, we upgraded the granting system to further enhance the management of green projects.

Credit supply

During the reporting period, we granted 289 green lendings, 119 more than at the beginning of the year, to six major sections: energy conservation, clean production, clean energy, ecological environment, infrastructure upgrade, and green services. At the same time, we came up with innovative green financial products. For instance, we offered the first subsidized special lending, "Waste Electronic Product Disposal Fund" to help recycle electronic waste products; we completed the deployment of the "Yangtze River Lvrongtong" system, the first green notes rediscount business in the city.

◆ Example

On July 6, we granted a three-year lending of 200 million yuan to Chongqing Zhongtian Electronic Waste Disposal Co., helping the company to ease its capital chain strain. It was the first special loan issued for China's "Waste Electronic Product Disposal Fund" subsidy.



▲ TV sets disassembly lines of Zhongtian

◆ Example

On September 29, we successfully delivered the first "Green Note" rediscounting business in Chongqing under the guidance of the PBC Chongqing Operations Office, handling over 5 million RMB of bank acceptance draft discounting for Chongqing Chunxing Renewable Resources. It is expected to help reduce the emission of 397 tons of carbon dioxide and save 180 tons of standard coal and nearly 70,000 cubic meters of water.



▲ The workshop of Chunxing

External exchanges

We played an active role in the development of green finance in Chongqing. We sent technology and financial professionals to fully support the development of "Yangtze River Lvrongtong", the green finance big data platform in Chongqing led by the PBC Chongqing Operations Office. CQTGB was one of the five pilot banks in Chongqing to apply this platform. Moreover, we led the research of green notes as assigned by Chongqing Finance Association. We completed the preparation of Guidelines for the Identification and Management of Green Notes in Chongqing in 2021 and are promoting the development of the green note identification system.

Green workplace

We created the Green Workplace Management Measures to raise the "green" awareness of employees and improve energy and resource efficiency.

First, we conducted a bank-wide survey, in which the consumption of water, power, gas, oil, paper, and hazardous and non-hazardous waste was investigated and recorded. If any institution is found consuming excessive energy, we will remind and supervise them to make changes.

Second, we strengthened energy consumption management on a daily basis. We conduct irregular inspections of power and water consumption and inform the whole bank of inappropriate behaviors such as failure to turn off the power supply in time. Daily property maintenance and management were reinforced to eliminate any possible leakage. Official

vehicles were maintained well to reduce their fuel consumption. Besides, a paperless office was advocated to encourage the use of online tools instead of printing. Double-sided printing was also encouraged. As a result, on average, everyone used 325.5 sheets of paper less than last year in the reporting period. We ensured that copiers and printers were in good condition so their efficiency could be improved. Also, we asked the cleaning company to sort, store and dispose of waste paper and other used items.

Third, video conferencing has risen significantly. We kept upgrading the video conference system and electronic devices to access information. The ratio of bank-wide video conferences to total meetings reached over 50% in the reporting period.



Development of FinTech

We were firmly committed to the digital transformation strategy. New technologies such as cloud computing, big data, and artificial intelligence were promoted throughout the bank in order to build a low-carbon, intelligent and efficient FinTech system.

First, we worked out a strategic plan for the development of the IT and digital finance business in the next five years, which defines the digital bank as the development direction. We will continuously improve the institutions, build digital thinking and culture, optimize basic IT facilities, promote the digitalization of the business data, architecture, process, ecology, risk control, and management, and continuously enhance differentiated competitiveness.

Second, we defined the years from 2020 to 2022 as “Yeas for Digitalization”. Adopting a strategy of “promoting the work of all by making key breakthroughs”, we focus on the four core areas of marketing, service, risk control, and management, setting up a number of key digital projects involving the front, middle and back offices of the bank. Cross-departmental and cross-functional task forces were built to ensure effective digital transformation.

Third, to kick off the core projects, we built professional teams to collect needs and validate programs. We successfully launched a new generation of mobile banking, achieving a “breakthrough” in the personal Internet financial service channels, reconstructing the customer interaction interface and business service processes with newly-added intelligent functions and non-financial services. It has

greatly improved customer experience. Besides, the 360° customer portrait index and labeling system were completed, forming a comprehensive information view of customers and laying a solid foundation for improving business marketing and customer service. What’s more, we built a platform of robotic process automation, which has been applied in such scenarios as the automatic entry of centralized operations and automatic inspection of ATMs. Being highly effective, the platform was awarded the “2021 ‘Wise Artisan’ RPA Excellent Application”.

Fourth, we finished the active-active application tier development for 11 systems, including the core business system and granting management system, the local cluster switch rehearsal for five information systems, including the online payment and clearing system, and the city-wide disaster recovery switch rehearsal for six information systems including the second-generation payment system. We achieved full

coverage of city-wide disaster recovery for important information systems. In some applications, the dual centers handle business simultaneously to improve business continuity . We continuously improved the monitoring of infrastructure and application systems, enhanced the accuracy of monitoring, significantly increased the value of early warnings, and strengthened the self-healing capability of system failure with “automatic monitoring and early warning disposal”. We completed the IPv6 transformation, effectively promoted the scale deployment of IPv6, and ranked first in the financial industry in the evaluation of IPv6 support for websites in key areas in Chongqing. In response to the development of national green data centers, we continued to collect energy consumption data of data centers and conduct PUE analysis. Based on the analysis, we carried out full-load system operation optimization, effectively realized energy consumption control, and promoted the green development of the data center with high efficiency, low carbon emissions, intensiveness, and recycling.



Green voluntary service

All the institutions under CQTGB were encouraged to participate in or co-host voluntary green services with the neighborhood, such as tree planting, water conservation, and protection.



On September 28, Yuanyang Sub-branch joined hands with Hexiaoqing Voluntary Group of Bailu Neighborhood to clean the riverside of the Duanqiaowan Reservoir. The volunteers sorted and cleaned up plastic bags, waste paper, glass bottles, cans, leaves, and other garbage along the reservoir and promoted the ideas of water reservation and ecological protection to the people passing by.



On September 28, Baguocheng Sub-branch co-hosted the 3rd Caiyun Lake Run with Yunze Road Neighborhood.

“
Green voluntary service
”



Looking to the Future

Focusing on building its core competitiveness, CQTGB will stay committed to reform, innovation, and digitalization. We will identify ourselves as a digital retail bank that serves the reservoir area and SMEs, providing green, smart, and special financial services. By achieving digitalization, specialization, and

refined management, we will strive to become a first-class commercial city bank in western China with “excellent governance, tight internal control, sound development, and first-class brand” that plays a major role in the economic and social development of Chongqing.



Appendix

Principles for Responsible Banking Report 2021

Reporting and Self-Assessment Requirements	High-level summary of bank's response	Reference(s)/Links to bank's full response/relevant information
1. AlignmentWe will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals,the Paris Climate Agreement and relevant national and regional frameworks.		
1.1 Describe (high-level)your bank's business model, including the main customer segments served, types of products and services provided, the main sectors and types of activities, and where relevant the technologies financed across the main geographies your bank has operations or provides products and services.	Chongqing Three Gorges Bank Co.Ltd (CQTGB) was established in 2008. It is a key SOE under Chongqing municipality, with the city of Chongqing as its main geography. Since its founding, we have always defined ourselves as a "retail bank" and "digital bank" that serves SMEs in the reservoir areas and the city of Chongqing. Bearing in mind the principle of "Just for you",CQTGB strives to serve the local economy, small and micro businesses, and rural and urban residents with digitalized, specialized services and refined management. CQTGB has seen continuously improved performance and ever-rising overall strength.	
Describe how your bank has aligned and/or is planning its strategy to be consitent with and contribute to society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.	Chongqing Three Gorges Bank Co.Ltd (CQTGB) was established in 2008. It is a key SOE under Chongqing municipality, with the city of Chongqing as its main geography. Since its founding, we have always defined ourselves as a "retail bank" and "digital bank" that serves SMEs in the reservoir areas and the city of Chongqing. Bearing in mind the principle of "Just for you",CQTGB strives to serve the local economy, small and micro businesses, and rural and urban residents with digitalized, specialized services and refined management. CQTGB has seen continuously improved performance and ever-rising overall strength.	

Reporting and Self-Assessment Requirements	High-level summary of bank's response	Reference(s)/Links to bank's full response/relevant information
2. Impact and Target Setting We will continuously increase our positive impacts while reducing the negative impacts on and managing the risks to people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.		
2.1 Impact Analysis: Show that your bank has identified the areas in which it has its most significant (potential) positive and negative impact through an impact analysis that fulfills the following elements: a) Scope: The bank's core business areas, products/services across the main geographies that the bank operates in have been as described under 1.1 have been considered in the scope of the analysis. b) Scale of Exposure: In identifying its areas of most significant impact the bank has considered where its core business/its major activities lie in terms of industries, technologies and geographies. c) Context & Relevance: Your bank has taken into account the most relevant challenges and priorities related to sustainable development in the countries/regions in which it operates. d) Scale and intensity/salience of impact: In identifying its areas of most significant impact, the bank has considered the scale and intensity/salience of of the (potential) social, economic and environmental impacts resulting from the bank's activities and provision of products and services. (your bank should have engaged with relevant stakeholders to help inform your analysis under elements c) and d)). Show that building on this analysis, the bank has: Identified and disclosed its areas of most significant (potential) positive and negative impact. Identified strategic business opportunities in relation to the increase of positive impacts/ reduction of negative impacts.	CQTGB is based in Chongqing, China. It has 87 outlets and spans all districts and counties within the municipality. As a local bank, the city of Chongqing is our main geography. By the end of 2021, our total assets reached RMB 240.366 billion, and total liabilities reached RMB 219.940 billion. The top 5 corporate customers (including personal business loans) are wholesale and retail (25.69%) , real estate (14.33%), leasing and business service (13.42%), water conservancy, environment and public facility management (11.98%) and manufacturing (10.17%). 51.09% of our lending goes to trade, service, environmental infrastructure, and other sectors that have a minor impact on environment and society. Located in southwest China, Chongqing will play a significant role in the Western Development Campaign, the Belt and Road Initiative, and the Yangtze River Economic Belt. The core business of CQTGB is to serve the local economy and residents. Chongqing's economy is undergoing a difficult low carbon transformation, resulting in urgent needs for more convenient financial services. Under such circumstances, we have laid out the 14th Five-Year Plan to promote unique, smart, and eco-friendly finance and facilitate digitalization and green transformation.	See page 2 & 9 of <i>CQTGB Social Responsibility Report 2021</i>

Show that the bank has set and published a minimum of two Specific, Measurable (can be qualitative or quantitative), Achievable, Relevant and Time-bound (SMART) targets, which address at least two of the identified “areas of most significant impact”, resulting from the bank’s activities and provision of products and services.Show that these targets are linked to and drive alignment with and greater contribution to appropriate Sustainable Development Goals, the goals of the Paris Agreement, and other relevant international, national or regional frameworks. The bank should have identified a baseline (assessed against a particular year) and have set targets against this baseline.Show that the bank has analysed and acknowledged significant (potential) negative impacts of the set targets on other dimensions of the SDG/climate change/society’s goals and that it has set out relevant actions to mitigate those as far as feasible to maximize the net positive impact of the set targets.	To align its defined roles with SDGs and the Paris Climate Agreements, CQTGB is committed to inclusive and green finance. In our "14th Five-Year Plan", it was clear that we would deliver unique and inclusive services, adjust customer structure and achieve significant business growth. To support the Yangtze River protection and Chengdu Chongqing Economic Circle, CQTGB would provide green finance services and, while doing so, build its green finance brand. Compared with the end of 2020, we would have a total of 2.88 million individual customers in 2021, of which male and female customers are balanced. And the elderly customers would be better-taken care of. By the end of 2020, our green lending balance had reached 3.709 billion RMB, of which low carbon sectors accounted for 71.17% (2.64 billion RMB), environmental sectors 5.3% (197 million RMB), and pollution control 23.51% (872 million RMB). We expected to see green lending grow to 4.8 billion RMB, accounting for not less than 6% of the total balance of lending. Investment in energy, transport, manufacturing, forestry, farming, and green buildings would be increased. By promoting inclusive finance, we would expand financial access to people, receive higher customer satisfaction, and promote general equality and care for vulnerable groups. By expanding green finance, we would draw more attention to environmental and social risks and help build a low-carbon economy.	See page 18 of <i>CQTGB Social Responsibility Report 2021</i>
By the end of 2021, our individual customers have reached 2.7515 million, male and female accounting for 51% and 49%, respectively. Divided into age groups on a five-year basis, 60-year-olds and above account for the largest group, reaching up to 3.895 million. The balance of green loans has reached 9.565 billion RMB, of which low carbon sectors accounted for 61.1% (5.844 billion RMB), environmental sectors 11.1% (1.062 billion RMB), and pollution control 27.8% (2.659 billion RMB). Our targets have been met successfully.		

<p>2.3 Plans for Target Implementation and MonitoringShow that your bank has defined actions and milestones to meet the set targets.Show that your bank has put in place the means to measure and monitor progress against the set targets. Definitions of key performance indicators, any changes in these definitions, and any rebasing of baselines should be transparent.</p>	<p>To achieve our goals, in the 14th Five-Year Plan of CQTGB, it was stated that digitalization should be integrated into key areas of retail business operations, focusing on financial and non-financial needs in personal wealth management, financing, life, health, entertainment, and others. The four systems, namely digital operation, wealth management, comprehensive services, and channel guarantee, would be improved quickly. By doing so, we could combine retail business and digitalization and build our brand and core competitiveness. Also, we would support the leapfrog development of bank-wide retail, facilitate online and offline tailored service for the elderly, and adopt various measures to serve special customers better. We expect to have a total of 4.7 million individual customers by 2025. In terms of green finance, the three principles of "high standards, digitalization, dual benefit" would be followed, under which we would conduct green financial reform that benefits the reservoir area. We would improve specialized, differentiated, and comprehensive financial services, becoming a replicable role model that helps ecological conservation on the upper reaches of Yangtze and promotes green development of the Yangtze River Economic Belt. By 2025, our green financial investment is expected to reach 16.7 billion RMB, and customers of green loans will grow to 274.</p>	<p><i>The 14th Five- Year Plan of CQTGB</i></p>
<p>2.4 Progress on Implementing TargetsFor each target separately:Show that your bank has implemented the actions it had previously defined to meet the set target.Or explain why actions could not be implemented / needed to be changed and how your bank is adapting its plan to meet its set target.Report on your bank's progress over the last 12 months (up to 18 months in your first reporting after becoming a signatory) towards achieving each of the set targets and the impact your progress resulted in. (where feasible and appropriate, banks should include quantitative disclosures)</p>	<p>In order to meet the green finance goals, CQTGB has made CQTGB "Carbon Peak&Carbon Neutrality" Financial Action Plan, CQTGB Plan for Developing Responsible Banking, CQTGB Green Finance Working Plan and Opinions on Accelerating Green Finance Development for CQTGB, and worked out supporting policies. To transform retail business, CQTGB has introduced measures for managing retail marketing and service quality in 2021, as well as supporting policies. By December 2021, we have basically achieved our goals.</p>	<p><i>CQTGB "Carbon Peak&Carbon Neutrality" Financial Action Plan, CQTGB Plan for Developing Responsible Banking, CQTGB Green Finance Working Plan and Opinions on Accerlerating Green Finance Development for CQTGB, 2021 Retail Marketing Guidelines, Management of Service Quality of Outlets</i></p>

Reporting and Self-Assessment Requirements	High-level summary of bank's response	Reference(s)/Links to bank's full response/relevant information
<p>3.Clients and Customers We will work responsibly with our clients and customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.</p>		
<p>3.1 Povide and overview of the plicies and practices your bank has in place and/or is planning to put in place to promote responsible relationships with its customers. This should include high-level information on any programmes and actions implemented (and/or planned), their scale and, where possible, the results thereof.</p>	<p>CQTGB has worked out the plan for the development of responsible banking, which clearly states that cross-department task forces will be set up to improve the Bank's environmental and social impacts. Specific action plans have been made to boost the Bank's environmental and social impacts. Leaflets, videos, and posters have been made to introduce our green finance efforts. We have conducted employee training and introduced our green finance endeavor to the public. We have called for a green lifestyle, organizing volunteers to participate in community outreach. We have disclosed relevant information according to law and regulations, and received oversight from the market and stakeholders. In 2021, we held three training courses covering around 4,000 employees, and seven green events where 594 people participated. A consensus on low carbon development has come into being throughout the Bank.</p>	
<p>3.2 Describe how your bank has worked with and/or is planning to work with its clients and customers to encourage sustainable practices and enable sustainable economic activities. relationships with its customers. This should include high-level information on actions planned/implemented,product s and sercies developed,and, where possible, the impacts achieved.</p>	<p>CQTGB has formulated a plan for developing responsible banking. So far we have worked out the green workplace development plan and social risk management measures, ensuring our investment is environmentally and socially sustainable. By reducing a potential negative impact, we protect the environment and vulnerable people and improve the refined management of environmental and social risks. Within the 2-year trial, we will include environmental and social risk management of projects worth 50 million RMB and above as an important factor in decision-making in lending granting. The potential environmental and social risks faced by customers are divided into different types, which will receive differentiated management.</p>	
<p>4. Stakeholders We will proactively and responsibly consult, engage, and partner with relevant stakeholders to achieve stakeholders.</p>		
<p>4.1 Dcribe which stakeholders (or groups/types of stakeholders) your bank has consulted, engaged, collaborated or parnered with for the purpose of implementing these Principles and improving your bank's impacts. This should include a high-level overview of how your bank has identified relevant stakeholders and what issues were addressed/results achieved.</p>	<p>CQTGB has formulated management measures to raise the awarness of green workplace in employees, call for low carbon and healthy lifestyle and create a good atmosphere of energy saving, environmental protection and cost reduction. In the procurement of electric appliances, we opt for products with higher energy efficiency while considering prices at the same time. In 2021,we have reduced water consumption by 0.05 tons, electricity consumption by 69.18 kWh, and paper consumption by 325.2 sheets on a per capita basis. Video conference coverage has reached 100%.</p>	

Reporting and Self-Assessment Requirements	High-level summary of bank's response	Reference(s)/Links to bank's full response/relevant information
5. Governance & Culture We will implement our commitment to these Principles through effective governance and a culture of responsible banking.		
5.1 Describe the relevant governance structure, practices and procedures your bank has place/is planning to put in place to manage significant positive and negative (potential)impacts and support effective implementation of the Principles.	We have established a multi-level system that comprising the board of directors, executives, the head office, branches, and sub-branches. Each level has been assigned specific responsibilities to ensure the service system works well. The Strategic Development Committee, under the board of directors, is responsible for implementing strategies up to standards. The Green Finance Leading Group is in charge of coordinating green finance, emission reduction, and responsible banking. The Corporate Department of the head office plays a leading role, while branches and sub-branches put the policies to practice.	
5.2 Describe the initiatives and measures your bank has implemented or is planning to implement to foster a culture of responsible banking among its employees. This should include a high-level overview of capacity building, inclusion in remuneration structures and performance management and leadership communication , amongst others.	We have worked out the CQTGB Plan for Developing Responsible Banking, improved the pay structure, and introduced relevant assessment and compensation systems. The launch of "Meeting with the President" has become an effective way of communication between employees and the bank's leadership.	
5.3 Governance Structure for Implementation of the Principles Show that your bank has a governance strucure in place for the implementation of the PRB, including: a) target-setting and actions to achieve targets set. b)remedial actions in the event of targets or milestones not being achieved or or unexpected negative impacts being detected.	CQTGB has made reasonable plans and a clear course of action that considers strategic planning, implementation schemes, and annual performance assessment. In case the goals are not met or unexpected negative impacts are detected, we will coordinate bank-wide efforts to work toward the goals through the meeting mechanism of the Green Finance Leading Group.	Rules of Order for the CQTGB Green Finance Learding Group
6. Transparency & Accountability We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impact and contribution to society's goals.		
6.1 Progress on Impementing the Principles of Responsible Banking Show that your bank has progressed on implementing the six Principles over the last 12 months (up to 18 months in your first reporting after becoming a signatory) in addition to the setting and implementation of targets in minimum two areas (see 2.1-2.4). Show that your bank has considered existing and emerging international/regional good practices relevant for the implementation of the six Principles of Responsible Banking. Based on this, it has defined priorities and ambitions to align with good practice. Show that your bank has implemented/is working on implementing changes in existing practices to reflect and be in line with existing and emerging international/regional good practices and has made progress on its implementation of these Principles.	At the beginning of 2021, we set a goal of granting not less than 6% of all lending as green and serving 2.88 million individual customers. By the end of that year, the proportion of green lending reached 6.81%, and individual customers reached 2.75 million (95.5% completed). The data is going to be disclosed in our social responsibility report.	Operaton Goals for Financial Department of CQTGB 2021,Operaton Goals for Individual Financial Department of CQTGB 2021