

2025 Sustainability Report

Chongqing Rural Commercial Bank Co., Ltd.



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Report Information

This report is the 2025 Sustainability and ESG (Environmental, Social, and Governance) Report presented by Chongqing Rural Commercial Bank Co., Ltd. (referred to as “Chongqing Rural Commercial Bank”, “CQRCB”, “the Bank”, or “We”) to the public. It highlights the Bank’s practical achievements in sustainability, aiming to address stakeholder expectations and concerns while advancing our sustainability performance. The Board of Directors and all Directors of the Bank guarantee that there are no false records, misleading statements, or significant omissions in this report, and assume individual and joint liability for the authenticity, accuracy, and completeness of its contents.

Reporting Boundary

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

Reporting Time Range: From January 1st, 2025 to December 31st, 2025. Part of the contents may contain information that is beyond the above-mentioned period.

Reporting Period: This report is an annual report, with the most recent release date being March 2025.

Report Published status: This report is the fifteenth consecutive annual Sustainability/Corporate Social Responsibility Report of the Bank.

Compilation Basis

This report was prepared with reference to the Shanghai Stock Exchange Self-Regulation Guidelines for Listed Companies No.14 – Sustainability Report (Trial) released by the Shanghai Stock Exchange (“SSE”), Appendix C2: Environmental, Social and Governance Reporting Standards of the Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited (“ESG Reporting Code”) released by the Stock Exchange of Hong Kong Limited (“HKEX”), Global Reporting Initiative Standards (“GRI Standards”) issued by the Global Sustainability Standards Board (“GSSB”) and Financial Services Sector Supplementary Guidelines. The report was prepared in compliance with the requirements in Opinions on Strengthening the Social Responsibility of Banking and Financial Institutions released by the former China Banking Regulatory Commission (“CBRC”) and Guidelines on Corporate Social Responsibility of Chinese Banking and Financial Institutions released by the China Banking Association.

Reporting Principles

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

Quantification: The Bank has formulated the goal of reducing the environmental impact of daily operations, made quantitative disclosure of applicable key performance indicators, and explained the sources of statistical standards, methods, assumptions and/or calculation tools and conversion factors for relevant emissions/energy consumption. Please refer to the “Environment: Taking concrete actions in line with the national carbon goals to drive comprehensive green transformation.”

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

Balance: This report has covered the indicators required to be disclosed under the Environmental, Social and Governance Reporting Guide of The Stock Exchange of Hong Kong Limited and other relevant requirements, including both positive and negative indicators.

Data Explanation

Parts of the financial data herein are extracted from the Group’s 2025 Annual Financial Statements (A-share). The Annual Financial Statements for the year ended December 31st, 2025, of the Bank were subject to audit by KPMG Huazhen LLP. In cases where there may be inconsistencies between data presented in this Sustainability Report and the 2025 Annual Financial Statements, the latter shall prevail. Other data is primarily derived from statistical data generated by the internal systems of the Bank and its branches. The currency amounts referred to in this report are denominated in RMB, unless otherwise stated.

Assurance of the Report

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

Forms of Release

This report is released in electronic format, available on the websites of the Shanghai Stock Exchange (www.sse.com.cn), the Hong Kong Stock Exchange (www.hkexnews.hk), and 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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Board of Directors Statement

In 2025, under the guidance of China's 14th Five-Year Plan, the Board of Directors of the Bank has continuously improved environmental, social and governance (ESG) management, overseeing and steering ESG work. It regularly receives reports on ESG-related matters from the Office of the Board of Directors, relevant committees, and departments. The Board has also reviewed the Bank's ESG development strategy, the identification and assessment of material ESG issues, its ESG objectives, and its identification of and response to ESG-related risks; it regularly assesses the Bank's progress toward ESG targets.

The Bank has formulated its ESG strategy, which has been reviewed by the Board of Directors. This strategy aligns with the Bank's development approach centred on the "three new momentums"—digital-driven, industry chain-driven, and scenario-driven—guiding the implementation of ESG initiatives across all relevant dimensions. Material ESG issues have been identified and assessed through stakeholder engagement channels such as daily communications and questionnaire surveys. The Board of Directors has supervised these surveys and reviewed the assessment, prioritisation, and management of material ESG issues.

We have integrated the risks arising from climate change into the Bank's understanding of ESG risks and have incorporated these risks into the comprehensive risk management system. The Board of Directors and senior management review the ESG risk assessment every six months. The Bank places high importance on ESG work; promotes development in the ESG system, ESG risk management, green finance products and services, green operations, inclusive finance, and other fields; and oversees the implementation of related work.

The Board of Directors of the Bank has duly fulfilled its ESG oversight responsibilities, comprehensively reviewed and assessed the Bank's ESG management effectiveness and practices for the year 2025, and approved this report on March 25, 2026.



Message from the Chairman

The year 2025 marks a critical juncture for Chongqing Rural Commercial Bank (CQRCB) as China wraps up the 14th Five-Year Plan period and lays the groundwork for the 15th. It represents a pivotal moment for the Bank to deepen reforms, reshape growth drivers, navigate development challenges, and embark on a new growth journey. Amidst a complex and volatile economic environment and an evolving industry landscape, CQRCB remains steadfast in upholding the political nature and people-centred philosophy of financial services. Guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, we anchor our mission to serve national strategies, the real economy, and social livelihoods while pursuing our vision of becoming a world-class rural commercial bank characterised by technology leadership, industrial empowerment, and ecological sustainability. We are forging ahead with building the three new momentums—digital-driven, industry chain-driven, and scenario-driven—to establish a “1+11+3” transformation framework. Environmental, social, and governance (ESG) principles are deeply embedded across our strategic planning, operational management, and full-process business activities. By championing sustainable development to steer reform and leveraging our financial responsibility to empower socioeconomic progress, CQRCB is writing a new chapter of sustainable growth for the new era.

With green finance as our brush, we forge a low-carbon future. The Bank actively serves national ecological advancement and the 30/60 carbon goals and refines the driving mechanisms for green finance and green operation. We focus intensively on five core industrial clusters: green manufacturing, green energy, green transportation, eco-environmental protection, and green agriculture. By launching a green credit management system, we pioneered innovative green finance products such as Green Growth Loan, Green Credit Line, Green Loan on Electricity, and Carbon Emission Quota-backed Loan—successfully rolling out the city’s first carbon footprint-linked loan. Green credit loans balance surged by 22.23%. We strengthen our green operation management system, advancing greenhouse gas accounting, boosting energy efficiency, and building eco-friendly branches and low-carbon workspaces. Championing sustainability, we partner with customers and stakeholders to co-create green ecosystems, inspire public participation in low-carbon initiatives, and foster a culture of environmental stewardship. Committed to becoming a tech-driven, industry-leading, and ecologically transformative green bank, we power the rise of a green civilisation.

Driven by a people-centred mission, we embrace our responsibilities with resolve. Living up to our founding purpose of serving the nation through finance, we cultivate deep commitment to the public good and align our growth with national priorities. We actively fuel the Chengdu-Chongqing Economic Circle with an in-depth exploration of new models in trade finance and supply chain finance. Expanding into global markets, we champion products like Land-Sea Chain Finance and New Land-Sea Corridor Loans, securing RMB 71.1 billion in financing for the Western Land-Sea Corridor—the highest growth in Chongqing. Leading the city in credit card and consumer loan growth, we power domestic demand and consumption. Executing the Five Key Financial Priorities, we ramp up support for private SMEs, tech innovators, and rural revitalisation.

Our inclusive loans to micro/small businesses, agriculture-related lending, and social security card services rank No. 1 in Chongqing, while our pension finance services earned an Excellent rating by the central bank. We built the Yukuaihui community business ecosystem, creating a value loop (personal finance behaviour – reward points – consumer benefits – merchant revenue growth) which has attracted 2M+ businesses. Launching the pioneering Jiangyu Culture-Tourism Card, we cover dining, lodging, travel, shopping, and entertainment—fostering an open local ecosystem. Strengthening consumer protection mechanisms and upgrading age-friendly financial services, we consistently broaden the reach, precision, and warmth of customers care. Deepening targeted poverty alleviation and public welfare initiatives, we harness finance to improve livelihoods and advance common prosperity.

We enhance governance to navigate steady, sustainable growth. The Bank continues to refine its corporate governance framework, enhance the Board of Directors’ top-level decision-making and strategic leadership, and establish a robust ESG management coordination mechanism. We deepened digital transformation, revamping business logic and risk control models with the Three new momentums. We upgraded AI agent applications, built 7 new industry-technology integration centres, and launched 15 AI agents—boosting both operational efficiency and service experience while shifting from offline to digital-intelligent customer acquisition. Focusing on products and services, we drove independent intellectual property innovation, leveraging patents and copyrights. We safeguarded against systemic risks by fortifying comprehensive risk management and compliance systems, and fostered an integrity-driven financial culture to cultivate a clean and upright environment for entrepreneurship. Dedicated to protecting employees’ rights, we built platforms for their growth, refined compensation, benefits, and career development systems, and implemented a multi-tiered training framework—empowering staff and the Bank to grow and share success together.

Setting sail on a promising journey, we row hard to go far. Guided by our vision to become a world-class modern rural commercial bank—technology-driven, industry-focused, and ecology-oriented—we will keep pace with the pulse of the times, work for the well-being of communities, blaze a trail in building a financial system with Chinese characteristics through reform, and contribute even more powerfully to advancing Chinese modernisation in Chongqing, establishing its position as the Financial Centre in Western China, and building China into a financial powerhouse.

Chairman **Liu Xiaojun**

Message from the President

The year 2025 marks the conclusion of China's 14th Five-Year Plan and a pivotal period for deepening the modernisation of Chongqing. In the year, CQRCB took concrete sustainability actions to drive high-quality growth. Amid complex global and domestic landscapes, we rose to challenges and forged ahead, actively building the three new momentums: digital-driven, industry chain-driven, and scenario-driven initiatives. We dedicated ourselves to excelling in the Five Key Financial Priorities, steadily advancing our mission to serve national strategies, empower the real economy, safeguard green mountains and clear waters through ecological conservation, and enhance social wellbeing.

We remained committed to our core financial functions, delivering targeted financial services to fuel high-quality real economy growth. We proactively aligned our efforts with major national strategies such as the Chengdu-Chongqing Economic Circle and the New Western Land-Sea Corridor, stepping up support for key initiatives including the "33618" modern manufacturing cluster system and the "416" sci-tech innovation framework. By year-end, we had extended credit lines exceeding RMB 150.0 billion for Chengdu-Chongqing Economic Circle projects, maintained financing balances of RMB 71.1 billion for the New Western Land-Sea Corridor, and provided RMB 279.0 billion in loans supporting Yangtze River Economic Belt development. Our loan book included RMB 65.9 billion backing the "33618" advanced manufacturing clusters, and RMB 144.6 billion channelled to inclusive finance for small businesses, maintaining our leading position citywide banks in scale.

We aimed squarely at the carbon goals, powering ecological and low-carbon transformation through green finance innovation. We built a "5533" green financial service system, released the Three-Year Green Finance Reform Action Plan (2025-2027), and continued refining our green finance product portfolio. By year-end, the Bank's green credit balance reached RMB 82.8 billion, marking a year-on-year growth of over 22%. We extended RMB 3.8 billion in carbon emission reduction loans, driving annual carbon reductions of 2.44 million tons. We innovated our transition finance service model, stepped up financial support for biodiversity conservation, and advanced low-carbon operations across the board—using green office practices, green procurement, eco-friendly branches, and green data centre development as key levers to propel the green transition.

We delivered financial services for the people through inclusive finance and accessible solutions. Adhering to a customers-centric philosophy, we expanded the reach of inclusive finance and built the Yukuaihui community business ecosystem to genuinely benefit livelihoods and boost consumption. We refined our customer service system and established a closed-loop complaint management mechanism, fortifying defences for consumer rights protection. Throughout the year, we organised approximately 20,000 financial literacy campaigns, reaching over 3.92 million participants. Actively engaging in social good, we donated RMB 4.8 million externally and launched initiatives like volunteer programs, farmers assistance, and elderly/disabled support—giving back to society through concrete actions.

We remained committed to our founding purpose of supporting agriculture, driving comprehensive rural revitalization through tailored financial services. Focusing on our core mission of serving agriculture, rural areas, and farmers, we leveraged our traditional strengths in serving rural counties by innovating "one-industry-one-policy" credit products. We established over 100 specialized rural revitalization institutions and continued to provide loans to all eligible borrowers through programs like the Yukuai Agricultural Loan and Small-Credit Loans for Populations Recently Lifted out of Poverty. We upgraded our digital financial service platform for rural revitalisation and launched the Yukuai Smart Companion platform, earning an Excellent rating in the Financial Services for Rural Revitalisation assessment for five consecutive years. Across all service areas, we rolled out the Whole-Village Credit Line initiative, pre-approving credit lines exceeding RMB 25.6 billion for over 1.49 million rural households. By year-end, the Group's agricultural loan portfolio reached RMB 265.5 billion.

We remained committed to innovation-driven development, unleashing internal growth drivers through digital and intelligent transformation. We consistently prioritised technological innovation as the core engine for transformation, continuously refined the sci-tech financial service system, and empowered specialised and sophisticated enterprises as well as tech innovators to grow. By the end of 2025, outstanding loans to technology-focused enterprises reached RMB 90.9 billion. We significantly ramped up investments in technological innovation—establishing AI service infrastructure and accelerating digital transformation—while optimising online channels such as mobile and internet banking. Electronic channels now handle 98.37% of account transactions, with mobile banking users surpassing 15.69 million.

The journey ahead is long and arduous, yet we set forth anew with unwavering resolve. The year 2026 marks the launch of the 15th Five-Year Plan and stands as a pivotal year for the Bank. We will deepen reforms while improving quality and efficiency, accelerating our transformation into a world-class modern rural commercial bank that is technology-driven, industry-focused, and ecology-oriented. Guided by the new development philosophy, we will channel financial strength to advance the coordinated and sustainable growth of the economy, society, and environment. In doing so, we will forge shared value for both our organisation and society at large, striving to compose a new chapter of high-quality development.

President **Sui Jun**

About Us

Chongqing Rural Commercial Bank Co., Ltd., formerly known as Chongqing Rural Credit Cooperative, was founded in 1951 and has a 70-year history. In 2003, Chongqing was included among the first batch of pilot provinces and cities for China's rural credit cooperative reform. In 2008, the Rural Commercial Bank with a unified city-wide legal entity was established. In 2010, the Bank successfully listed on Hong Kong's H-share Main Board, becoming China's first listed Rural Commercial Bank and the first listed bank in Western China. In October 2019, the Bank successfully listed on the main board of the Shanghai Stock Exchange, making it China's first A+H share listed Rural Commercial Bank and the first A+H share listed bank in Western China.

As of the end of 2025, Chongqing Rural Commercial Bank (CQRCB) operates a network of **7 branches, 35 primary sub-branches, and 172 secondary sub-branches**, bringing its total number of business outlets to **1,727**. The Bank fully owns one non-banking subsidiary and holds a majority stake in another non-banking subsidiary, engaged in wealth management and financial leasing respectively. Additionally, the Bank holds controlling stakes in 12 rural banks.

The Bank employs approximately **14,000 staff members**. With total assets reaching RMB **1,665.74 billion**, deposits of RMB **1,028.73 billion**, and loans of RMB **797.29 billion**, CQRCB maintains its leading position in Chongqing across all three metrics. Its core tier-1 capital adequacy ratio stands at **12.67%**. **Ranked 22nd** in “China's Top 100 Banks” by comprehensive strength, the Bank achieved a historic high by securing the **112th** spot in The Banker's 2025 “Top 1000 World Banks” ranking—climbing 7 spots from the previous year. It is included in the CSI 300 Index (A-share) and the MSCI Index (H-share). As the largest local financial institution in Chongqing by assets, the Bank possesses the strongest capital base and the most extensive service network in the municipality.

2025 Statistics

Economic Responsibility Performance

Indicator	2025
Operating income (RMB100 million)	286.48
Green credit balance (RMB100 million)	828.17
Balance of agriculture-related loans (RMB 100 million)	2,655.04
Balance of inclusive finance loans to small and micro enterprises (RMB 100 million)	1,446.44

Environmental Responsibility Performance

Indicator	2025
Purchased electricity consumed by the Head Office (MWh)	24,599.19
Daily water consumption of the Head Office (tonnes)	100,511.00
Total energy consumption (MWh)	44,206.34
Total per capita energy consumption (MWh/person)	7.76
Per capita GHG emissions (Scope 1 and Scope 2) (tonnes/person)	3.83

Social Responsibility Performance

Indicator	2025
Total external donations (RMB ten thousand)	480
E-channel transaction ratio (%)	98.37
Number of online banking users (ten thousand)	328.64
Number of mobile banking users (ten thousand)	1,569.57

Awards and honours

NO. 22 The Bank ranked 22nd in the Top 100 Chinese Banks 2025 list released by the China Banking Association.

NO. 462 The Bank ranked 462nd in the China's Top 500 Enterprises 2025 list jointly released by the China Enterprise Confederation and the China Enterprise Directors Association, making it the only banking institution in central and western China to be included.

NO. 112 The Bank ranked 112th in the Top 1000 Global Banks 2025 list published by The Banker magazine, rising by 7 places compared with the previous year and achieving a historic high in ranking.

NO. 310 The Bank ranked 310th in the Fortune China 500 list for 2025, rising by 4 places year-on-year. It secured the 22nd position among all Chinese banks and ranked first among rural commercial banks and western regional banks in China.

NO. 869 The Bank ranked 869th in Forbes' Global 2000 2025 list, climbing 11 places compared with the previous year.

NO. 255 The Bank ranked 255th in the Global Top 500 Banking Brands 2025 and 340th in the China Top 500 Brand Values 2025 lists released by Brand Finance.

NO. 340

The Bank (H-share) was newly included in the MSCI China Index as part of MSCI's latest index review results.

The Bank has been honoured with the 2025 Outstanding Practice Case Award for Listed Companies' Boards of Directors from the China Association of Public Companies.

The Bank's "Digital Transformation Project for Retail Credit" was selected as an Innovative Case in Financial Industry Technology Application Scenarios (2025) by International Data Corporation (IDC).

The Bank was recognised by the China Academy of Information and Communications Technology (CAICT) as a typical case in the fourth collection of Dingxin Cup Digital Transformation Application Scenarios and was awarded the "Pioneering Innovation Award" as a typical case of digital and intelligent transformation for central and state-owned enterprises (2024-2025).

The Bank's "Data Asset Package Empowers Business Self-Service Analysis Innovation Practice" was selected as an outstanding case in digital and intelligent application innovation by the Organising Committee of the Technology Innovation Excellence Case Selection for Rural Financial Institutions.

The Bank won the second prize in the 2025 National Smart Healthcare Insurance Competition hosted by the National Healthcare Security Administration.

The Bank was honoured as the Pioneer in Green Finance of the Year by NetEase News and NetEase Finance at the ESG Trend Forum.

Sustainable Development Strategy and Management

The Bank actively implements the new development philosophy, deeply embeds ESG governance within its development strategy and business operations, and consistently enhances sustainability governance by focusing on the economic, environmental, and social “triple bottom line.” We are committed to refining our ESG strategy and management system, ensuring ESG principles are fully integrated into our corporate culture. In 2025, mainstream ESG ratings such as MSCI of the bank reached an “A” rating.

*On March 23, 2026, the Bank received a notification from MSCI, announcing that it has been awarded an “AA” rating under the newly implemented MSCI ESG 5.0 rating model.

Sustainable Development Strategy

Guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, the Bank comprehensively implements the spirit of the 20th National Congress of the Communist Party of China and all previous plenary sessions, along with arrangements from the Sixth Municipal Committee’s plenary sessions. Upholding Party leadership as the cornerstone and deepening reform as the main thread, we focus on cultivating the three new momentums: digital-driven, industry chain-driven, and scenario-driven. We strive to excel in the “five key priorities” of finance, fully embrace ESG principles, and integrate and serve major national strategies. Leveraging ESG as a catalyst, the Bank aims to build new competitive advantages, support high-quality development, enhance real economy services, and advance the United Nations’ Sustainable Development Goals (SDGs). Building on our pioneering market position in western China and nationwide leadership, we will expand our competitive edge and contribute greater financial strength to Chongqing’s modernisation and its position as the Financial Centre in Western China.

The Bank adheres to a corporate culture defined by “strict separation between professional and personal matters, simplicity and transparency, exercising empathy, teamwork, and the pursuit of excellence.” Guided by its mission to remain “deeply rooted in local communities while serving the public”, it upholds the pragmatic and progressive corporate spirit. Proactively embracing social responsibility, the Bank fulfils its mandate to “serve customers, reward shareholders, empower employees, and contribute to society” through its management practices. It remains dedicated to achieving its vision of becoming “a world-class modern rural commercial bank that is tech-driven, industry-focused, and ecology-oriented.”

Sustainability Management

The Bank attaches great importance to ESG management and constantly improves its ESG management framework. The Bank has built an ESG management framework under which the Board of Directors is responsible for strategic decision-making, the Office of the Board of Directors is responsible for instruction and coordination, and relevant committees and departments are responsible for implementing and coordinating the ESG work, so as to ensure the practice of ESG management concepts in daily operation. The Board of Directors serves as the highest decision-making and responsible body for the Bank’s environmental, social, and governance (ESG) affairs. In 2025, the Bank revised its Articles of Association and the Rules of Procedure for the Board of Directors¹, explicitly assigning the Board’s Strategic Development Committee the responsibility to review the Bank’s management policies and strategies for sustainable development and ESG. The Committee will oversee, inspect, and evaluate the implementation of ESG initiatives, as well as review reports on sustainable development and ESG-related work. The Strategic Development Committee of the Board comprises three or more members, with the Chair of the Committee assumed by the Chairman of the Board.

Stakeholder Engagement

The Bank attaches great importance to communication with stakeholders and constantly expands communication channels. The Bank establishes a regular communication mechanism with stakeholders and listens to the opinions and feedback of stakeholders through multi-channel and multi-form communication activities and takes effective measures to address the concerns of stakeholders in a timely manner, with the goal of building a harmonious stakeholder relationship.

1. The above revised Articles of Association and Rules of Procedure of the Board of Directors will take effect from the date when the revised Articles of Association are approved by Chongqing Regulatory Bureau of the National Financial Supervision Administration.

Stakeholders	Communication Mechanism	Key Requests of Stakeholders	Responses of the Bank
Government and regulatory agencies	<ul style="list-style-type: none"> · Policy guidelines · Regulatory requirements · Work reporting · On-site inspection · Daily review, approval and supervision · Relevant research and discussion meetings 	<ul style="list-style-type: none"> · Implementing national development strategies · Regulating corporate governance and business ethics · Preventing and mitigating financial risks · Continuously increasing employment opportunities 	<ul style="list-style-type: none"> · Supporting national strategies · Serving the real economy · Robust and compliant operations · Identifying and managing risks · Compliant information disclosure
Interbank and industry associations	<ul style="list-style-type: none"> · Normative document · Special reporting · Industry conferences · Other daily communication 	<ul style="list-style-type: none"> · Implementing national economic policies · Facilitating industry sustainability development · Facilitating the construction of a robust and orderly financial system 	<ul style="list-style-type: none"> · Serving the real economy · Innovating green finance · Supporting small and micro businesses · Preventing financial crimes · Carrying out peer exchanges
Shareholders and investors	<ul style="list-style-type: none"> · General Meeting of Shareholders · Regular reporting and information disclosure · Roadshow · Investor research and communication 	<ul style="list-style-type: none"> · Regulating corporate governance · Comprehensive, accurate and timely information disclosure · Sustainable and reasonable investment return · Preventing and mitigating financial risks · Financial technology and digitalisation · Developing green and sustainable finance 	<ul style="list-style-type: none"> · Comprehensive and timely information disclosure · Outstanding business performance · Compliant and robust corporate governance · Comprehensive and rigorous risk control
customers	<ul style="list-style-type: none"> · Company website · WeChat, Weibo and other social media · 95389 customer service centre · Customer care activities · Customer demand and satisfaction survey 	<ul style="list-style-type: none"> · Diverse products · Diverse service channels · Protection of Consumers' legitimate rights and interests · Privacy and information security protection · Benefiting people's livelihood, serving the real economy and technological innovation 	<ul style="list-style-type: none"> · Innovating financial products · Improving service capability · Developing financial technology · Strictly protecting personal data · Improving consumer feedback channels · Responding to customer concerns · Enhancing customer care
Suppliers and business partners	<ul style="list-style-type: none"> · Business exchange and cooperation · Bids and tenders · Bulk Purchase Management Committee · Daily communication 	<ul style="list-style-type: none"> · Fair cooperation opportunities · Fulfilling obligations in good faith · Stable and win-win cooperation · Responsible Procurement 	<ul style="list-style-type: none"> · Supplier due diligence · Supplier anti-corruption supervision · Supplier information disclosure
Non-profit charitable or community organisations	<ul style="list-style-type: none"> · Financial community service · Financial Knowledge promotion · Rural Revitalisation activities · Community and volunteer services 	<ul style="list-style-type: none"> · Harmonious community relationship · Driving community development · Participating in charity events · Serving rural revitalisation 	<ul style="list-style-type: none"> · Serving rural revitalisation · Carrying out charity activities · Financial Knowledge promotion · Preventing
Board of Directors and senior management	<ul style="list-style-type: none"> · Board of Directors · Management meetings · Company activities · Internal communication channels 	<ul style="list-style-type: none"> · Compliant and sustainable development · ESG management · Staff training · Product liability 	<ul style="list-style-type: none"> · Overseeing ESG work · Compliant operations · Strengthening business supervision · Empowering employee growth · Improving service quality
Employees	<ul style="list-style-type: none"> · Trade union · Workers' congress · Employee recreation and sports · Reporting and complaint channels · Employee satisfaction survey 	<ul style="list-style-type: none"> · Reasonable and fair remuneration and benefits · Fair and open promotion channels · Promising human capital development · Protecting the legitimate rights and interests of employees · Caring for the employees 	<ul style="list-style-type: none"> · Protect rights and interests of employees · Caring for employee health · Enhancing employee training · Expanding career development channel · Building a positive corporate culture

Double Materiality Analysis

In compliance with the sustainability disclosure requirements of the Ministry of Finance, the Shanghai Stock Exchange, and the Hong Kong Stock Exchange, and in alignment with the characteristics of the banking industry and the Bank’s business operations, we conducted due diligence and stakeholder engagement through multiple channels—including questionnaire surveys and expert review panels. This process enabled us to identify and analyse the materiality of sustainability-related topics across two dimensions: “Impact Materiality” and “Financial Materiality”.

Identification of topics

By examining macro policies, regulatory requirements, and industry trends, the Bank assessed ESG indicators prioritised by capital markets and investors. We analysed the Bank’s business model, development strategy, operational activities, financial status, performance outcomes, and market valuation. This was complemented by in-depth interviews with management and industry experts, as well as stakeholder questionnaires. Through this integrated approach, we identified ESG-related topics that could influence stakeholder decision-making and evaluations.

Assessment of topics

The Bank assesses the importance of ESG topics based on the analysis of the results of the questionnaire survey and the feedback obtained from daily communication with stakeholders, comprehensively considers the relative importance of the topics to internal and external stakeholders and ranks the topics, taking into account opinions from industry experts.

· Impact Materiality Assessment

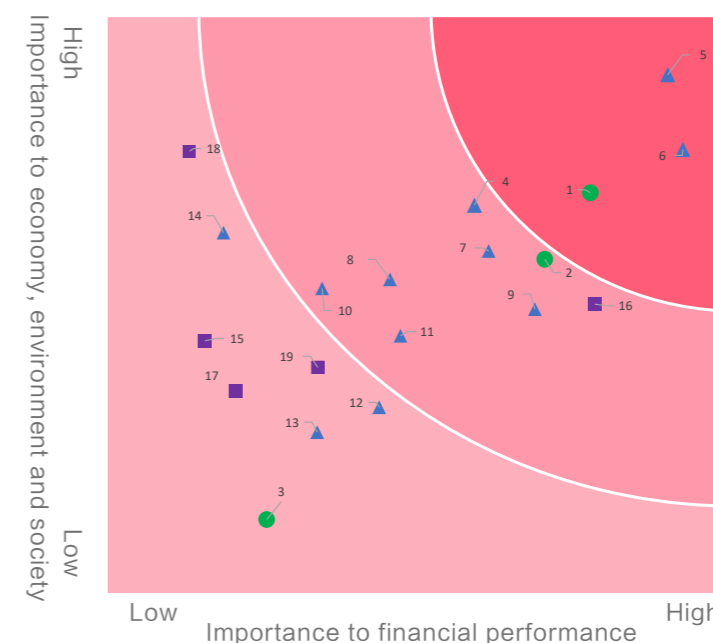
Impact Materiality Assessment evaluates whether the Bank’s performance on specific topics could generate actual or potentially significant impacts on the economy, society, and environment.

· Financial Materiality Assessment

Financial Materiality Assessment evaluates whether a topic is expected to significantly affect the Bank’s business model, operations, development strategy, financial position, operating results, cash flows, financing methods and costs, etc., in the short, medium, and long term. This assessment is conducted across two dimensions: likelihood and magnitude of impact. It considers both the probability of financial risks/opportunities related to the topic materialising and the scale of financial consequences should those risks/opportunities occur.

Topic analysis and disclosure

Based on the combined results of impact and financial materiality assessments, the Bank develops a double materiality matrix. Key topics identified through this matrix are prioritised for disclosure in this report to address the concerns of market participants and stakeholders.



No.	Important issues
1	Addressing Climate Change
2	Develop green finance
3	Promote green operations
4	Support national strategies
5	Develop inclusive finance
6	Serve rural revitalisation
7	Protect rights and interests of consumers
8	Optimize customer service
9	Ensure data security and customer privacy
10	Pursue innovation-driven growth
11	Improve supply chain management
12	Protect rights and interests of employees
13	Promote development of employees
14	Contribute to society
15	Improve corporate governance
16	Comprehensive risk management
17	Compliant operations
18	Stakeholder engagement
19	Anti-corruption and bribery

E nvironment

Taking Concrete Actions in Line with the National Carbon Goals to Drive Comprehensive Green Transformation

The Bank actively supports the carbon goals through concrete actions, embedding sustainability across its development strategy and daily operations. The Bank continuously refines its green governance framework, optimises green finance policies, and enriches its green financial product portfolio. Simultaneously, it proactively addresses climate-related risks and opportunities, vigorously promotes energy conservation, emission reduction, and green office initiatives, and strives to build a resource-efficient, eco-friendly institution.



United Nations Sustainable Development Goals (SDGs)



Addressing Climate Change

The Bank recognises climate change response as a critical component of sustainability. It incorporates climate considerations into risk management processes, actively identifies and assesses climate risks and opportunities, conducts targeted environmental risk stress tests, and continuously enhances climate risk measurement and analysis capabilities to ensure the Bank’s robust development.

Governance

To effectively manage climate-related risks, the Board of Directors reviewed and approved the Basic Policy of Risk Management to include green finance and sustainability as basic risk management principles. It stipulates that the Bank’s comprehensive risk management system should be aligned with its green finance and sustainability requirements and be adjusted according to environmental changes. In March 2025, after the review and approval by the Board of Directors, the Bank issued the annual risk appetite statement and continued to characterise the “environmental, social and governance (ESG) risks” as an independent risk type, with the risk rating of “robust”.

Strategy

The Bank closely monitors the impact of climate risks, actively identifies climate change-related risks and opportunities, and regularly analyses and assesses them to formulate response measures.

Risk types	Description	Duration of impact	Potential financial	Response
Physical risks	Acute physical risks Climate changes, especially extreme weather conditions, will cause significant losses to the real economy, which could result in a sudden rise in the operating costs of business enterprises, or even bankruptcy threats.	Short-term	Increase in operating costs Decline in operating profit	<ul style="list-style-type: none"> The Bank has formulated Emergency Plan for Natural Disaster to clearly stipulate the procedures for reporting and handling natural disasters, so as to help its organisations and personnel at all levels control losses in a timely manner. The Bank built an industry-leading disaster recovery system of “Three Centres in Two Places”. The primary data centre, local secondary centre and remote secondary centre are located in the main urban area of Chongqing and Wanzhou. These centres are working in active-active mode for the import-ant information system to effectively reduce the potential climate risks. The Bank has developed an Emergency Response Plan for Severe Weather to ensure routine inspections and risk identification. Special inspections are conducted to address, in a timely manner, risks and hazards posed by severe weather to buildings.
	Chronic physical risks Climate changes may lead to damage or devaluation of collaterals in disaster-stricken areas, which may affect the operation and loan quality of banks.	Medium-term Long-term	Increase in operating costs	

Risk types	Description	Duration of impact	Potential financial	Response
Transition risks	Policy and legal risks Environmental standards and a series of rules and regulations have been issued to banks at home and abroad. Institutions that fail to achieve business transformation in time in accordance with regulatory requirements will face policy and regulatory risks.	Medium-term Long-term	Decline in operating profit	We are strictly controlling the financing for “Two High” projects and continue to apply the “One-vote Veto” to financing projects that do not meet China’s industrial policies or energy consumption and emission standards.
	Market risks With the development of sustainable investment, investors may change their investment preferences under the influence of sustainable investment and green investment mindsets; under the green development policy, customers’ needs for banking products and services may change.	Short-term Medium-term Long-term	Decline in operating profit	
	Reputational risk Stakeholders are increasingly focused on sustainability-related issues. Environmental violations or negative events involving clients receiving credit facilities or projects could adversely affect the Bank’s reputation.	Short-term Medium-term Long-term	Increase in operating costs	

Opportunity types	Description	Duration of impact	Potential financial	Response
Products and services	Climate changes drive the market demand for green finance. Banks can develop green credit, green bonds and ESG investment products to support renewable energy, energy conservation and environmental protection projects, which meets customers’ needs for sustainable finance, and improves the banks’ market competitiveness	Short-term Medium-term Long-term	Increase in operating income	<ul style="list-style-type: none"> By innovating financial products such as green credit, green bonds, green leasing, and transition loans, the Bank aims to expand its green customer base and capture new markets in emerging sectors like transition finance. The Bank issued the Credit Orientation Guidelines Guidance, which was a credit policy prioritising the support for green credit industries; the Bank also prioritised its support for the green industrial transformation projects that meet the requirements of China’s Green Industry Guidance Catalogue. <p>For industries undergoing green transition, we have launched green credit products such as “Clearing Loan”, “Green Loan on Electricity”, “Solid Waste Loan”, and “Carbon Emission Quota-backed Loan” to strongly support green projects with significant environmental benefits. We also set up a green review and approval channel to provide preferential interest rate to green projects; and prioritised maintaining the credit scale for green enterprises and green projects.</p>
Resource efficiency and energy sources	Banks can optimise the operation process, reduce energy consumption and reduce carbon footprint through digital technology.	Short-term Medium-term Long-term	Reduced operating costs	We practise the low-carbon principle in daily operations, carry out green and energy-saving transformation, and reduce resource consumption, carbon emissions and water consumption, among other measures.

● Impact, Risk and Opportunity Management

The Bank fully implements the new development philosophy. Starting from strategic planning, internal controls, risk management, product innovation, and business development, it enhances the institutional framework and execution capabilities related to environmental risk management, guarding against various risks arising from high energy consumption and high pollution. Aligned with the carbon peaking and carbon neutrality goals, the Bank focuses on providing credit support for industries including energy conservation and carbon reduction, environmental protection, resource recycling, green and low-carbon energy transition, ecological conservation, restoration and utilization, green infrastructure upgrades, and green services. It proactively explores new models and approaches for financial support to green development. The Bank strengthens credit management for high-energy-consumption and high-emission industries such as coal, steel, cement, electrolytic aluminium, flat glass, and coking. This includes controlling the total credit allocation to these sectors, conducting thorough risk assessments, and effectively resolving credit risks to safeguard the security of credit assets.

ESG Risk Management

The Bank implements full-process management for environmental and social risk. Credit customers are classified into three categories (A, B, C) based on their environmental and social impact, subject to dynamic management. The classification outcomes are applied across processes before, during and after loan issuance. Additionally, the Bank’s credit approval policies have incorporated climate change risk considerations, actively implementing national environmental and climate policies.

Full-process management of environmental and social risks

<p>Pre-lending process</p>	<p>Based on the characteristics of the customer and the industry and region where the project is located, the Bank specifies the contents of and measures for environmental and social risk due diligence, prepares a compliance documents list and compliance risk review list related to environmental and social issues, and ensure that the customer-related risk points can be effectively and dynamically controlled to meet compliance needs.</p>
<p>Lending process</p>	<p>Based on the nature and severity of environmental and social risks faced by customers, the Bank specifies reasonable credit authorisation and approval process and adopts “one vote veto” for non-compliant customers. Once a credit customer faces potential environmental hazards, the loan issuance would be suspended. The Bank urges customers to strengthen environmental and social risk management by clarifying contract terms.</p>
<p>Post-lending process</p>	<p>The Bank adopts targeted post-lending management measures for customers with significant environmental and social risks, strengthens the dynamic monitoring and analysis of customers’ environmental risks, makes timely adjustments in asset risk classification and other aspects, establishes and improves the internal reporting system and accountability system for customers’ major environmental and social risks, and reports to the regulatory authority in a timely manner in case of any major environmental and social risk events.</p>

For environmentally sensitive industries, the Bank prudently assessed environmental risks and continuously improved corresponding credit policies in strict accordance with internal and external environmental policies. First, the Bank incorporates environmental information into the credit access criteria; that is, credit applicants should abide by the laws and regulations related to energy conservation and environmental protection, conscientiously fulfil the obligation to disclose energy use and environmental information, and strictly implement the national and local standards on energy conservation and waste discharge. Second, the Bank actively supports projects that have made significant contributions to reducing the overall energy consumption of the industry and fulfilling environmental responsibilities, projects that reduce environmental pollution, and green investment projects approved by relevant national departments. Third, the projects should strictly implement the environmental impact assessment system, and exhaust gas and wastewater discharge should meet the national and local air and water pollutant discharge standards and total volume control requirements.

Incorporating ESG into Credit Policies

The Bank has issued institutional documents such as the Three-Year Action Plan for Green Finance Reform of Chongqing Rural Commercial Bank Co., Ltd., Opinions on Advancing Green Finance in 2025, Guiding Opinions on Developing Green Credit, and Green Credit Development Guidelines. Green clauses have been embedded into over 20 credit-granting systems, promoting the healthy and stable growth of green finance through institutional development.

In accordance with the 2025 Credit Allocation Guidelines, the Bank classified the green credit industry as a “Priority Support” category for 2025. The overall credit policy was defined as “prioritising projects, actively supporting, optimising credit allocation, and adopting a classification-based approach.” Guided by green finance policies and the Chongqing Municipal Government’s recommendations for the 14th Five-Year Plan, the Bank focused on two major directions in the green credit sector in 2025: providing loans for strategic emerging industries such as new energy and new energy vehicles; and offering loans for energy-saving and environmental protection projects and services. Fully integrating external policy directions and the current development of the green credit market, the Bank’s green credit initiatives targeted the following two areas corresponding to these directions:



Loans for new energy and other strategic emerging industries

The new energy production sector refers to industries utilising non-fossil energy sources such as wind energy, solar energy, hydro energy, biomass energy, geothermal energy, marine energy, and nuclear energy. According to the Bank’s credit allocation, this sector focuses primarily on solar power, wind power, and biomass power industries, based on a key summary of the background of the renewable energy production sector.



Loans for energy conservation and environmental protection projects and services

Energy conservation and environmental protection industry refers to the industry that provides technical bases and equipment for energy conservation, circular economy development and environmental protection, mainly including energy conservation service industry, resource recycling industry and environmental protection equipment industry, and involving energy conservation and environmental protection technology and equipment, energy conservation products and services.

Special Stress Tests on Environmental Risks

In 2025, the Bank actively conducted a special environmental risk stress test to prudently assess the impact of environmental risks on the overall asset quality of the Bank, including indicators such as the non-performing loan ratio and capital adequacy ratio. The stress test targeted corporate client loans in high-carbon industries such as chemicals, power, non-ferrous metal smelting, and steel smelting. Using a bottom-up approach, pressure scenarios were set at the client operational level, assuming that factors such as rising carbon prices, an increase in the proportion of paid allowances, and higher costs of emission-reduction technologies would lead to declines in client indicators like operating income and profit margins, as well as an increase in default probabilities. This, in turn, would affect non-performing loans, net capital, and risk-weighted assets, thereby determining changes in the non-performing loan ratio and capital adequacy ratio under the stress scenarios. Based on the stress test results, high-carbon industries with significant impacts on the Bank were identified, and relevant risks were promptly highlighted.

Indicators and Targets

The Bank continuously strengthens the deep integration of climate risk management with green finance development. It has formulated the Three-Year Action Plan for Green Finance Reform (2025–2027), setting the overarching goal of achieving “four areas of leadership and three major breakthroughs.” The Bank is actively building itself into a technology-driven, industry-focused, and ecology-oriented green bank. By 2027, it aims to achieve the following targets: exceed RMB 100 billion in outstanding green loans, serve over 4,000 green clients, lead in western China in digitalisation and service efficiency for green finance, and rank among the top listed banks in ESG performance. Additionally, the Bank plans to achieve breakthroughs in building a carbon finance product system, providing low-carbon transition services for high-carbon industries, and offering financial support for biodiversity protection.

The Bank continues to refine its methodology for measuring the environmental benefits of green projects and accounting for carbon emissions, enhancing the quality of carbon emissions data and promoting low-carbon transformation in both its own operations and its services to the real economy.

For more indicators related to green finance and green operations, please refer to the sections “Green Finance” and “Green Operations.”



Green Finance

To thoroughly implement the decisions and arrangements of the CPC Central Committee and the State Council on accelerating the comprehensive green transformation of economic and social development, and to further advance the “five priorities” in finance—particularly green finance—we will focus on key areas of green finance and coordinate efforts to reduce carbon emissions, control pollution, expand green initiatives, and foster economic growth. Based on actual operational conditions, the Three-Year Green Finance Reform Action Plan (2025 – 2027) has been formulated. Centred on “digital-driven precision customer identification, chain-based customer expansion through industry linkages, product innovation for empowerment, and group-wide collaboration for co-creation”, and guided by the overarching goal of “four leaderships and three breakthroughs”, we will actively build a technology-driven, industry-focused, ecology-oriented green bank to promote the high-quality development of green finance.

Overarching Goal



Four Key Achievements

- Green credit loans balance exceeding RMB 100 billion
- Over 4,000 green clients served
- Leading the western region in digitalisation and service efficiency for green finance
- ESG performance ranking among the top listed banks



Three Breakthroughs

- Breakthrough in carbon finance product system development
- Breakthrough in financial support for low-carbon transition in high-carbon industries
- Breakthrough in financial support for biodiversity conservation

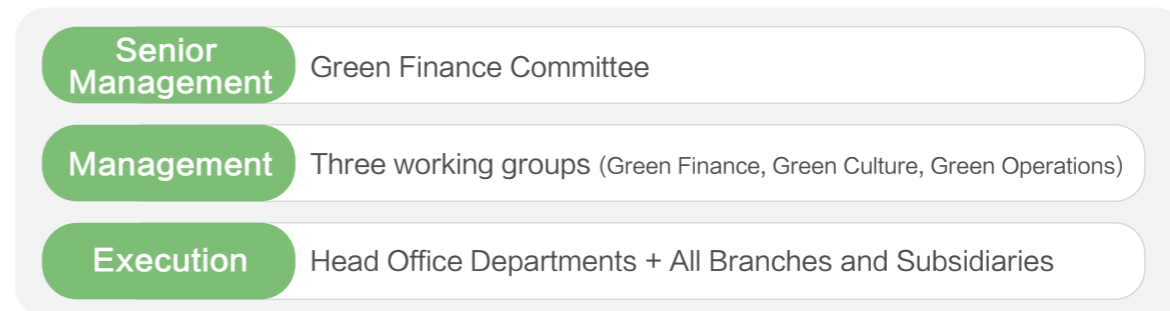
In 2025, the Bank set a target of achieving a net increase of RMB 12 billion in green credit. As of the end of 2025, the Bank’s total green credit balance¹ reached RMB 82.817 billion, marking a net growth of RMB 15.064 billion since the end of the previous year under the same caliber – an increase of 22.23%, surpassing the average loan growth rate across the Bank.

Note 1: For the statistical criteria, please refer to the Notice of the People’s Bank of China, the China’s National Financial Regulatory Administration, and the China Securities Regulatory Commission on Issuing the Catalog of Projects Supported by Green Finance (2025 Edition).

Optimising the Green Finance System

The Bank has established a “1+3+22+N” group-wide green development governance structure, comprising a Green Finance Committee and three dedicated working groups—Green Finance, Green Culture, and Green Operations. This framework spans all head office departments and institutions across the Group, forging a collaborative model of “top-down coordination, cross-functional synergy, and comprehensive coverage.”

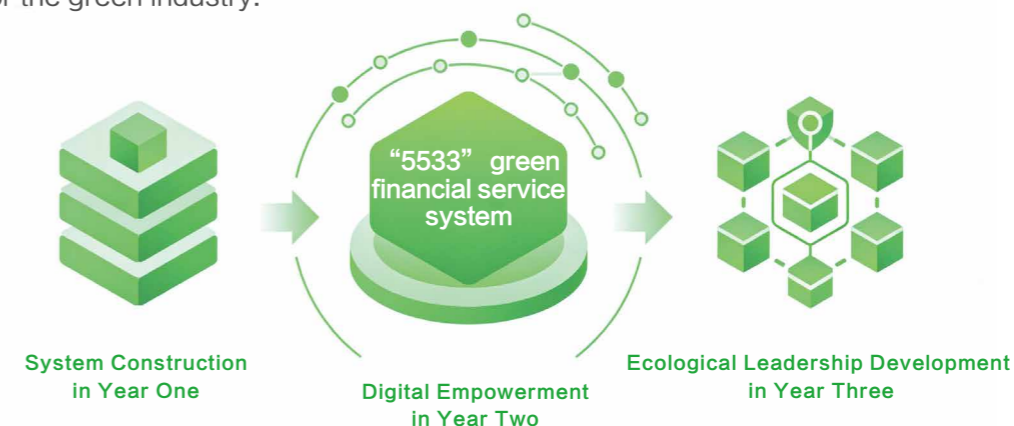
“1+3+22+N” Green Development Framework



The Bank strictly followed the Detailed Rules of Work of the Strategic Development Committee under the Board of Directors, defining the functions related to green finance development, submitting major issues and strategic plans related to green finance to the special committees and the Board of Directors for deliberation, and promoting the development of green finance at the corporate governance level with a top-down approach.

Building a Green Financial Service System

To achieve the goals of its three-year green finance reform initiative, the Bank has established the “5533” green financial service system. Guided by a progressive roadmap— “System Construction in Year One, Digital Empowerment in Year Two, and Ecological Leadership Development in Year Three”—the Bank continuously enhances the quality and efficiency of its services for the green industry.



The “5533” Green Financial Service System

5

Targeting Five Green Industrial Clusters

Aligned with Chongqing’s green industry development strategy, the Bank focuses deeply on five core clusters: Green Manufacturing, Green Energy, Green Transportation, Ecological & Environmental Protection, and Green Agriculture. Utilising a core enterprise-centric approach with supply chain extension, it delivers holistic financial solutions. This directs capital towards key industries, critical segments, and pivotal enterprises, supporting Chongqing in developing a clustered green industry ecosystem.

5

Implementing Five Digital Practices

Leveraging digitalisation to address information asymmetry, the Bank has built a unified green data foundation and upgraded five digital practices: intelligent identification capabilities, intelligent classification of environmental and social risks, exploration of corporate carbon account development, and the creation of a green AI knowledge assistant. This establishes an end-to-end technical support system—“Data Collection – Intelligent Analysis – Use Case”—enabling precise, efficient, and intelligent green financial services.

3

Enhancing ESG Ratings from Three Dimensions

Focusing on information disclosure, green operations, and green image building, we will comprehensively elevate the Bank’s ESG ratings and establish ourselves as an industry-leading model of a green bank.

3

Refining Three Safeguard Mechanisms

By leveraging institutional safeguards to stimulate internal momentum, we will establish a cross-functional business collaboration mechanism, refine the green finance assessment system, and strengthen talent development mechanisms. This will build an institutional framework characterised by “collaboration across all departments, robust assessment, and effective incentives”, driving the scaled and sustainable development of green finance.

In 2025, the Bank issued the Guidelines on Advancing Green Finance in 2025, focusing on the city’s major strategies, strengthening financial safeguards, and supporting the green transition of the economy and society. The document outlines seven key areas of specific measures, ensuring strong support for accelerating green transformation through a series of targeted initiatives.

Prioritising Strategic Initiatives

We focus on major green strategic projects—particularly clean energy and green manufacturing—with reinforced policy support.

Driving Service Innovation

We develop comprehensive ecological service packages, pioneer integrated Green Plus models and innovate financial instruments including environmental rights financing.

Enhancing Incentive Frameworks

We improve the performance evaluation system and increase policy support tilt towards credit and pricing.

Facilitating Policy Implementation

We strengthen cross-departmental coordination and industry collaboration, leveraging monetary policy tools effectively.

Advancing Digital-Intelligent Integration

We utilise fintech to elevate service delivery and risk management capabilities through enhanced digitisation and intelligence.

Strengthening Risk Management

We upgrade environmental and social risk management mechanisms while enhancing disclosure quality.

Cultivating Green Culture

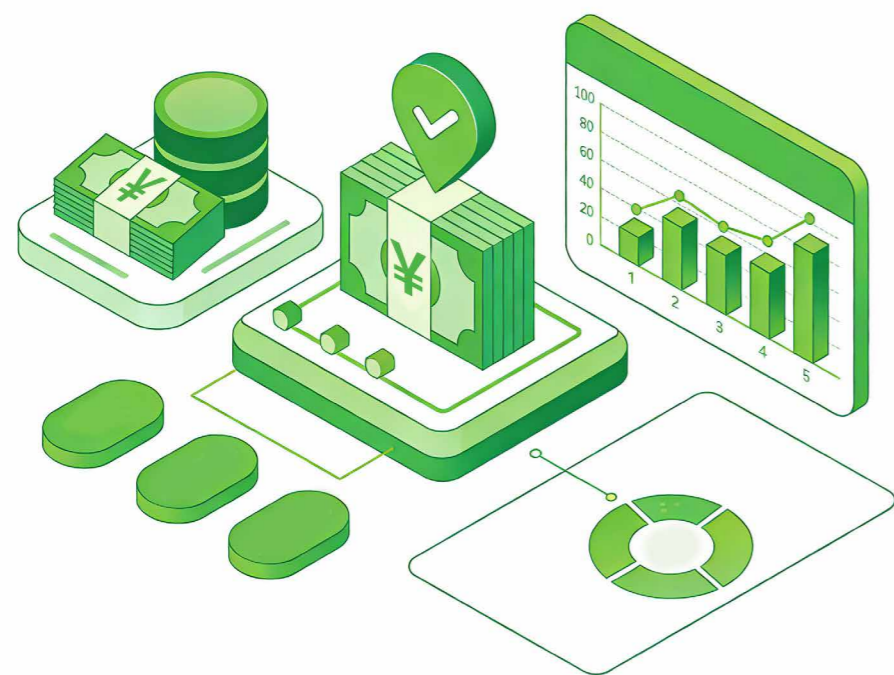
We promote multi-channel education, implement green office initiatives, and encourage sustainable commuting practices.

● Innovative Green Financial Products

The Bank has vigorously developed green finance businesses such as green credit and green bonds, actively explored innovations in green financial products, and built a multi-dimensional green finance product system to enhance its green financial service capabilities. Since its inclusion in the Carbon Reduction Support Tools framework, the Bank has cumulatively disbursed RMB 3.759 billion in carbon reduction loans, driving an annual carbon emissions reduction of 2.4395 million tonnes, with the disbursement volume ranking among the highest in the city.

Green Credit

The Bank continues to strengthen financial support for the green transportation, green manufacturing, and clean energy industries. It has launched a series of green loan products, including the “Green Growth Loan”, “Green Commercial Vehicle Loan”, “Clean and Renewable Energy Revenue-backed Loan”, “Green Power Loan”, “Carbon Emission Quota Pledged-Loan” and “Solid Waste Loan”. Simultaneously, the Bank has launched a Green Credit Management System. This system achieves end-to-end online management of the green credit process through real-time data exchange with business systems. Leveraging big data and artificial intelligence technologies, it enables intelligent, rapid, and accurate identification and verification of green credit. Additionally, the system incorporates a professional environmental benefit calculation model to achieve automated measurement of environmental benefits, enhancing the accuracy of environmental benefit calculations for green loan projects. Furthermore, the Bank has implemented green labelling on the HuiSi platform. This includes completing the online tagging of green factories, enterprises holding national carbon emission quotas, and clients with environmental credit ratings. This initiative supports branch offices in conducting precision marketing and achieving precise alignment with green credit policies.



Case Launching Chongqing’s first product carbon footprint-linked loan

A Chongqing-based wire and cable manufacturer, awarded the title of “National Green Factory” by China’s Ministry of Industry and Information Technology (MIIT), obtained Product Carbon Footprint certification reports and certificates for its power cables, verified through accounting and certification by a professional third-party institution. As the company expanded operations, it required working capital financing. Upon identifying this need, Liangjiang Sub-branch proactively approached the manufacturer. The sub-branch introduced its innovative Product Carbon Footprint-linked credit solution—a product designed to reduce financing costs while incentivizing enhanced carbon management throughout the product lifecycle. Guided by Chongqing Rural Commercial Bank headquarters, Liangjiang Sub-branch rapidly executed a tailored credit plan. This resulted in the successful signing of the loan contract and the timely disbursement of a RMB 30-million Product Carbon Footprint-linked loan.

Case Issuing green loans to support red tourism projects

Shihao Town in Qijiang District, the sole passage of the Central Red Army’s Long March in Chongqing, witnessed pivotal historical moments such as the Fourth Crossing of the Chishui River and the Defence of the Zunyi Meeting. It is also home to numerous immovable revolutionary relics and heritage sites, including the former headquarters of the First Red Army Corps, the Shihao Red Army Martyrs’ Cemetery, and the Shihao Red Army Bridge. These invaluable red resources represent not only the shared spiritual wealth of the Chinese nation but also a unique advantage for Qijiang District in developing red-themed cultural tourism. Extending credit support to this project aligns with the scope of green rural tourism while serving as a tangible action to bolster red tourism initiatives, carrying profound significance.

In 2025, upon learning of the financing needs for the Shihao Town Red Culture Town Upgrade Project (Phase I), the Bank proactively conducted project research and discussed financing solutions. By organically integrating green industries with red tourism, the Bank ultimately approved a credit line of RMB 180 million for the project. This timely support facilitated the development of the red tourism initiative, ensuring smooth project progress and contributing to the enhancement of the Shihao red culture town.



Image: The Long March Dripping Water Bridge



Image: Former Residence of Wang Liang, Commander of the Fourth Red Army

Transition Loans

In accordance with the Notice of the Chongqing Branch of the People’s Bank of China on Monitoring Transition Loan Indicators Under the ‘885’ Comprehensive Evaluation System (Yu Yin Fa [2025] No. 19) and relevant requirements, the Bank has formulated the Implementation Plan for Transition Loans of Chongqing Rural Commercial Bank to support high-carbon industries in pursuing green and low-carbon transitions. The Bank has cumulatively issued over RMB 400 million in transition loans, covering sectors such as nonferrous metals, chemicals, and agricultural farming, to facilitate green and low-carbon transformation for high-carbon production enterprises.

Case “Carbon Labelling + Transition Finance” model supports low-carbon transformation of agricultural enterprises

The Dazu Black Goat, a nationally protected livestock breed listed in the National Catalogue of Livestock and Poultry Genetic Resources, is a key focus in Dazu District. A local enterprise engaged in the full-industry-chain development of Dazu Black Goat operates as an innovative business integrating natural free-range farming, standardised breeding, slaughtering, primary processing, cold-chain logistics, deep processing, restaurant chains, and sales. By consolidating resources across the industrial chain, the company not only enhances the quality and market competitiveness of the black goat products but also creates substantial employment opportunities for local villagers, driving economic growth in surrounding areas.

To facilitate the client’s low-carbon transition, Dazu Sub-branch referred to green and low-carbon transition finance standards to assist in formulating a green transformation plan. Carbon footprint information is now displayed on product packaging, guiding consumers toward low-carbon choices. Simultaneously, the Bank introduced preferential policies linking carbon labelling certification to loan interest rates, providing the client with low-cost financing. This initiative alleviates the company’s funding pressures and propels the black goat industry toward a green, low-carbon, and sustainable direction.

Case “Integrated Livestock Emission Reduction + Transition Finance” model supports agricultural carbon reduction and pollution control

The Bank conducted an in-depth analysis of Rongchang District’s livestock industry and pioneered the “Integrated Livestock Emission Reduction + Transition Finance” model. This initiative actively supports the low-carbon transition of the livestock sector through tailored short-, medium-, and long-term financial service plans.

- For the short-term plan, we actively assist enterprises in adopting digital large-scale breeding methods. By introducing advanced breeding equipment and technologies, precise environmental control is enabled, enhancing feed efficiency and reducing energy consumption. Simultaneously, a digital breeding management system is established to enable real-time monitoring and data analysis of the breeding process, providing robust support for scientific breeding practices.

- In the medium-term plan, enterprises are guided to convert livestock and poultry manure into organic fertilisers, effectively achieving resource utilisation of manure waste. This involves constructing manure treatment facilities to process livestock and poultry manure through harmless treatment, producing high-quality organic fertilisers. These organic fertilisers not only improve soil quality and increase crop yields but also reduce the use of chemical fertilisers and mitigate agricultural non-point source pollution. Additionally, by selling organic fertilisers to surrounding farmers, enterprises can generate additional revenue streams.
- In the long-term plan, enterprises are guided to adopt low-carbon practices throughout the entire industrial chain of egg production—from the breeding phase to manure emission reduction during production—thereby lowering carbon emissions across the egg industry. This is achieved by optimising breeding processes, improving feed formulations, and strengthening disease prevention and control measures to reduce carbon emissions during poultry farming. Simultaneously, upgrades to manure treatment facilities will enhance processing efficiency, further reducing manure emissions.

Green Bonds

The Bank formulated the Detailed Implementation Rules for Green Financial Bonds of Chongqing Rural Commercial Bank, specifying the division of responsibilities of the green financial bonds management department, project evaluation and screening, management of the raised funds, third-party certification, information disclosure and other management regulations, which standardised the issuance process of green financial bonds. During the reporting period, in accordance with the Green Bond Endorsed Projects Catalogue, the Bank established an eligible project portfolio for its issued green financial bonds. The raised funds, approved by applicable laws and regulatory authorities, were allocated to support green projects delivering significant environmental and social benefits. These include projects in energy conservation and environmental protection, clean energy, ecological environment industries, and green infrastructure upgrades. Concurrently, the Bank conducted tracking management on the use of proceeds and regularly disclosed reports on fund utilization to ensure investments genuinely promoted energy-saving and emission-reduction outcomes. As of end-2025, the Bank had issued four green financial bonds totalling RMB 7 billion, including one carbon neutrality-themed green bond (RMB 1 billion) and one bond aligned with the China-EU Common Ground Taxonomy (RMB 2 billion)

In 2025, the Bank successfully underwrote a privately placed green debt financing instrument for Chongqing Changshou Investment Development Group Co., Ltd., with an issuance size of RMB 100 million. The proceeds were used to repay existing green debt, marking Chongqing’s sole privately placed green debt instrument that year.

In 2025, Golden Credit Rating International Co., Ltd. rated the Bank’s existing “22 Chongqing Rural Commercial Bank Green Bonds” as AAA.

Green Office Initiatives

The Bank vigorously promotes green office practices, leveraging paperless workflows, energy conservation, and resource optimisation to reduce resource consumption and enhance asset utilisation. To firmly advance low-carbon operations, the Bank formulated the “2025 Green Finance Work Plan”, setting explicit targets: per capita electricity consumption at the headquarters must not exceed 6,000 kWh/year, and per capita water usage must not exceed 50 tonnes/year. Targeted measures have been implemented to achieve these annual goals.

 <p>Power use management</p>	<ul style="list-style-type: none"> · All office spaces at the headquarters are fully equipped with LED energy-saving lighting. · We formulate and implement targeted power-saving measures and rationally adjusting indoor temperatures. · The office buildings comprehensively utilise LED energy-efficient lighting and continuously optimise air conditioning and elevator operation strategies. In the face of high-temperature challenges during the summer of 2025, a three-tiered energy-saving operation strategy was established. Real-time energy consumption data was analysed, and dynamic adjustments were made to energy-saving measures at the headquarters and backup centre based on actual needs, ensuring the smooth completion of peak summer operations.
 <p>Water use management</p>	<ul style="list-style-type: none"> · Detailed water conservation plans for the buildings have been formulated, with purified water dispensers fully accessible throughout all office buildings. · Through enhanced employee awareness campaigns and other initiatives, bottled water consumption is minimised wherever possible.
 <p>Vehicles use and business travel management</p>	<ul style="list-style-type: none"> · Promoting energy-efficient and low-carbon travel, the Bank has significantly increased the proportion of new energy vehicles across its fleet. · Strengthening centralised arrangements, we minimise vehicle dispatch for trips with fewer than two passengers per trip. In principle, business vehicles such as SUVs or off-road vehicles will not be dispatched for groups of four or fewer.
 <p>Paper use management</p>	<ul style="list-style-type: none"> · Actively implementing paperless office initiatives, reducing unnecessary printing expenditures such as equipment and consumable usage as well as document compilation. · For daily printing and copying, duplex mode is prioritised to minimise unnecessary colour printing. · Procuring cost-effective compatible consumables and extend their service life.
 <p>Waste management</p>	<ul style="list-style-type: none"> · The Head Office has consistently implemented waste sorting by placing signage at all collection points. · In 2025, the recycling rate reached 90% of total procurement volume (approximately 710 items), with all consumables entrusted to qualified third-party agencies for recycling and disposal. · Clear standards for office equipment and consumables allocation have been established, aiming to reduce consumable usage by 50% by 2025, thereby minimising resource consumption at the source. · The “use until fully utilised” principle for office equipment is enforced to maximise its value. An idle asset allocation mechanism has been created to optimise internal resource sharing and enhance asset utilisation efficiency.

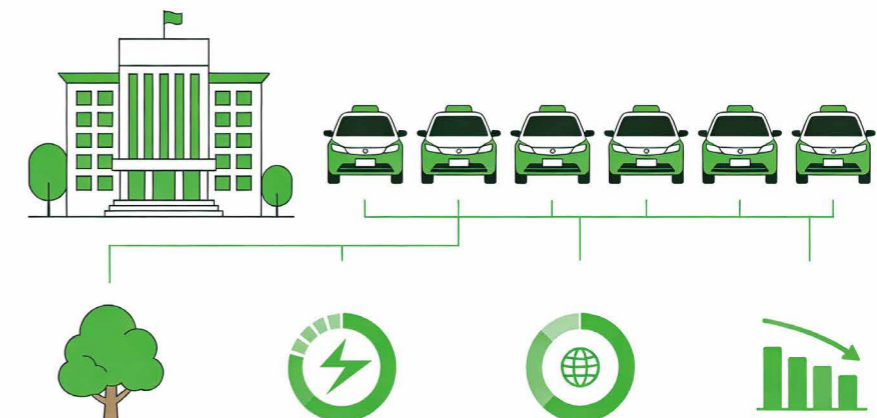
In 2025, the Bank continued to strengthen digital operations and advance green management through online platforms.

 <p>Digital Office Processes</p> <p>Multiple administrative services have been integrated into online workflows via the Yujian platform, enabling intelligent management.</p>	 <p>Platform-Based Office Supplies Procurement</p> <p>Suppliers' proprietary platforms facilitate online ordering, achieving intelligent cost control, direct delivery, and improved efficiency.</p>	 <p>Digital Conference Services</p> <p>Tablets, mobile TVs, and other digital devices are fully utilised to reduce paper-based office supplies, supporting low-carbon meetings.</p>	 <p>Systematised Business Travel Platform</p> <p>A business travel platform has been launched, enabling real-time tracking of travel data and online expense management, effectively boosting operational efficiency.</p>	 <p>Smart Service Scenarios</p> <p>Elevator display systems have been upgraded from static to dynamic mode, broadcasting real-time financial news, updates, and promotional information.</p>
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Green Procurement

In line with practical operations, the Bank promotes green and low-carbon principles in procurement activities, prioritizing the purchase and use of raw materials, products, and services that contribute to environmental protection—such as those that conserve energy and materials.

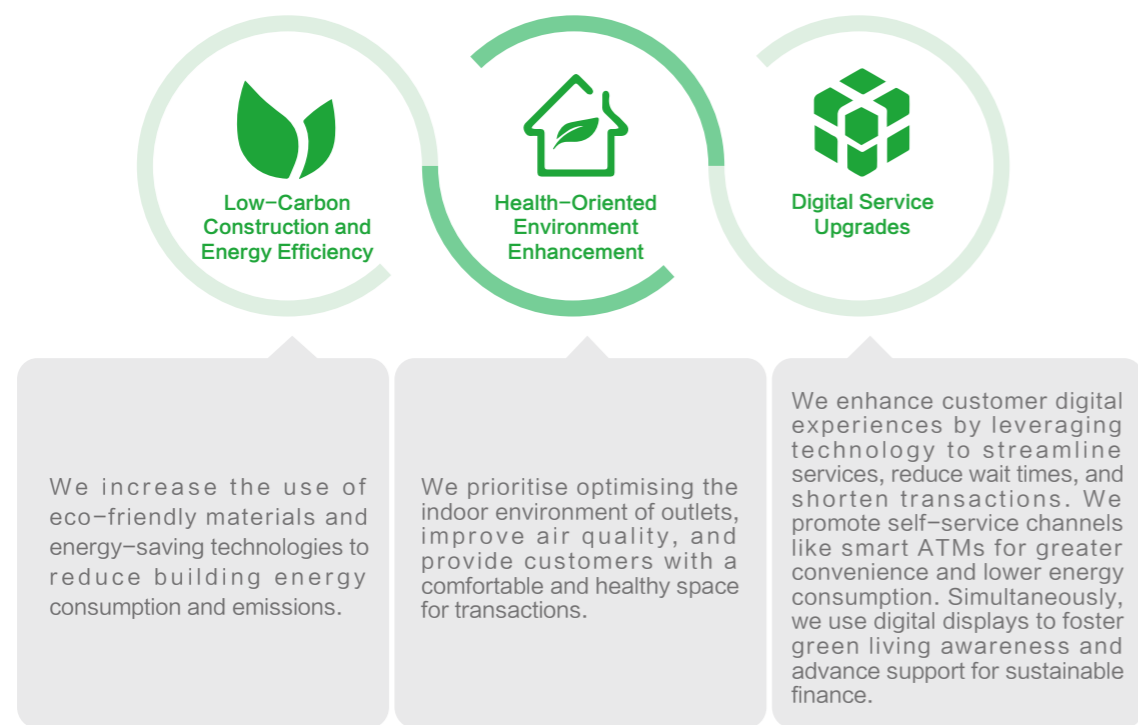
Through open tendering, the Bank conducted centralised procurement of new energy vehicles to support official business trips and operational needs at all branch outlets. By the end of 2025, the Bank had procured a total of 57 new energy vehicles, which are expected to reduce annual carbon dioxide emissions by approximately 125 tonnes—equivalent to planting over 8,000 trees. Concurrently, the Bank has steadily advanced the centralised procurement of canteen supplies across all branches, formulating a centralised procurement plan for ingredients, sorting food categories, and completing the group-wide procurement of standardised ingredients with the system operational.



Green Outlets

In 2025, the Bank will comprehensively upgrade its outlets to be low-carbon, intelligent, and health-focused, building a green service space for sustainable operations.

Green Outlet Development



Environmental Control Measures for Outlet Renovations

For the centralised procurement for outlet renovation projects in 2025, compliance with various environmental regulations and pollutant emission standards was prioritised. Key requirements include: All wood-based substrate boards, finishing materials, paints, coatings, and marketing signage system components must utilise E1-grade or superior environmentally certified materials. Raw materials for marketing signage systems must adhere to the E1 standard or higher. Emissions of formaldehyde, benzene, and Total Volatile Organic Compounds (TVOC) in the air must comply with national standards such as GB/T 18883-2022 Indoor Air Quality Standard. During implementation, supervision was strictly enforced through third-party inspectors, including random sampling. Test reports and compliance certificates were required to ensure all specified requirements were fully met.

Green Data Centre

The Bank consistently adheres to the operational principle of “green, secure, and efficient” for its data centres. By deeply integrating digital finance with sustainability concepts, the Bank has established a highly reliable data protection system and standardised asset disposal processes. This approach not only enhances the resilience of financial services but also continuously reduces the environmental impact of IT infrastructure. In 2025, the Bank achieved a 5% reduction in the Power Usage Effectiveness (PUE) of its data centres through chiller retrofitting, thereby decreasing carbon emissions.

For end-of-life equipment disposal, the Bank upholds the principle of “compliant disposal and reduction-recycling” to prevent secondary pollution from electronic waste. In 2025, 58 decommissioned servers were transferred to environmentally certified units for disposal, generating asset recovery gains of RMB 33,210.

Environmental Performance

Unless otherwise stated, the statistical scope of environmental performance herein solely covers the Bank’s Head Office, and its branches and sub-branches located in the main urban area of Chongqing1. The other institutions of the Bank will be included in the future in due course. The statistical performance data presented below covers the period from 1 January 2025 to 31 December 2025.

Emission Data²

Indicator	2025
Total SO ₂ emissions (tonnes) ³	0.0021
Total NO _x emissions (tonnes) ⁴	0.06
Total Greenhouse gas (GHG) emissions (Scope 1 and Scope 2) (tonnes) ⁵	21,819.12
Per capita GHG emissions (Scope 1 and Scope 2) (tonnes/person)	3.83
GHG emissions per square meter of floor area (Scope 1 and Scope 2) (tonnes/m ²)	0.06
Scope 1 (Direct) GHG emissions (tonnes)	909.29
Vehicle fuel consumption (tCO ₂ e) ⁶	334.42
Facility diesel (tCO ₂ e) ⁷	28.61
Natural gas (tCO ₂ e)	546.26

Emission Data²

Indicator	2025
Scope 2 (Indirect) GHG emissions (tonnes)	20,909.83
Purchased electricity (tCO ₂ e)	20,909.83
Scope 3 GHG emissions (tonnes) ⁸	2,960.74
Category 6: Business travel	2,960.74
Total hazardous wastes (tonnes) ⁹	25.58
Total hazardous wastes per capita (tonnes/person)	0.004
Total hazardous wastes per square meter of floor area (tonnes/m ²)	0.00007
Total non-hazardous wastes (tonnes) ¹⁰	504.49
Non-hazardous wastes per capita (tonnes/person)	0.09
Non-hazardous wastes per square meter of floor area (tonnes/m ²)	0.001

Energy and Resource Consumption Data

Indicator	2025
Total energy consumption (MWh) ¹¹	44,206.34
Total per capita energy consumption (MWh/person)	7.76
Energy consumption per square meter of floor area (MWh/m ²)	0.13
Direct energy consumption (MWh)	4,202.83
Vehicle fuel consumption (MWh)	1,355.41
Facility diesel (MWh)	117.01
Natural gas (MWh)	2,730.41
Indirect energy consumption (MWh)	40,003.50
Purchased electricity (MWh)	40,003.50

Energy and Resource Consumption Data

Indicator	2025
Purchased electricity power consumption of the Head Office (MWh) ¹²	24,599.19
Daily water consumption (tonnes) ¹³	296,485.40
Daily water consumption of the Head Office (tonnes) ¹⁴	100,511.00
Daily water consumption per capita (tonnes/person)	52.02
Daily water consumption per square meter of floor area (tonnes/m ²)	0.85
Total paper consumption (tonnes) ¹⁵	124.46

Note:

- The sub-branches in the main urban area of Chongqing include Yuzhong Sub-branch, Dadukou Sub-branch, Jiangbei Sub-branch, Shapingba Sub-branch, Jiulongpo Sub-branch, Nan'an Sub-branch, Beibei Sub-branch, Yubei Sub-branch, Liangjiang Branch, Banan Sub-branch, Science City Branch and the Head Office Business Department. This year's employee count in main urban areas encompasses long-term outsourced personnel from the Head Office.
- As the emission data and energy and resource consumption data in the data centre cannot be measured separately, the Bank's data in respect of greenhouse gas emission intensity, intensity of hazardous waste emissions, intensity of non-hazardous waste emissions, energy consumption intensity and daily water consumption intensity calculated per capita and per square meter of floor area have included both the office areas and data centre.
- SO₂ emissions mainly come from vehicle fuel consumption and are calculated according to the Technical Guidelines for Compiling Road Vehicle Air Pollutant Emission Inventories (Trial) issued by China's Ministry of Environmental Protection.
- NO_x emissions mainly come from vehicle fuel consumption and are calculated according to the Technical Guidelines for Compiling Road Vehicle Air Pollutant Emission Inventories (Trial) issued by China's Ministry of Environmental Protection.
- The GHG inventory includes carbon dioxide, methane and nitrous oxide, which mainly come from purchased electricity and fuel. Greenhouse gas emissions are calculated in accordance with the "2019 Baseline Emission Factors for China's Regional Power Grids in Emission Reduction Projects" published by the Ministry of Ecology and Environment of the People's Republic of China, and the "IPCC 2006 National Greenhouse Gas Inventory Guidelines 2019 Revision" published by the Intergovernmental Panel on Climate Change (IPCC).
- Vehicle fuel consumption includes consumption of gasoline and diesel.
- Facility diesel refers to diesel used by backup generators.
- Scope 3 GHG emissions refer to emissions generated from business travel, with emission factors based on the "Chinese Product Life Cycle Greenhouse Gas Emission Factors (2022)" published by the Ministry of Ecology and Environment. The Scope 3 emissions data in this table only includes emissions under Category 6: Business travel. Other categories are temporarily excluded from this calculation due to incomplete systematic, comprehensive, and verifiable data collection and aggregation for related activities. The data system will be progressively refined, and the calculation scope will be expanded in subsequent reporting periods.
- The hazardous wastes involved in the operation of the Bank are handled and disposed of by qualified professional companies, which mainly include the waste toner cartridges, toner, ink cartridges, and ribbon cartridges, as well as the Head Office's waste fluorescent tubes.
- The non-hazardous wastes of the Bank are delivered to recyclers for disposal, which mainly include office waste, kitchen waste, office consumables, and electronic waste. Among others, the office wastes of Yuzhong Sub-branch, Shapingba Sub-branch, Jiulongpo Sub-branch, Yubei Sub-branch, Liangjiang Branch and Science City Branch are centrally handled by property management companies and cannot be measured separately. This is estimated based on the First National Survey of Pollution Sources Handbook of Urban Living Source Sewage Coefficients issued by the State Council.
- The energy consumption data is calculated based on the electricity and fuel consumption using relevant conversion factors provided in the General Rules for Calculation of the Comprehensive Energy Consumption (GB/T2589-2020), and this mainly includes electricity, natural gas, vehicle fuel consumption and facility diesel.
- Purchased electricity power consumption of the Head Office includes the purchased electricity power consumption of Chongqing Rural Commercial Bank Tower, Tongchuang Office Compound, Erlang Office Compound, Wanzhou Disaster Recovery Center (DRC) and Back-office Support Center.
- Daily water consumption includes tap water, reclaimed water, and water used for shared areas. The Bank's water is mainly from municipal water supply, and there is no problem in sourcing water.
- Daily water consumption of the Head Office includes the daily water consumption of Chongqing Rural Commercial Bank Tower, Tongchuang Office Compound, Erlang Office Compound, Wanzhou Disaster Recovery Center (DRC) and Back-office Support Center.
- Copy paper includes A4 copy paper, A3 copy paper, and ATM voucher paper.
- The data of packing materials is not applicable to the Bank.

D

Development

Prioritising the Three New momentums and Serving the Real Economy

Guided by the overarching goal of deepening comprehensive reforms, the Bank is committed to cultivating the three new momentums: digital-driven, industry chain-driven, and scenario-driven. We prioritise the development of Five Key Areas—technology finance, green finance, inclusive finance, pension finance, and digital finance—aligning these initiatives with national strategic priorities to foster new competitive advantages. Our vision is to evolve into a world-class, modern rural commercial bank that is technology-driven, industry-oriented, and ecosystem-based. Building on our leadership as the top bank in western China and a national leader in the banking sector, we aim to expand our competitive edge to deliver precise and impactful financial services to diverse business entities. By doing so, we strive to contribute substantial momentum to the modernisation of Chongqing, the development of a western financial hub, and the sustainable growth of the social economy.



United Nations Sustainable Development Goals (SDGs)

Serving National Strategies

As the first rural commercial bank and the first bank in western China to achieve dual primary listing on both the A-share and H-share markets, the Bank closely aligns its strategy with the important instructions provided by President Xi Jinping for Chongqing. By leveraging its pivotal roles in the development of western China, the Belt and Road Initiative, and the Yangtze River Economic Belt, the Bank prioritises the “two points” positioning and strive to achieve the “two places” and “two high” goals to advance the construction of the Chengdu–Chongqing Twin–City Economic Circle. Seizing key strategic opportunities, the Bank actively integrates into China’s new development paradigm and strives to drive high-quality economic growth in Chongqing.

● Advancing the Construction of the Chengdu–Chongqing Twin–City Economic Circle

The Bank fully implements the guiding principles of the Central Financial Work Conference and proactively aligns with major national strategies, focusing on its strategic positioning as “Two Centres and Two High-grounds”. We have continuously strengthened financial support for key development areas within the Chengdu–Chongqing Economic Circle. By leveraging our deep understanding of local communities, geography, and regional conditions, we have integrated the Bank’s resources and channels to bolster support for major projects in the region. Our commitment to advancing the Chengdu–Chongqing Economic Circle’s key initiatives is embedded in every aspect of our business management. We have established a financial support portfolio for priority collaborative projects and developed tailored financial service plans for critical initiatives. These efforts are further supported by targeted preferential policies, including external interest rate pricing mechanisms and internal fund transfer pricing arrangements. Additionally, we have strengthened performance evaluations through goal-oriented assessments and progress benchmarking, driving the Chengdu–Chongqing Economic Circle’s development to new heights.

By the end of 2025, the Bank had supported 193 key projects within the Chengdu–Chongqing Economic Circle and municipal-level key projects for 2025. These included the Suitong Regional Vocational Education Centre, the Chongqing–Wanzhou High-speed Railway, and the Tuanjiehu Big Data Intelligent Industrial Park in Jiangjin District. Total credit facilities extended exceeded RMB 150 billion, with outstanding loan balances surpassing RMB 33 billion.

Case Targeting EOD pilot project financing needs with comprehensive financial services to enable successful implementation

Tuanjiehu Big Data Intelligent Industrial Park in Jiangjin District, Chongqing, is among the first batch of national Environment–Oriented Development (EOD) pilot projects certified by the National Development and Reform Commission and the Ministry of Ecology and Environment. As a core platform integrating the digital economy and eco–environmental development within the Chengdu–Chongqing Economic Circle, the park is strategically located in Jiangjin District with a total investment exceeding RMB 4 billion. The project encompasses 17 sub–projects, including an intelligent manufacturing base, an R&D innovation centre, and a waterfront convention centre. It prioritises the development of six core digital economy industries, such as smart device component manufacturing, drones, and intelligent connected vehicles. Currently, the project has entered its final construction phase.

The Bank has tailored its services to meet the financing needs of the EOD project that combines ecological sustainability and industrial growth. By offering comprehensive financial solutions, the Bank supports the successful implementation of the project. As of the end of December 2025, the Bank has provided RMB 2.8 billion in credit facilities to the project, with cumulative credit disbursements reaching RMB 1.259 billion and an outstanding loan balance of approximately RMB 1 billion. These efforts ensure stable funding for the development of the digital industry cluster in Jiangjin District.



Partial View of the PPP project—the Tuanjiehu Big Data Intelligent Industrial Park in Jiangjin District

● Accelerating the Development of the Construction of the New International Land–Sea Trade Corridor in western China

The Bank is advancing the construction of the New International Land–Sea Trade Corridor in alignment with the national strategy. As of the end of 2025, the Bank has provided credit facilities totalling RMB 71.1 billion to support the corridor, representing an annual growth of RMB 16.5 billion or 30% from the beginning of the year. This included RMB 810 million in credit facilities issued through four exclusive financing products tailored for the corridor, namely “Land–Sea Chain Finance”, “Corridor Railway Finance”, “New International Land–Sea Trade Corridor Loans”, and “Green Cross–Border Loans for the New International Land–Sea trade Corridor”. Additionally, railway bill financing totalled RMB 282 million, with RMB 264 million allocated under the innovative “Single–Document” digital bill of lading financing initiative.

● Boosting the Development of the Yangtze River Economic Belt

The development of the Yangtze River Economic Belt is a significant initiative to promote high-quality regional economic development. The Bank is committed to serving the development of the local economy by proactively innovating financial service models and continuously enhancing credit lending efforts. As of the end of 2025, the balance of loans granted by the Bank to support the construction of the Yangtze River Economic Belt reached RMB 279 billion, an annual growth of around 19%, including RMB 2.2 billion for improving the cargo capacity of Yangtze River's prime waterway, RMB 43.5 billion for construction of a comprehensive three-dimensional transport corridor and logistics information hub, RMB 221.8 billion for the construction of strategic industrial clusters along the Yangtze River, and RMB 11.6 billion for the construction of ecological protection barriers in the upper reaches of the Yangtze River.

● Boosting Higher-level Opening-up

The Bank has enhanced and expedited the development of globally and nationally renowned landmark platforms for opening-up, characterised by comprehensive services, robust functionalities, optimised layouts, and complementary capabilities. These platforms are designed to maximise their role as core carriers in advancing the construction of an inland highland of opening-up in Chinese Mainland. The Bank remains fully committed to the Belt and Road Initiative, actively supporting the sustainable and harmonious development of the local economy. As of 31 December 2025, its loans supporting the Belt and Road strategy reached RMB 26 billion. This included RMB 22.8 billion dedicated to building the inland highland of opening up, and RMB 3.2 billion to advance the development of the "Chongqing-Xinjiang-Europe" International Railway.

The Bank has strengthened its commitment to supporting Chongqing-based enterprises in their global expansion by enhancing the quality and efficiency of its financial services. In 2025, through its grid-based marketing strategy, the Bank has supported nearly 400 enterprises expanding internationally. Cross-border transactions between local enterprises and ASEAN countries represented 15% of the Bank's total cross-border transaction volume. Additionally, the Bank has provided trade financing of nearly RMB 10 billion to 67 enterprises and delivered cross-border financial services to over 50 companies facilitating the global export of Chongqing-made vehicles and agricultural products.

In 2025, the Bank prioritised two key cross-border business areas: settlement and financing. It processed over USD 4 billion in domestic and foreign currency cross-border settlements and foreign exchange transactions for nearly 400 foreign-affiliated enterprises. Through tailored cross-border financing products—including export invoice discounting, import bill advances, and import letters of credit—the Bank provided over RMB 3 billion in international trade financing support to 19 Chongqing-based enterprises. To strengthen its service capabilities for the real economy, the Bank implemented foreign exchange management policies and offered overseas direct investment settlement services to domestic enterprises. It processed five cross-border outward remittance transactions, totalling USD 576,800 and benefiting four enterprises. Simultaneously, in active support of the national policy to stabilise foreign trade, the Bank implemented differentiated preferential measures tailored to enterprise types, cross-border transaction volumes, and specific needs. These measures benefited 90 enterprises cumulatively, providing over RMB 6 million in corporate savings.

● Supporting Infrastructure Construction

As part of its ongoing efforts to support Chongqing's action plan for accelerating infrastructure development and to enhance project marketing while addressing infrastructure gaps, the Bank offered preferential FTP rates of up to 20 basis points for major infrastructure projects. Additionally, infrastructure construction loans are included in the KPI assessments for sub-branch leaders to prioritise these initiatives. By the end of 2025, the Bank's infrastructure loan balance has grown to RMB 99.5 billion, reflecting an increase of RMB 10 billion from the beginning of the year.

The Bank capitalises on its headquarters' strategic advantages, including a streamlined decision-making process, highly efficient approval mechanisms, and swift response capabilities. We have established expedited approval channels, optimised resource allocation, and deepened collaboration on key infrastructure projects. Through diversified financing products and robust risk management, we deliver stable and efficient financial support for the development of a comprehensive three-dimensional transport corridor. This contributes to the construction of a modern, comprehensive transportation system characterised by safety, convenience, efficiency, environmental sustainability, and economic viability. As of the end of 2025, the balance of the Bank's loans to support the construction of the traffic corridor exceeded RMB 37 billion.

The Bank actively supported the development of key logistics infrastructure in Chongqing, including Chongqing Port, the Chongqing Highway Logistics Base, the Chongqing International Logistics Hub Park, and other logistics parks, channels, and ports, to further enhance international logistics efficiency. As of the end of 2025, the Bank has extended RMB 5 billion in loans to fund the development of logistics hubs, including the Chongqing Orchard Port, the Chongqing International Logistics Hub Park, and the New International Land-Sea Trade Corridor.

Inclusive Finance

The Bank fully implements the “Retail Banking as the Foundation” strategy, concentrating on cultivating new growth drivers through digitally-enabled, industry-chain-focused, and scenario-based development. Remaining committed to its market positioning of “supporting agriculture, small enterprises, and micro-businesses”, the Bank capitalises on its traditional strengths in deep-rooted county market penetration and rural presence. It maintains its dedication to serving the real economy, continuously strengthening financing services, optimising credit supply quality and efficiency, while persistently enhancing the depth of penetration, breadth of coverage, and service intensity in its inclusive finance business.

Governance

The Bank has formulated the Detailed Rules of the Inclusive Finance Committee of Chongqing Rural Commercial Bank. Under the senior management, an Inclusive Finance Committee was established to study and formulate development plans and work programmes for inclusive finance, to research and resolve major issues arising in the development and management of inclusive finance, and to promote the sustainable and healthy development of the Bank’s inclusive finance business. In 2025, the Bank’s Inclusive Finance Committee convened 19 sessions to review matters related to agency insurance business partnerships, access criteria for wealth management products and other matters..

Strategy

The Bank has formulated the Three-Year Reform Action Plan for Inclusive Financial Services (2025 – 2027) and the Opinions on Advancing Inclusive Finance Work in 2025, outlining the three-year strategic goals and implementation pathways for inclusive finance. These documents emphasise the need to further refine supporting mechanisms for resource allocation, performance evaluation, and personnel development, with a focus on constructing a multidimensional scenario-based ecosystem. The Bank aims to strengthen financial support for the private sector, small and micro enterprises and self-employed individuals, expand the rural credit system and enhance financial services for new urban residents, strengthen financial consumer rights protection and robust risk management in inclusive finance, and drive the high-quality development of inclusive finance.

Impact, Risk, and Opportunity Management

The Bank strictly complies with all national regulatory requirements governing inclusive finance and has implemented a comprehensive top-down policy framework. To support this, we have developed dedicated credit plans for small and micro enterprises and set clear annual growth targets. Additionally, we have developed the volume and pricing assessment approach for key customer segments and products, alongside a supporting “competition programme for branches and account managers” .

Promoting the construction of the “Yukuaihui” ecosystem

- We accelerate the development of model commercial spaces in communities to standardise service models and visualise customer experiences, forming a replicable operational framework and achieving the critical transition from a “multi-point layout” to “model deepening” . By the end of 2025, 45 community business scenarios had been implemented across all districts and counties in Chongqing, cumulatively driving 33.62 million transactions totalling RMB 3.895 billion for 23,000 merchants.
- We implement innovative benefit mechanisms allowing customers to instantly redeem rewards and enjoy real-time deduction when using our mobile banking app to make payments at “Yukuaifu” merchants. This significantly enhances payment convenience while boosting customer engagement and consumption willingness.
- We have launched a digital management platform for scenario-based ecosystem, incorporating “grid-based management” to enable precise and tagged-based operations and management across diverse settings such as core business districts, specialised markets, and cultural tourism destinations. This provides a robust digital foundation for refined services and efficient decision-making.

Advancing “grid-based” marketing initiatives

- We have established a digital-driven, scenario-based co-creation model, leveraging grid-based marketing to engage key stakeholders such as farmers, residents, merchants, and small and micro enterprises. Through multi-pronged marketing initiatives, we deliver diverse, multi-level comprehensive financial services tailored to their needs. Additionally, we continuously optimise our digital fund retention and check-in platform, implementing dynamic customer entry rules by integrating financial and lifestyle data to enhance precision marketing capabilities. By the end of 2025, the Bank has carried out 16,000 grid-based marketing activities, reaching 172,000 customers.
- By innovating service models, we have actively expanded financial services to townships, streets, and communities, delivering standardised financial services and tailored financing solutions to the grassroots level. This approach effectively overcome barriers to financial access, significantly expanding the breadth of coverage and depth of service delivery.

Optimising service processes

We leverage digital transformation as the core engine to comprehensively optimise the service process for small and micro enterprises. In terms of process digitisation: we actively promote digital tools such as “Scan-to-Apply” for loans, “Cloud Signing,” and “Self-Service Fund Withdrawal,” streamlining the entire online process from application to fund disbursement, significantly enhancing customer experience. For intelligent approval, we have implemented a streamlined rating model for small and micro loans under RMB 5 million, reducing evaluation indicators to four core elements. This has substantially lessened documentation burdens on customers and improved approval efficiency. In terms of collaborative mechanisms, we have fully rolled out the Financing Coordination Mechanism for Small and Micro Enterprises and partnered with the local government to establish a Four-Tier Service Coordination Mechanism. This involved conducting on-site financing outreach activities in industrial parks, specialised markets, subdistricts, and communities. Through the integrated efforts of “bank loan officers + community liaison officers,” we conducted thorough visits across parks and neighbourhoods, facilitating precise alignment between the government, our banking outlets, and enterprises. By the end of 2025, we have provided credit facilities under this mechanism to over 190,000 beneficiaries, with total financing surpassing RMB 300 billion.

The Bank is committed to addressing the diverse needs of a broad spectrum of micro and small market entities by cultivating the three new momentums: digital-driven, industry chain-driven, and scenario-driven. Through continuous innovation in product portfolios—such as the Yukuai Revitalisation Loan (渝快振兴贷), Fangkuaidai(房快贷) and Personal Business Loan (个人助业)—and the integration of digital tools like QR Code Loan Application and Automated Approval, we are driving sustained improvements in the quality, reach, and efficiency of our personal business lending services. These efforts effectively meet customers’ evolving and time-sensitive financing demands, ensuring agile and inclusive financial support.

Case Hosting the “Yukuai Hui Consumer Festival” Event

The inaugural live-stream sales event of the “Yukuai Hui Consumer Festival” was successfully hosted in Hechuan on 25 December 2025. Officials from the Hechuan District Commerce Commission and Agriculture and Rural Affairs Office participated in the livestream, which highlighted four key consumption incentives and a seven-tiered gifting structure to deliver an enhanced shopping experience. The livestream attracted 64,000 viewers, garnered 448,000 likes, sold 8,282 products, and generated merchandise sales totalling RMB 401,200.

Jiangjin Branch launched the “Yukuai Hui Consumer Festival” on 23 December 2025. The event was centred on a core model of “activities as the platform, commerce as the main driver, and discounts as incentives”, effectively integrating high-quality local merchants and consumption resources. Partnering with over 30 premium merchants across sectors including daily necessities, local specialties, fresh produce, and grain-oil pastries, the festival offered combined discounts featuring spend-and-save promotions and merchant discounts, allowing residents to enjoy significant savings. The event also featured interactive activities, photo zones, and on-site financial services, drawing over 10,000 attendees. This campaign successfully revitalised the commercial district, driving foot traffic and boosting merchant sales. The festival achieved a multi-win outcome: residents gained access to valuable discounts, businesses experienced increased revenue, and the Bank enhanced its community engagement and service offerings.

Improving employees’ overall service capabilities

- We have conducted comprehensive competency training for managers in our inclusive finance business unit. Over 200 employees from branches and rural outlets participated in sessions covering macro-economics, key products, technology-driven solutions, scenario-based financial services, compliance, and consumer rights protection. This initiative has significantly enhanced the capabilities of grassroots management teams.

- We organised employee skills competitions, guided by the principle of “promoting learning, practical application, and skill development through competitive engagement”. Participants were comprehensively evaluated across multiple dimensions, including hands-on performance, business knowledge, service capabilities, and presentation skills. These competitions served not only as a platform for employees to showcase their talents but also identified top performers as role models, inspiring organisation-wide skills enhancement.

- We consistently strengthen our specialised team for small and micro financial services by strategically integrating local market expertise with digital transformation. Through a structured three-tiered training system and comprehensive professional development programs, we enhance account managers’ marketing proficiency and holistic service capabilities, aiming to build a high-performance team that is business-savvy, market-aware, and resilient in dynamic environments.



2025 Employee Skills Competition on Inclusive Finance



The Inaugural Live-Streaming Sales Event of the “Yukuai Hui Consumer Festival”



Jiangjin Branch Holds the “Yukuai Hui Consumption Festival” Event

Case Special Loans for Technology Upgrades to Drive Green Transformation in Small and Micro Enterprises

During an extensive outreach campaign conducted jointly with Fenghuang town government, the Shapingba Sub-branch identified a textile enterprise facing financing challenges despite an urgent need to upgrade equipment to advance its technology. Responding promptly, the Sub-branch opened a green channel and deployed its innovative “Special Loan for Tech-Upgrade of Small and Micro Entities”. By securing the loan against the client’s planned equipment purchases, the Sub-branch expedited the issuance of a RMB5 million loan with a 5-year term at a competitive 3.0% annual interest rate. This efficiently resolved the client’s the financing constraints despite limited collateral, directly boosting the client’s production efficiency and accelerating its green transformation.



Equipment to be purchased as collateral

Case Entrepreneurial Guarantee Loan—A “Timely Rain” for Drought Relief, Production Stability, and Livelihood Protection

In August 2025, Fengjie County, Chongqing, faced a severe drought. Mr. Hu, a navel orange grower in Hefeng Township, faced near-total crop failure across his 80-acre orchard. He urgently needed funds to purchase drought-resistant equipment, but his history of operational difficulties had prevented him from securing financing. During an “industrial outreach” initiative, the Hefeng Sub-branch of Fengjie Branch identified Mr. Hu’s predicament by leveraging records established through their earlier “grid-based” services. The Sub-branch acted quickly, providing on-site assistance to help him apply for an entrepreneurial guarantee loan. By streamlining the approval process, the Sub-branch swiftly granted and disbursed a loan of RMB 280,000.

During the drought, the Branch issued a total of RMB 14.47 million in entrepreneurial loans to 58 agricultural startups, supporting crops such as navel oranges, winter peaches, and helping farmers withstand natural disasters. This initiative not only bolstered the foundation of the local rural industry but also reinforced the confidence of entrepreneurs.



Fengjie Branch’s Entrepreneurial Guaranteed Loans Supports Individual Entrepreneurship

Metrics and Targets

By the end of 2025, the Bank had served nearly 210,000 small and micro-enterprise (SME) loan customers under its inclusive finance program. The loan balance increased by RMB 4.715 billion compared to the previous year, reaching RMB 144.644 billion. This scale solidified the Bank’s top position citywide and reflected its strengthening comprehensive service capabilities for SMEs in inclusive finance. To further prioritise key sectors, the Bank launched a specialised initiative, the Financing Coordination Mechanism Supporting Small and Micro Businesses. Under this programme, the Bank extended credit to 195,500 SMEs by the end of 2025, with a total credit volume of RMB 327.6 billion. Disbursements were made to 190,400 businesses, amounting to RMB 266.2 billion, with all related indicators ranking first citywide. In 2025, the Bank launched its service month campaign, the “Financial Support for Merchants: Loans Fueling Local Vitality”, specifically targeting self-employed businesses. During the initiative, all branches engaged in thorough grassroots outreach, with account managers conducting deep-dive visits to streets, parks, and associations, reaching over 240,000 businesses. More than 9,500 online and offline promotional events were held. Through proactive policy promotion and service delivery, the Bank effectively addressed the “short-term, small-amount, frequent, and urgent” financing needs of self-employed entrepreneurs, providing significant financial vitality for the local private economy’s growth.

Inclusive finance loans to small and micro enterprises

Indicator	2023	2024	2025
Balance of inclusive finance loans to small and micro enterprises (RMB 100 million)	1,285.16	1,399.29	1,446.44
Number of inclusive small and micro enterprise loans (by number of customers, in ten thousand)	19.7	20.9	20.95

Rural Revitalisation

The Bank has fully implemented the major decisions and plans of the CPC Central Committee and the State Council on the rural revitalisation strategy, as well as the work requirements of the municipal Party committee and the municipal government of Chongqing. Centred on our core mission of serving agriculture, rural areas, and farmers, we have focused our efforts on the three new momentums—digital-driven, industry chain-driven, and scenario-driven—to enhance and refine the long-term mechanism for financial services in these areas. This provides robust financial support for advancing the comprehensive revitalisation of rural areas.

Governance

The Board has established a Rural Financial Services Committee, which is responsible for reviewing and approving strategies and plans for rural financial services, as well as deliberating on the financial development objectives and related work plans for agriculture, rural areas, and farmers. Under the senior management, a Rural Revitalisation Financial Services Committee holds regular thematic meetings to study relevant policies on agriculture, rural areas, and farmers, coordinate the deployment of related tasks, and guide the Bank in advancing its rural financial services in an orderly manner. In 2025, the bank continued to optimise and consolidate the functions of departments such as the former Rural Revitalisation Finance Department, establishing a new Rural Revitalisation Department. This new department conducts research on agricultural industrial policies, business operations, and product development; advances the development of financial and non-financial service scenarios based on agricultural industry chains; explores innovative models to support distinctive ecological industries; and implements the “Party-building + financial services” model. By adopting the approach of “designated grids, designated personnel, and designated responsibilities,” the Bank ensures financial services are effectively extended to the grassroots level.

Improving the mechanisms for rural revitalisation

<p>Enhancing specialised mechanisms</p>	<p>· We established a top-down service system comprising the Rural Revitalisation Special Committee, the Rural Revitalisation Department, and Specialised Rural Revitalisation Institutions. We implemented targeted mechanisms, including liaison protocols, task forces to drive priority projects, and resource allocation strategies.</p>
<p>Implementing tailored performance evaluations</p>	<p>We implemented separate agricultural credit programmes with favourable interest rates for farmers and established a tolerance threshold for non-performing agricultural loans to strengthen our financial support for critical sectors.</p>
<p>Establishing featured outlets</p>	<p>· Centred around Chongqing’s modern, efficient mountain agriculture, we have established over 100 specialised rural revitalisation institutions that precisely match personnel, products, and capital to industrial development goals and farmer needs. · Through our omni-channel network—encompassing physical branches, rural service points, mobile bank vehicles, mobile banking services, cloud contracting, and self-service funding—we deliver the city’s most extensive, accessible, and far-reaching financial service ecosystem.</p>

Strategy

In 2025, the Bank’s categorised guidance policy for the “Rural Revitalisation” strategy is designated as “Priority Support”, meaning “actively support, select quality clients, strengthen management, and prevent risks.” The Bank annually releases financial service guidelines for rural revitalisation and spring plowing preparation, providing preferential support in areas such as credit resources, internal fund transfer pricing, and increased tolerance for non-performing loans. This year, the Bank issued its annual rural revitalisation work plan as its top-priority document (No. 1 Document), outlining seven key tasks to promote integrated urban-rural development and comprehensive rural revitalisation, thereby driving the effective implementation of financial services for “agriculture, rural areas, and farmers”.

Impact, Risk, and Opportunity Management

The Bank has introduced a special assessment plan to intensify evaluations focusing on the development of the rural credit system and the promotion of livestock and agricultural facility mortgage loans. Through dedicated monitoring and regular reporting, front-line institutions and personnel are acting to strengthen rural financial services.

Empowering Agriculture with Digital Solutions

 <p>Building Smart Digital Platforms</p>	<p>Platforms integrating “financing, knowledge, and services” have been developed: “Yu Nong Smart Asset Management” empowers the growth of rural collective economic organisations; “YuKuai Smart Companion” enables precise industry profiling and proactive, batch credit granting for agricultural entities; “JiangYu Kuajiji” facilitates integrated financial and operational management for market entities such as farmer cooperatives. By the end of 2025, these “three major systems” have served over 3 million clients, achieving full coverage of all agricultural districts and counties while encompassing key rural customer groups including individual farmers, rural collective organisations, and specialised farmer cooperatives.</p>
 <p>Implementing Digital Risk Control</p>	<p>We have established an agricultural-related digital risk control system that covers the entire process of offline data collection, automated rating, credit granting, and post-loan management for agricultural credit. Through multi-source and multi-dimensional data verification, it achieves functions such as offline data anomaly monitoring, 360-degree anti-fraud monitoring, and risk warnings on agricultural loans, effectively enhancing the quality of credit assets.</p>
 <p>Innovating Specialised Services</p>	<p>Adopting an “industry-specific approach”, nearly 50 specialised credit products and solutions, such as “Pepper Loan” and “Crispy Plum Loan”, have been introduced. Active efforts are being made to build six showcase projects for specialised industries, including Fuling pickles, Fengjie navel oranges, and Yunyang noodles.</p>

Focusing on Key Areas to Demonstrate Financial Commitment



Focusing on Key Customer Segments

We prioritised the financing needs of farmers for production and operation, strengthened the issuance of policy-based loans, and expanded the coverage and scale of the “Yukuai Agricultural Assistance Loan” introduced through bank-government cooperation. Microcredit for individuals lifted out of poverty was made available to all eligible applicants. Actively exploring new models for efficient agricultural support, benefits, and assistance, we partnered with the Municipal Agriculture and Rural Affairs Commission and others to host the 2025 “Rural Commercial Bank Cup” First Chongqing New Farmers Entrepreneurship Financing Capability Competition. The participating projects spanned multiple fields, including eco-agriculture, rural tourism, modern animal husbandry, and smart agriculture.



Promoting Whole-Village Credit Model

Leveraging digital platforms, we rolled out the “whole-village credit model” across all regions, implementing a digital service model of “1 smart platform + 1 smart business tool + 1 credit rating and granting system.” This approach enabled “bulk processing of retail business”, providing pre-approved credit lines exceeding RMB 25.6 billion to more than 1.49 million farmers. The coverage rate reached 100% of villages, allowing farmers to complete all loan procedures and processes without leaving their homes.



Strengthening Financial Assistance

We continuously carry out the “Rural Treasures: Yukuai Assistance for Rural Revitalisation” livestream sales activities to boost the sales of specialty agricultural products such as Youyang tea oil and Fengjie navel oranges through farmer-assisting livestream initiatives. We have made extensive efforts to provide consumption assistance in diversified financial manners, such as credit point shopping mall and targeted procurements of materials.

We facilitate cross-regional agricultural technology exchange channels and establish an expert database for the agricultural industry, providing technical and intellectual support for the development of local specialty industries. By the end of 2025, 14 farmer-assisting livestream activities have been conducted, helping to sell agricultural products and rural specialty goods worth RMB 5.0065 million. Through livestream sales, canteen procurement, point-based malls, and other forms, consumption assistance reached RMB 35.9905 million, with targeted support provided by the Youyang branch amounting to RMB 9.5337 million.



Figure: Farmer-assisting livestream activities

Case Empowering Yunyang Noodle Workers to Forge a Path to Prosperity

The fresh noodle market in China is supported by 200,000 noodle workers from Yunyang, who account for 70% of the national market share. Their products reach over 2,700 cities across the country, generating an annual output value exceeding RMB 70 billion. However, challenges such as “strong business but weak branding and inadequate access to financing” have hindered the industry’s transformation and development. To address this, the Bank has driven the reconstruction of the industry’s ecosystem by creating the Yunyang Noodle Industry Digital Integrated Service Platform. This initiative integrates resources from government agencies, businesses, merchants, consumers, and other stakeholders, designing a comprehensive solution that mobilises the noodle industry chain and supports its growth. The platform offers industry consulting, subsidies for standardised breakfast noodle stores, online financial services, and more to noodle industry customers. We have also advanced targeted credit support by launching the Yunyang Noodle Industry Loan, which comprehensively bolsters the sector’s development. To date, loans totalling RMB 500 million have been disbursed to 1,072 noodle industry clients. These efforts contribute to establishing Yunyang, China, as a Landmark City for Noodle Cuisine and wholeheartedly support Yunyang’s noodle industry in expanding its global presence.



Image: Employees from Yunyang Branch visiting a Yunyang noodle processing enterprise.

Case “New Farmers Loan” Boosts Industrial Revitalisation

Fengdu Branch, in collaboration with the Fengdu County Government, has innovatively launched the exclusive credit product “New Farmers Loan.” Leveraging the New Farmers digital management platform, the service integrates online and offline channels. Account managers actively engage with farmers in the fields, precisely addressing their needs. By the end of 2025, the New Farmers Loan had been disbursed in 2,193 instances, totaling RMB 480 million. This accounted for 54% of the county’s total loan disbursements, supporting 8,595 new farmers in developing their industries. The initiative has effectively driven local employment and increased farmers’ income.

Case Financial Vitality Nurtures Prosperous Olive Groves

A Chongqing-based olive development company, a leading enterprise in Longxing Town, Hechuan District, faced financial constraints as its olive planting operations expanded. With the continuous expansion of olive cultivation, land transfer fees and labor costs kept rising. The Hechuan Branch addressed this challenge by engaging in multi-party discussions with the town government, the company, and local farmers, gaining a comprehensive understanding of the olive industry's development prospects and funding needs. Given the company's lack of traditional collateral, the branch adopted an innovative approach. By collaborating closely with Chongqing Financing Guarantee Co., Ltd. for Small and Micro Enterprises, it designed a tailored solution that prioritised the company's creditworthiness and future growth potential as key evaluation criteria. Ultimately, the branch successfully provided the company with a loan of RMB 3 million. This financial support resolved the company's funding difficulties and breathed new vitality into the olive industry in Longxing Town.

Indicators and Targets

By the end of 2025, the Group's balance of agricultural loans reached RMB 265.504 billion. Since the regulatory authorities launched the evaluation of financial services for rural revitalisation in 2020, the Bank has been rated as Excellent for five consecutive years. Its practices in areas such as financial support for poverty alleviation and digital finance empowering rural development have earned it honours including Best Practice Case for Rural Revitalisation Among Listed Companies and Outstanding Case for Rural Small and Medium-Sized Banks Serving Comprehensive Rural Revitalisation.

Technology Finance

The Bank focuses on providing financial support for technologically innovative enterprises to create new drivers of growth for the real economy. We have solidified our leading position in technology finance. The balance of loans to technology-based enterprises has reached RMB 90.906 billion, accounting for more than 10% of the city's total, and we remain the top local bank in this regard.

Promoting Industrial Transformation and Upgrading

The Bank has issued the Notice on Issuing the Three-Year Reform Action Plan for Technology Finance (2025-2027) of CQRCB, which aligns with the 33618 manufacturing cluster and the "416" sci-tech innovation layout, aiming to promote the development of technology finance business. The Bank continues to update and iterate its precision customer acquisition platform for technology finance, integrating industrial chain data to achieve precise marketing for customers in the 33618 manufacturing cluster, technology enterprises, and science and technology industries. The Bank has also issued the 2025 Technology Finance Marketing Activity Plan to motivate branches to provide high-quality financial services to customers in key areas such as the 33618 industrial cluster. In February 2025, the Bank was officially nominated as a cooperating bank for the "Special Loans for Technological Transformation" programme. It has accordingly issued the Notice on Fully Promoting the Special Loans for Technological Transformation Programme, requiring branches to fully engage and actively carry out the "Special Loans for Technological Transformation" business to support technological transformation of enterprises.

As at the end of 2025, the balance of the Bank's loans to support the "33618" modern manufacturing cluster was RMB 65.9 billion, the balance of loans to support Chongqing's "6+1" pillar industry clusters was RMB 58.9 billion, and the balance of loans to support the strategic emerging manufacturing industries and strategic emerging service industries was RMB 15.9 billion and RMB 69.9 billion respectively.

Case Supporting domestic replacement of MEMS sensors

A semiconductor enterprise in Chongqing is a leading advanced manufacturing enterprise focusing on the independent R&D and production of environmental MEMS sensors. Its flagship project, the "8-inch MEMS Specialty Chip IDM Industrial Base Construction Project," is a key municipal project with a total investment of RMB 3.5 billion. The first phase of the project involves an investment of approximately 1.4 billion RMB, and upon completion, it will enable mass production of 8-inch specialty sensor chips. These chips are of significant strategic importance as they can be used for domestic replacement of mid-to-high-end MEMS sensors in new energy vehicles and other fields. To actively implement Chongqing's "416" sci-tech innovation layout and support the construction of the intelligent connected new energy vehicle industry cluster, the Bank actively provides advanced services and supports the construction of the project through pre-construction loans of RMB 70 million and PPE loans of RMB 180 million, to ensure the successful completion and operation of the project.

● Empowering the Development of Tech Start-ups

Centring around the technological innovation chain, The Bank continuously extends financial resources throughout the entire process—from the R&D stage, manufacturing stage, to the application stage. We drive service upgrades through product iteration and address financing bottlenecks through mechanism innovation, thereby supporting sci-tech enterprises in overcoming challenges and accelerating their growth.

Case Empowering “little giant” enterprises with “specialised and sophisticated loans”

A Chongqing mould manufacturing enterprise is a national level specialised and sophisticated “little giant” enterprise, and is a key supporting enterprise in Chongqing’s intelligent connected new energy vehicle industry cluster. The client, which is experiencing rapid order growth and urgently needs funds to expand its production capacity, is constrained by a lack of sufficient collateral. Based on our recognition of the client’s core technology (with 130 patents, including 10 invention patents) and market prospects, the Bank quickly activated the special loans for “specialised and sophisticated enterprises”, providing it with a credit loan support of RMB 10 million.

The timely disbursement of such loan ensured the stability and expansion of the client’s annual production line of over 4,500 tonnes of aluminium alloy automotive parts, solidifying its key position in the industrial chain. The Bank’s support resolved the client’s financing difficulties and indirectly stabilised and created hundreds of jobs in the upstream and downstream sectors. This demonstrates the critical role of finance in supporting the development of characteristic industrial clusters and ensuring the stability of the supply chain and industrial chain.

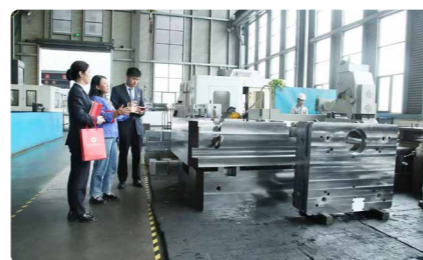


Photo: On-site visit to the production line of aluminium alloy automotive parts

As a pioneering initiative in the pension finance sector, our innovative Healthcare and Elderly Care Loan programme has successfully addressed critical industry challenges. The programme received the highest “Exemplary” rating in the evaluation by the People’s Bank of China (PBOC), making us the only local financial institution in Chongqing city to achieve this distinction. The Bank has innovatively launched the “Elderly Care Industry Loans” to specifically support the construction, operation, and related development of elderly care institutions, with a maximum loan amount of RMB 10 million and flexible guarantee methods. As at the end of 2025, such loans have been issued to 11 clients, with a cumulative amount of RMB 25.5 million.

It also established a dedicated marketing database, maintained active interaction with the municipal civil affairs bureau and other competent departments to obtain the latest policy information and the list of potential customers, and established a special project library for the elderly care industry through digital empowerment tools, to strengthen the marketing for high-quality elderly care service enterprises.

Case Boosting silver economy with “Elderly Care Industry Loans”

A Chongqing elderly care technology company is an emerging enterprise that operates multiple elderly care service centres. The client faced a short-term liquidity shortage due to the need for upfront investment in renovation and equipment for government-supported elderly care projects it undertook. Our Science City Branch (科学城分行) responded quickly. Given its being asset-light and lacking traditional collateral, the branch innovatively used the “Elderly Care Industry Loans” product and introduced a policy-backed guarantor company to enhance creditworthiness. The branch completed the approval process quickly and provided an RMB 3 million loan to the client.

After receiving the funds, the client’s operated elderly care centres rapidly expanded their market shares, with new reservations exceeding 60% of the newly added beds. Since 2025, the client’s asset scale, revenue, and operating net profit have all increased simultaneously, creating approximately 50 new jobs. This case not only solved the financing difficulties faced by elderly care institutions but also enhanced regional elderly care service supply capabilities, achieving a harmonious integration of commercial value and social benefits.

Pension Finance

In order to thoroughly implement the decisions and arrangements of the Central Financial Work Conference on the “Five Major Areas” and practice the principle of providing financial service in the interests of the country and its people, the Bank continued to enhance its credit support to the pension industry. The Bank has improved its top-level design and formulated a three-year (2025–2027) development plan for pension finance. It designates pension service enterprises as “chain leader” companies, connecting them with upstream industries such as healthcare, medical equipment manufacturing, silver economy product manufacturing, and cultural tourism to solidify the foundation of the entire elderly care industry chain. As at the end of 2025, the balance of corporate loans granted by the Bank for elderly care amounted to RMB 801 million, an increase of RMB 665 million from the beginning of the year, representing a growth rate of 489%.

Social

Sharing Development Value with Human-centred Care

The Bank consistently upholds its social responsibility, highlighting our commitment to serving the people through finance. We prioritise employee rights, improve compensation and welfare systems, and continuously foster a friendly workplace environment. We advocate the “customer-centric” philosophy, continuously improve customer experience, relentlessly optimise and integrate on-line and on-line service channels, aiming to build a business ecosystem centred around the customer, seamlessly integrating online and offline services and financial and non-financial services. We fully protect consumer rights, standardise customer complaint management, and emphasise customer information security and privacy protection. We also actively engage in public welfare and philanthropy activities, promote financial knowledge, and conduct various financial awareness campaigns, striving to give back to society and benefit the people through concrete actions.



The United Nations Sustainable Development Goals (“SDGs”)



Empowering Employee Growth

In 2025, the Bank continued to promote the construction of a talent development system that emphasises the “selection, cultivation, management, and utilisation” of employees. We upheld a work attitude characterised by “clear distinction between public and private interests, transparency, empathy, teamwork, and excellence”, aiming to provide talent and intellectual support for building the three new momentums.” As at the end of 2025, the Bank had a total of 13,853 employees, including 7,262 male employees and 6,591 female employees.

● Protecting the Rights and Interests of Employees

The Bank adhered to the people-centric development philosophy, continuously formulated management measures concerning labour contracts, vacations, salaries, benefits, and other areas, improved the social security system to effectively protect the legitimate rights and interests of employees.

Building harmonious labour relationship

- The Bank strictly implemented the Labour Law of the People’s Republic of China, the Labour Contract Law of the People’s Republic of China, and other relevant laws and regulations. It formulated the Administrative Measures for Labour Contract Management and signed labour contracts with employees according to the law, implementing a contract management system that covered all employees and prohibiting any illegal employment or dismissal;
- The Bank strictly implemented the Provisions on Prohibition of Child Labour and other related regulations. It adhered to the principles of open, fair, and impartial recruitment, providing employees with equal job opportunities;
- The Bank prohibited gender discrimination, ethnic discrimination, religious discrimination, and other forms of inequality, building a diverse talent team;
- The Bank implemented its guidelines, such as the Employee Leave Management Measures, to strictly prohibit any forced labor practices.
- It refined the job grade system and expanded career development pathways for employees.

Protecting the legitimate rights and interests of employees

- The Bank implemented the national regulations on employees’ working hours, statutory holidays, anniversary holidays, paid annual leave, etc., to effectively protect employees’ right to take rest and leave;
- We followed relevant laws and regulations such as the Social Insurance Law of the People’s Republic of China, honoured the obligations and responsibilities conferred by the law, enrolled employees in the insurance system in a timely manner and paid various social insurance premiums for employees, effectively ensuring their right to social insurance.
- We built a diversified learning and education system that includes “thematic training + online learning + book recommendations and gifts + self-initiated advancement in education and professional titles” to ensure that employees enjoy their right to training.

Improving the salary and welfare system

- The Bank provided employees with labour remuneration, social insurance, rest and leave, labour protection and other welfare policies;
- We established a unified salary system to determine differentiated position salary standards, and to facilitate the matching between employees and positions, salary and positions, as well as responsibilities and positions;
- We improved the welfare system, enterprise annuities and supplementary medical insurance system to continuously enhance employees’ sense of security, fulfilment and happiness.

Enhancing employee engagement and communication

- The Bank adhered to and improved a democratic management system based on the employee representative assembly system, standardised the organisation and convening of annual employee congresses, strictly implemented various agendas, and reviewed major issues related to enterprise development and the vital interests of employees, ensuring the effective implementation of the congress’ s powers. In 2025, the head office convened the employee congress 5 times, reviewing 11 important matters concerning the staff’ s vital interests.
- We continuously monitored internal feedback platforms and regularly collected opinions through channels such as “Yujian · Colleague Bar (渝见 · 同事吧),” gathering staff suggestions and feedback on reform efforts, career development, welfare benefits, cultural activities, and other aspects.
- We promoted the normalisation and standardisation of public administration to effectively safeguarded employees’ rights to information, participation, expression, and supervision. We improved directory list for bank affairs transparency and relied on various carriers such as the intranet, notice boards, “Yujian · Colleague Bar (渝见 · 同事吧)” platform, and WeChat official accounts to promptly disclose major management decisions, rules and regulations affecting employee interests, salary and welfare policies, as well as results of excellence evaluations. This ensures the effective implementation of employees’ rights to information and supervision. In the annual assessment of bank affairs transparency, the comprehensive scores of relevant responsible departments have consistently remained above 98 points, with all democratic evaluations resulting in “satisfactory” ratings.

Number of employees

Indicators		As at 31 December 2025
Total number of employees		13,853
By gender	Number of male employees	7,262
	Number of female employees	6,591
By employee category	Number of full-time employees	13,853
	Number of part-time employees	0
By age	Number of employees under the age of 30	1,515
	Number of employees aged 31 to 50	9,782
	Number of employees over the age of 50	2,556
By region	Number of employees in Chongqing municipal area	13,776
	Number of employees outside Chongqing municipal area	77

Employee turnover rate

Indicators		As at 31 December 2025
Employee turnover rate (%)		1.11%
By gender	Turnover rate of male employees (%)	0.94%
	Turnover rate of female employees (%)	1.30%
By age	Turnover rate of employees under the age of 30 (%)	4.53%
	Turnover rate of employees aged 31 to 50 (%)	0.79%
	Turnover rate of employees over the age of 50 (%)	0.23%
By region	Turnover rate of employees in Chongqing municipal area (%)	1.09%
	Turnover rate of employees outside Chongqing municipal area (%)	3.77%

Talent Cultivation and Development

The Bank adheres to the principle of Party leadership in cadre and talent management, continuously improving the precise “selection,” systematic “cultivation,” intelligent “management,” and rational “utilisation” of talent. As a result, a cadre and talent development system that aligns with the construction of the three new momentums is gradually taking shape.

Precise “selection” of talents

- The Bank has launched the “Recruitment Action for Outstanding Talents from Top Universities” and has been recognised by the Chongqing municipal state-owned assets system as an “Outstanding Enterprise in Talent Attraction and Cultivation for 2025” and an “Excellent Enterprise for Talent Attraction.”
- We conducted open competition and selection for management positions, head office positions, client managers, and other roles in phases and batches, promoting the principle of “cultivating staff through multiple positions, utilising staff based on performance, and prioritising front-line business staff.”

Systematic “cultivation” of talents

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- We conducted open competition and selection for management positions, head office positions, client managers, and other roles in phases and batches, promoting the principle of “cultivating staff through multiple positions, utilising staff based on performance, and prioritising front-line business staff.”

Intelligent “management” of talents

- The Bank has developed digital human resources and achieved full-process online talent portrait covering “recruitment, transfer, reassignment, departure, retirement, selection, utilisation, and development.”
- We have promoted the integration and optimisation of mobile devices, enabling multi-business module applications and cross-system collaboration to leverage the functions of “aggregation” and the effects of “intelligence.”
- We have identified advanced examples in building the three new momentums and organised a campaign to “Praise Excellent Colleagues,” creating an atmosphere that promotes the “twenty-character” standard for state-owned enterprise leaders (‘二十字’作风) and embodies a spirit of diligence and striving for excellence.

Rational “utilisation” of talents

- The Bank is committed to leveraging talent for business growth. We have optimised and developed an organisational structure tailored to the three new momentums, providing a platform and fostering conditions for the full realisation of talent potential.
- We have established and refined personnel systems centered on contract management, based on position-based evaluations, and oriented toward market needs. This includes enhancing mechanisms for promotion and demotion, entry and exit processes, and variable compensation.
- We have also created platforms for entrepreneurship and career advancement, identifying and appointing individuals who are willing to embrace challenges, difficulties, and significant responsibilities. This approach cultivates a positive environment where success is measured by effort and performance.

Enhancing the Construction of Training System

- Strengthen training planning. Adhering to the strategic deployment of the Five Key Financial Priorities in finance, following to strategic and demand orientation, systematically promoting education and training work, continuously improving the political literacy, professional ability, and comprehensive ability of the cadre talent team, and ensuring that training work resonates with the reform and development of the bank.
- Optimize the curriculum system. Based on the strategic needs of the bank, departmental business needs, and employee job performance needs, we will focus on creating a hierarchical and efficient curriculum system, with a focus on core areas such as party-building and ideological and political education, financial technology, management capabilities, and professional competence. We will increase efforts to develop high-quality courses and promote the improvement and efficiency of education and training work.
- Innovative training mode. Optimize and improve the training mode that integrates multiple forms, carry out cultural empowerment activities such as book giveaways and recommendations, increase the application of research-based, case-based, and simulated teaching, and combine characteristic forms such as micro party courses, experience sharing, on-site visits, and business competitions to promote the practical empowerment of education and training.
- Improve the entire process control of training plan, organization and implementation, process management and effect evaluation, conduct comprehensive training evaluation through questionnaire survey, customs clearance drill, outcome report, satisfaction survey, etc., and continuously improve the quality of training work.

Key training measures

Conducting specialised training sessions

The Bank enhanced the “ideological concepts + professional skills + comprehensive capability” training system, with a focus on key personnel and critical areas. During the year, the Bank organised over 1,100 centralised training sessions, with more than 190,000 participants.

- Organize a special lecture hall around the spirit of the Two Sessions and digital finance topics, with over 5000 participants participating in the training; In response to the improvement of the performance ability of retail account managers, a training program was held to enhance their skills, with over 900 participants; Focusing on the comprehensive refinement of business backbone skills, organizing and carrying out elite improvement classes, with over 200 participants; Specialized training was conducted in key professional fields such as risk, regulations, and technology, with over 70000 participants.

Strengthening the online learning platform

Increase the investment of online courses, electronic cases, and online question bank resources, establish characteristic columns such as Central Leadership’s “Eight-Point Decision” education, AI-Empowered Banking Services, and launch specialized courses such as excellent case sharing and professional qualification learning guidance.

Create a strong learning atmosphere

Continuously carry out reading activities, strengthen publicity, encourage employees to obtain professional titles, qualification certificates, and receive education to enhance their academic qualifications, fully stimulate employees' enthusiasm for learning, build a good ecosystem of all staff learning and lifelong learning, and help employees and the company grow together.



Photo: Client manager training sessions in 2025

Employee Training in 2025

Indicators	Unit	Data
Percentage of employees in training	%	100
Percentage of male employees in training	%	100
Percentage of female employees in training	%	100
Percentage of management employees in training	%	100
Percentage of non-management employees in training	%	100
Average training duration	Hours/person	91.33
Average training duration of male employees	Hours/person	92.10
Average training duration of female employees	Hours/person	90.46
Average training duration of management employees	Hours/person	97.83
Average training duration of non-management employees	Hours/person	89.93

Protecting the Health and Safety of Employees

The Bank has always been committed to creating a safe and healthy working environment for all employees. It continuously improved its safety management systems, processes, and frameworks, and regularly organised health check-ups and health knowledge lectures to raise employees' awareness of health. These efforts helped employees approach their daily work with renewed vigour and enthusiasm.

Security of Business Outlets

The Bank strictly followed rules such as the Security Requirements for Banking Business Areas, formulated and implemented security and safety systems and operational regulations such as the Basic Security System and the Administrative Measures for Business Premise Safety, and strictly regulated the security organization system, fire safety management, vault protection management, and security inspection management, so as to fully protect customers and employees' personal and property safety. At the same time, the Bank has developed the Security Inspection Management Measures, which stipulate that security inspections are conducted under a tiered responsibility system. Daily security patrols are carried out by business outlets, while higher-level security departments conduct regular supervisory inspections. In 2025, the head office organised 2 rounds of comprehensive security training for key personnel across the Bank.

The Bank formulated the Overall Emergency Plan for Emergencies and the Emergency Plan Management Measures, establishing an emergency management mechanism for emergencies. Each business organs has refined its emergency response plan based on its own operational characteristics, in order to avoid, eliminate, or reduce losses caused by violence, natural disasters, and mass incidents. In response to potential external threats and disaster incidents, the Bank proactively takes preventive measures by establishing security organisations and allocating security personnel, and continuously identifies and eliminates safety hazards through risk assessments.

The Bank complies with laws and regulations regarding workplace safety and branch security. All business outlets have obtained the "Qualified Certificate for Safety Prevention Facilities" issued by public security bureaus at or above the county level. In the ninth round of safety assessments organised by financial regulatory authorities, the Bank scored over 95 points, achieving an "excellent" rating.

Indicators	Unit	2025
Security management training participants	Person-times	121,959
Security management training duration	Hours	24,556
Number of security management training sessions	Times	24,548
Amount of funds for production safety	RMB 100 million	3.28
Number of safety inspections	Ten thousand times	7
Number of identified safety hazards	Item	514

Daily Health Services

The Bank actively promotes the daily operation of the head office's Health Cabin, inviting renowned doctors for on-site consultations, and providing regular health services. We regularly organise employee health day activities such as traditional Chinese medicine therapy, smart heart patches, eagle-eye detection, and AI emotional intelligence monitoring.



Photo: Health Cabin of the head office

Fire drills and safety training

The Bank actively conducts safety education and training according to the annual safety work plan and relevant requirements from the emergency rescue department. The head office organised two fire safety training sessions in 2025, one in the first half and one in the second half of the year. Participants include safety officers from various departments, newly hired employees, and outsourced safety officers from the backup enter. This training aims to enhance everyone's awareness of safety responsibilities and emergency response capabilities.

Occupational health and safety

Indicators		Data
Number of fatalities due to work	Number of fatalities due to work in 2023	0
	Number of fatalities due to work in 2024	0
	Number of fatalities due to work in 2025	0
Proportion of fatalities due to work	Proportion of fatalities due to work in 2023 (%)	0
	Proportion of fatalities due to work in 2024 (%)	0
	Proportion of fatalities due to work in 2025 (%)	0
Hours of work lost due to occupational injury (days)		1,013.5

Comprehensively Strengthening Care for Employees

The Bank advocates a healthy and positive work-life philosophy and organises a variety of cultural and sports activities, encouraging employees to pay more attention to both their work and personal lives.

Upgrading the condolence system to convey our care better

The Bank continues to build a condolence system that provides comfort during holidays, care to ill employees, security to needy employees, and blessings during celebrations. Through our two-level union organisation, we have cumulatively distributed festival and birthday cash or gifts totalling RMB 49.959 million to over 15,000 employees, spent RMB 1.9894 million for employees' weddings, funerals, and retirements, and invested RMB 2.1414 million in subsidies for employees working in extreme weather conditions during summer and winter activities, benefiting over 20,000 employees. We distributed a consolation fee of RMB 177,000 to employees in need, strengthened the management and maintenance of "Cabin for Mums", employee study rooms, and employee activity centres, striving to create a warm and comfortable working and living environment.

Enriching cultural and sports activities to enhance employees' emotional well-being

In 2025, the Bank organised a total of 185 events, including team-building activities, cultural and sports events, and spring and autumn outings, with over 16,000 employee participations. We actively expanded internal and external exchange channels, organising employees' participation in 10 cultural and sports competitions hosted by superior institutions, where 63 employees won awards in 6 events. We also focused on the marriage and dating needs of young employees and organised more than 150 single employees to participate in social and matchmaking activities, providing a reliable platform for them to find their soul mates. We regularly operated 12 hobby groups and promoted work-break exercises to encourage full participation in fitness activities. We successfully held the Fifth Employee Fun Sports Games, enriching the spiritual and cultural life of our employees.

Promoting public welfare initiatives to enhance health care

The Bank introduced a new logistics service exchange platform called "Yujian," which has published multiple special topic articles, including "dengue fever prevention," "safe driving," "green office practices and food conservation," and "tips for using automated external defibrillators (AEDs)."

Caring for dietary health and safeguarding food safety

The Bank adheres to self-purchased ingredients and daily delivery, establishing a three-party ingredient inspection mechanism involving suppliers, head chefs, and logistics staff. This ensures proper food sampling, source control, and process supervision to guarantee the safety of ingredients and food.

Enriching employee benefits to enhance their sense of well-being

The Bank organises employee benefits such as discounted device purchases and group laundry services to ensure that employee welfare is effectively implemented, thereby enhancing employees' sense of belonging and satisfaction.



Photo: Collection of special photos for public welfare promotion

Case Successful holding of the first “Top Ten Touching Figures of CQRCB” selection and release event

Based on thorough exploration and selection work, the Bank honoured a group of outstanding individuals who are dedicated to their roles, committed to their work, and whose inspiring stories have touched many hearts. The event was live-streamed across the Bank. The series report Portraits of the Top Ten Touching Figures of CQRCB has been read over 10,000 times, and the 11 special promotional videos have been viewed more than 10,000 times in total, generating positive responses both inside and outside the Bank.

Case Head Office Union organised a tea-picking activity to celebrate International Women’s Day

To celebrate International Women’s Day and promote Chinese traditional culture, the Head Office Union organised a “Tea Time in Grace Spring” themed tea-picking activity at the Dingxin Tea Garden, offering female employees the opportunity to enjoy the elegance of spring. Female employees enjoyed picking tea leaves, learning about tea-making, and experiencing the profound connotations of the “craftsman spirit,” while appreciating the spring scenery. This event highlighted the spirited and dedicated nature of our female employees, who exemplify the motto of “Shouldering Great Responsibilities with Grace.”



Photo: Tea-picking scenes

Optimising Customer Experience

The Bank always adheres to the “customer-centric” mindset, prioritising high-concerned domains in people’s livelihoods to seamlessly embed financial services into residents’ daily lives, thereby building an open, symbiotic, and value-sharing localised closed-loop ecosystem. The Bank continuously expands the boundaries of financial services, enabling data to do the work and reducing the need for the public to travel, thus bridging the “last mile” of financial services. To enhance customer experience, the Bank establishes a long-term trust system by strictly prohibiting false advertising and unfair competition, strengthening customer complaint resolution, rigorously protecting customer information security, and guarding against customer privacy disclosure. Through these efforts, the Bank endeavours to become a bank that resonates emotionally, demonstrates a strong sense of responsibility, and earns the trust of citizens.

● Optimising Products and Services

The Bank actively fulfils its responsibility to provide financial services for people’s livelihoods, extending services from the “counter window” to the “doorstep” and integrating them from the “teller desk” into “daily life”. Centring on customers to reshape service logic, it promotes the deep integration of financial functions with livelihood scenarios such as social security, healthcare, education support, utility bill payments, and daily consumption. This renders banking services invisible and embedded in the minutiae. As at the end of 2025, the balance of corporate loans granted by the Bank to support for people’s livelihood amounted to RMB 38.851 billion, an annual growth of RMB 4.243 billion or 12.26% from the beginning of the year. Among them, the balance of loans to guarantee the supply of water and electricity was RMB 26.687 billion, the balance of loans to support the medical care field and education field was RMB 5.594 billion and RMB 4.453 billion respectively, demonstrating part of our continuous efforts to support for people’s livelihood.

The exclusive “Treasury System + Multi-tier Regulatory Platform” product for property fund supervision

We have established a multi-level public revenue fund supervision system for property management, engaging the Housing and Urban-Rural Development Commission, sub-district governments, and community-level stakeholders. Through role-based hierarchical approval mechanisms, integrated data collection and analytical capabilities, classified fund management approaches, and online resident supervision platforms, we have achieved

transparent and efficient fund oversight. Leveraging digital transformation solutions, we effectively address the complex governance challenges of property public revenue management. This initiative directly supports Chongqing’s megacity digital governance strategy.

“Jiangyu Cultural Tourism Credit Card(江渝文旅卡)” is launched, establishing a “One Card Travels Chongqing” system

Adhering to our vision of an ecosystem-based bank, we have launched the exclusive Jiangyu Cultural Tourism Credit Card in collaboration with various districts and counties, following the integrated development plan of “finance + cultural tourism,” building a “One Card Travels Chongqing” service system. By mapping key cultural tourism routes across districts and counties, we connect merchant resources along the entire chain including scenic spots, homestays, catering, and local specialties, offering exclusive benefits to customers.

Reservation-free access to the Credit Card High-Speed Rail VIP Lounge

We have launched a verification feature for high-speed railway VIP lounge privileges, allowing cardholders to use VIP lounge services without phone reservations. Upon arriving at the high-speed rail VIP lounge, customers need only provide one item from card number, mobile number, or ID number to complete real-time rights enquiry and redemption without prior reservations. This meets customers’ daily travel needs and elevates service experience.

“Smart Healthcare” boosts people’s livelihoods

Leading peers in medical ecosystem development, the Bank created Chongqing’s first smart medical convenience system for grassroots institutions in the banking sector—“Yukuai Zhiyi (Intelligent Medical)” (渝快智医). Integrating unified payment reconciliation and smart medical consultation solutions, it achieved full coverage across 33 grassroots medical institutions in Fengjie County. The “treatment first, payment later” system alleviates financial burdens for patients. After completing online credit agreements, patients immediately receive medical credit lines, requiring no upfront payments during treatment with unified post-consultation settlement. This system has been successfully implemented in 11 hospitals across 11 districts and counties.

Case Expanding university space through financing

A Chongqing-based institution acquired 132.95 mu (8.87 hectares) of land for its Phase III campus expansion in Qijiang to support sustainable development. Upon completion, the campus is projected to accommodate 42,000 students. The Bank’s Hechuan Branch proactively visited the institution and, through multiple negotiations, secured a RMB 300 million fixed-asset project loan with a 12-year tenure. As at the end of December 2025, the cumulative loan disbursement for Phase III reached RMB 300 million, with an outstanding balance of RMB 294 million. This addressed the institution’s near-term development needs and resolved critical constraints hindering its growth.

● Broadening Service Channels

The Bank, anchored in its goal of being a service-oriented bank, has thoroughly enhanced the construction of service channels, filled gaps in rural financial services, and infused financial impetus into rural revitalisation; created specialised outlets to expand the coverage and convenience of public services, extending the boundaries of “finance + ” services; focused on the needs of the elderly and special groups, creating barrier-free service environments and advancing “elderly-friendly” construction; empowered people’s livelihoods with digital financial services, injecting strong momentum into the Bank’s high-quality development.

Service Channel Construction

Filling regional gaps

In 2025, the Bank newly established an outlet in Langping Township, Youyang County. Focusing on local surrounding communities, small and micro enterprises, and individual business customer groups, it coordinated with communities and industrial parks to carry out financial literacy and agricultural benefit service activities, vigorously promoted village-wide credit granting, and introduced exclusive credit and settlement solutions tailored to local industries, supporting agricultural production and industrial development.

Through 301 rural convenience service points and 5 mobile banking service vehicles, the Bank provided rural customers with financial services such as small cash deposits and withdrawals, transfers, and bill payments. Furthermore, using the LED multimedia equipment on the mobile banking vehicles as a platform, it broadcast financial knowledge and conducted financial awareness campaigns on preventing telecom fraud and counterfeit currency, further expanding coverage.

Creating specialised outlets

Being “industry chain-driven”, the Bank piloted areas such as industrial culture walls, industrial display stands, and cooperation negotiation rooms, establishing offline cooperation hubs. Centred on “scenario ecosystems”, and combining outlet location and customer group characteristics, the Bank created 14 specialised scenario outlets (e.g., smart, elderly care, rural revitalisation, government services). Government service equipment for healthcare insurance, credit reporting, and social insurance was deployed in some outlets. This deepened bank-government collaboration, effectively enhanced the coverage and convenience of public services, and expanded the boundaries of “finance +” services.

By December 2025, the Bank had 1,727 business branches, including the Head Office, 7 branches, 35 sub-branches, 172 second-tier sub-branches, and 1,511 banking offices. Among them, 1,424 were county-level outlets, accounting for 82.46%.

Advancing elderly-friendly facility construction

The Bank unified its Standards for Construction of Elderly-Friendly Business Outlets, standardising specifications for supporting facilities such as barrier-free signage, guide dog indicators, teller window labels in cash service areas, and priority seating. A total of 72 branches were renovated according to age-friendly standards, with two designated as model age-friendly branches. Dedicated zones for senior salon activities were designed to support initiatives like senior universities and health lectures, providing elderly customers with warmer integrated services.

Enhancing third-party quick payment service capabilities

The Bank optimised its account linkage process, enabling instant card binding upon card issuance via smart counters for six payment platforms including WeChat Pay, Alipay, and Douyin. Flexible configurations of transaction limits and fee rates were implemented, alongside the advancement of WeChat order trial calculations and joint risk monitoring. These measures significantly improved the success rate of WeChat Pay transactions.

As at the end of 2025, the Bank deployed 6,276 self-service machines (3,064 smart teller machines (STM), and 3,212 automated teller machines). Among these, 2,443 STMs (79.73%) and 2512 ATMs (78.21%) were located in county areas.

Deepening Digital Empowerment of Channels

In 2025, the Bank leveraged business-technology integration as a focal point. Through the implementation of key projects, the construction of core capabilities, and cross-departmental collaboration support, it comprehensively integrated its social responsibility commitment into digital channel development. By empowering people's livelihoods with digital financial services, the Bank injected strong momentum into its high-quality development.

Lifecycle digital insights for deeper customer understanding

Centring on the customer lifecycle journey and employing the “Sense, Strategy, Action, Feedback” (SSAF) methodology, the Bank constructed a closed-loop for digital operations. It innovatively launched features such as “Personal Customer Online Lifecycle Insights” and “Insight Strategy Management” on the Yujian Platform for visual output. The Bank successfully implemented 188 key operational indicators and generated 15 customer profile tags, providing both data support and operational tools for enhancing customer experience.



Page of the Bank's Personal Customer Online Lifecycle Digital Insight Project

Advancing tiered customer operations to enhance service efficiency

Centred on the growth journey of mobile banking customers, the Bank meticulously designs a clear growth progression pathway for clients, comprehensively optimises the touchpoint experience, and achieves precise operations targeting distinct customer segments through deep integration of internal resources. This approach delivers personalised digital financial services to clients at varying growth stages with diverse transaction habits and financial needs.

Strengthening online engagement with corporate clients and elevating corporate internet banking service

The Bank enhances online collaboration with corporate clients by establishing data analysis and evaluation feedback systems. It offers diversified financing products, merchant services, and financial information services, constructing a digital marketing service system for the corporate internet banking channel to deliver more intelligent and efficient service experiences.

Establishing mobile banking sub-branch zones for localised benefits

With scenario-based operations at its core, these zones centrally showcase sub-branch marketing campaigns, premium merchant resources, local cultural tourism guides, and distinctive products. By creating dedicated online marketing spaces, the Bank provides sub-branches with tailored operational display platforms. Supporting both intelligent recommendations and self-guided browsing modes, the Bank effectively promotes the development of “One County, One Specialty” industries. Simultaneously, it empowers sub-branches to independently conduct online marketing initiatives, achieving precise customer acquisition and refined operational management while holistically enhancing digital service capabilities.



Chongqing Rural Commercial Bank Mobile Banking Sub-branch Zone Page

Protection of Consumers' Rights and Interests

The Bank consistently fulfils its principal responsibilities as a financial institution, committed to providing secure and reliable financial services to customers. It strictly adheres to the principles of voluntariness, equality, fairness, and good faith, earnestly undertakes the primary responsibility for protecting the lawful rights and interests of financial consumers and fulfils its statutory obligations regarding financial consumer rights protection.

The Board of Directors of the Bank bears ultimate responsibility for consumer rights protection initiatives. Under its purview, a Consumer Protection Committee has been established. At the senior management level, a “Consumer Rights Protection Leading Group” has been formed, with the Legal Compliance and Consumer Rights Management Department serving as the lead unit to coordinate the Bank-wide efforts in consumer rights protection. By continuously refining systems encompassing review, assessment, awareness campaigns, training, suitability management, marketing and third-party collaboration oversight, and dispute mediation, the Bank has established a three-tiered management system featuring Head Office guidance, departmental coordination, and branch implementation. This structure provides robust safeguards for lawful and compliant operations.

Customer Complaint Management

The Bank consistently places consumer rights protection at the forefront of its business development, continuously improving its customer complaint management system to enhance service quality and efficiency.

The Bank strictly adheres to national financial regulatory requirements to effectively safeguard the legitimate rights and interests of consumers. Regarding consumer rights protection, the Bank operates comprehensively in accordance with relevant regulations including the Guidelines for Consumer Rights Protection in the Banking Industry, the CBRC Office's Guiding Opinions on Strengthening Banking Consumer Rights Protection to Address Current Public Concerns, the Guiding Opinions on Strengthening the Institutional Mechanisms for Consumer Rights Protection in Banking and Insurance Institutions, the PBOC Measures for the Implementation of Financial Consumer Rights Protection, and the Administrative Measures for Consumer Rights Protection of Banking and Insurance Institutions. Concerning customer complaint handling, the Bank strictly implements provisions such as the Administrative Measures for Handling Consumer Complaints in the Banking and Insurance Sectors and the PBOC Measures for the Implementation of Financial Consumer Rights Protection, ensuring unimpeded complaint channels and timely, standardised handling.

Ensuring accessible and publicised complaint channels

The Bank attaches great importance to the construction and maintenance of customer complaint channels. A dedicated section prominently located on the official website clearly lists diversified complaint avenues, including customer service hotlines, branch contact numbers, and financial consumer rights protection hotlines. Simultaneously, channels are publicised via posters, leaflets, and other formats at all business outlets, ensuring customers can conveniently and fully access and choose appropriate channels to provide feedback.

Establishing a standardised closed-loop management process

A standardised process covering all stages of complaint handling – acceptance, assignment, handling, response, and follow-up – has been established. Clear responsibilities are defined for each stage to ensure customer complaints receive timely responses and effective resolutions. Meanwhile, complaint data is regularly consolidated and subjected to in-depth analysis to identify business risks and service deficiencies. This analysis provides a basis for product optimisation and process improvements, aiming to mitigate the recurrence of similar issues at the source.

Strengthening rectification supervision and accountability

The Bank tracks and verifies the implementation of rectification measures through methods such as reviewing records, conducting customer callbacks, and performing on-site inspections. For instances of inadequate rectification, strict accountability is enforced according to internal regulations, reinforcing management accountability and preventing the recurrence of issues.

Enhancing proactive service and risk prevention

By analysing complaint trends, the Bank proactively identifies potential risks. For situations harbouring dispute risks, dedicated personnel are promptly assigned to initiate communication, provide explanations in advance, and offer guidance, aiming to resolve conflicts at an early stage and improve customer experience.

Meanwhile, the Bank continuously refines its complaint management system. Within the year, it dynamically updated the system categorisation of complaint businesses, channels, and reasons to ensure precise data attribution; added the requirement for a “Complaint Grey List Warning Function” aimed at achieving precise identification and proactive management of repeat complaints and high-risk customers; and optimised complaint statistical reports by adding the key analytical indicator “First Complaint Resolution Rate” to assess the quality and efficiency of complaint handling, thereby providing data support for management. The integration of the complaint management system with the “Yu Jian” APP was achieved, supporting the online processing of consumer protection reviews and task reminders, ensuring closed-loop processes and significantly enhancing internal collaboration efficiency. In 2025, the Bank's telephone banking service achieved an overall customer satisfaction rate of 99.76% for the year, and the complaint resolution rate reached 100%, with no incidents of escalated complaints resulting from non-standard complaint handling procedures.

Case Complaints referred through regulatory channels are uniformly handled by the Customer Service Centre under a “first-touch” approach.

Commencing October 2025, the Bank has centralised the handling of all complaints referred via regulatory channels through the Customer Service Centre under this “first-touch” approach. Upon receiving referred cases, the Customer Service Centre prioritises contacting the customer to understand core grievances, provide emotional reassurance and initial resolution, while acting as the unified interface to coordinate and urge backend responsible units, following through the entire process until case closure. This achieves “single-point handling with end-to-end follow-through” for regulatory complaints. The measure strengthens timeliness control in processing, enhances response consistency, improves customers' communication experience during the complaints process, and represents a significant practice in institutionalising and professionalising the complaints management mechanism.

Providing Loan Modification Solutions

The Bank thoroughly implements the philosophy of serving the people through finance while reducing fees and benefiting customers with concrete actions to effectively alleviate borrowers' repayment pressure. First, based on borrowers' credit records and repayment safeguards, the Bank works with borrowers facing temporary difficulties to agree on reasonable repayment terms and frequencies, precisely alleviating their repayment burden. Second, upon borrowers' request, the Bank proactively conducts loan reviews, providing qualified borrowers with loan renewal support upon approval. Third, the Bank optimises its agreement-based credit card instalment service by reasonably lowering instalment interest rates, effectively reducing customers' interest burden. Simultaneously, it enhances repayment methods and streamlines procedures to continuously improve service convenience and customer experience.

Strengthening Employee Management

Conducting consumer protection training

To effectively safeguard consumers' legitimate rights and interests, the Bank leveraged opportunities such as product launches and routine training sessions to conduct training on consumer rights protection. The training content covered pre-sale, during-sale, and post-sale processes to ensure sales personnel master relevant knowledge. The Bank also utilised channels including its official public account to disseminate consumer protection knowledge to customers, enhancing their ability to guard against risks.

Strict implementation of sales personnel qualification management

The Bank requires personnel selling wealth management products to obtain either its internal Wealth Management Sales Qualification Certificate or relevant qualifications such as the Banking Professional Qualification Certificate or AFP Certificate. Personnel selling fund products must obtain a Fund Qualification Certificate issued or recognised by the China Securities Regulatory Commission (CSRC). Personnel selling trust products must simultaneously hold both the Wealth Management Sales Qualification Certificate and the Fund Qualification Certificate. This ensures sales staff possess professional financial knowledge to provide customers with objective, comprehensive, and professional wealth allocation advice.

Marketing Compliance Management

2025, the Bank rigorously complies with national and local laws and regulations including the Advertising Law of the People's Republic of China, conscientiously fulfils all advertising and publicity-related laws and regulations, and deepens brand management and protection efforts. The Bank strictly adheres to internal regulatory documents such as the Chongqing Rural

Commercial Bank Publicity Management Measures and the Chongqing Rural Commercial Bank Information Disclosure Management Measures, establishing a comprehensive management system encompassing brand management, advertising placement, news publicity, reputation risk management, information disclosure, and investor relations management.

Review of marketing materials

- The Bank implements stringent review processes for external publicity activities, ensuring unified messaging standards, and standardising work related to LOGO usage, advertising placement, information release, and brand promotion. It unifies the visual and content output standards for advertising terminology and design formats involved in the Bank's business products and financial services. Clear institutional processes and standards are established, strengthening channel control and publicity coordination to form synergies, thereby promoting the standardised construction of the Bank's brand image and enhancing brand recognisability.
- In 2025, the Head Office conducted 21 credit card marketing campaigns, released a total of 85 promotional advertisements for these campaigns through channels including the mobile banking APP, the official WeChat account, WeChat Moments, Enterprise WeChat, branch halls, and Xiaohongshu. The advertisement formats included posters, graphics, and videos. All 85 campaign advertisements successfully passed the Bank's internal compliance, consumer protection (consumer protection), and brand release review processes.

Strengthening sales behaviour control

- Continuously upgrading sales channels. The Bank's sales system now automatically verifies the match between customer risk tolerance and product risk levels, ensuring "the right product for the right customer." A sales behaviour traceability function has been implemented to record the entire product purchase process. Online sales channels are required to display key terms, provide risk disclosures, and remind customers that "sales personnel must not intervene in operations," ensuring customers can protect their rights.
- Periodically conduct compliance sales behaviour checks. To ensure the compliance of product sales processes, the Bank annually leads case investigations for intermediary business. We require business managers at branches to periodically conduct compliance sales behaviour checks, ensuring business operations are carried out under the premises of "Compliance Promotion," "Certified Sales," and "Risk Matching." Should any non-compliant behaviour be identified during the sales process, the Bank will strictly impose disciplinary actions against responsible personnel in accordance with relevant regulations and follow up until rectification is complete.

Promoting Financial Knowledge

The Bank formulated the Chongqing Rural Commercial Bank Financial Knowledge Education and Publicity Management Measures, clarifying the relevant responsibilities for education and publicity work; incorporated publicity activities into its regular work system, and issued the Notice on the 2025 Consumer Rights Protection Education and Publicity Plan, which outlines the publicity objectives, target audiences, content, formats, and includes effectiveness evaluations.

The Bank coordinates centralised, routine, and thematic financial literacy initiatives, actively participating in concentrated consumer protection publicity campaigns, and established dedicated education sections on its official website, WeChat platform, and mobile banking app. For elderly groups, the “Light on Consumer Protection” initiative was implemented, popularising anti-pension fraud knowledge through community lectures and collaborations with senior universities; for youth groups, the “Consumer Protection Growth” initiative advanced with “Financial Knowledge on Campus” activities to cultivate financial literacy; for new citizens and rural residents, the “Consumer Protection Escort” initiative was carried out, combining inclusive financial services with on-site explanations of financial security knowledge in farm fields, commercial districts, and industrial parks. During the reporting period, the Bank organised approximately 20,000 financial knowledge publicity events, reaching over 3.92 million person-times.

Building a precision-targeted tiered education framework

- Establishing a routine mechanism of “Head Office coordination – business line collaboration – branch implementation”, the Bank provides standardised publicity materials centrally while embedding risk warnings into entire product/service lifecycles across business lines. Branches conduct daily education through dedicated zones and in-hall mini-seminars, integrating financial literacy organically throughout processes.
- Centring on key dates including 3·15, 5·15 and Financial Education Promotion Week, the Bank organises unified campaigns penetrating communities, campuses and other venues for concentrated outreach.
- Launching tailored initiatives – “Consumer Protection Spotlight” for seniors, “Consumer Protection Growth” for youth, “Consumer Protection Guardian” for new urbanites and rural residents – to precisely enhance risk prevention capabilities among key demographics.

Innovating an “Online-Offline + Cross-Sector Integration” communication matrix

- Driving omni-channel integrated dissemination: offline activities radiate from branches through outreach programmes; online platforms (WeChat, official website) deploy long graphics, audio posters and risk-alert SMS to build multidimensional networks.
- Deepening “Finance+” cross-sector innovation: co-creating integrated activities like “TCM Consultations + Anti-Fraud Education” and “Tea Sessions + Financial Literacy” with external partners. Producing the “Consumer Protection Voices” video series to amplify engagement and audience receptiveness.

Case Fuling Branch collaborated with Chongqing Vocational College of Industry and Trade to provide special publicity services

In September 2025, Fuling Branch of the Bank collaborated with Chongqing Vocational College of Industry and Trade to organise over 30 business backbones into a special publicity service team; established financial service points in the library, teaching buildings and canteen; and set up a dedicated Q&A zone to provide detailed explanations to more

than 6,000 teachers and students on the dangers of illegal campus loans and the importance of personal credit reporting. The team addressed common issues faced by new students—such as “campus loan traps”, “part-time job click farm scams”, “fake e-commerce customer refund scams” and “personal bank card information leakage risks”—by establishing the “Three Nevers Principle”: Never casually disclose ID numbers; never click unfamiliar links; never transfer money to unknown accounts. Staff individually answered new students’ questions on topics like “mobile banking security settings” and “the importance of credit records”, while conducting interactive “Financial Knowledge Quiz” activities to deepen understanding through question-based guidance.



Publicity at the financial service point in the library

Case The “Nationwide Anti-Fraud Campaign in Action” publicity activities

To further strengthen the safeguard network against gambling and fraud through publicity and continuously foster a strong atmosphere of nationwide anti-fraud awareness, Qianjiang Sub-branch organised its outlets across the jurisdiction to carry out diverse anti-gambling and anti-fraud publicity activities under the theme “Nationwide Anti-Fraud Campaign in Action”. These activities effectively enhanced the public’s secure payment awareness and the ability to recognise and prevent fraud. Staff actively visited rural areas, communities, shops, enterprises, and public squares to distribute anti-fraud leaflets, explain cases of telecom fraud, disseminate financial knowledge on how to effectively identify and guard against telecom fraud, and guide the public to proactively learn, heighten their vigilance, and actively participate in the publicity campaign.



Scene of the “March 15” Publicity Activity

Conducting data security assessments and training

The Bank engaged third-party assessment agencies to conduct data security risk assessments. It provided specialised training for all employees to enhance data security awareness and delivered targeted technical training on data security for technology departments, focusing on commonly overlooked security risks and operational procedures in daily work, thereby further elevating proactive risk prevention awareness.

Performing data quality and security inspections

In 2025, the Bank conducted on-site inspections on data security and data quality across the entire organisation, covering 38 head office departments and 43 branches, further enhancing the quality and efficiency of data governance.

The Bank strictly adheres to national data protection laws and regulations and has established a comprehensive data lifecycle management mechanism. During the data collection phase, the Bank rigorously follows the principles of legality, legitimacy, and necessity, clearly defining the purpose and scope of data collection. Explicit customer consent is obtained through clear and understandable user authorisation agreements to ensure the legality and compliance of data sources. In the data storage stage, advanced encryption technologies and high-security-level storage architectures are employed to encrypt and store customer data, preventing data leakage and unauthorised tampering. During data usage, stringent access control policies are implemented; access permissions are granted to employees based on the principle of least privilege. Data masking techniques are applied to sensitive data before it is used for business analysis and model training, ensuring secure and controllable data utilisation. Regarding data sharing, the Bank has established rigorous approval processes and partner security assessment mechanisms. Data sharing occurs only when explicit customer authorisation is obtained and the partner possesses equivalent data security assurance capabilities, thereby comprehensively safeguarding customer data privacy and security.

Data Security Risk Mitigation and Emergency Response

The Bank formulated emergency management normative documents to establish a comprehensive and well-defined emergency management mechanism and procedures. Security vulnerabilities are identified through regular vulnerability scanning, pre-deployment security testing, system penetration testing, and new vulnerability alerts and investigations. Based on the severity of vulnerabilities and the criticality of corresponding systems, vulnerabilities are categorised and classified before being promptly escalated to responsible personnel for remediation. The Bank developed a cybersecurity emergency response plan enabling rapid reaction to multiple scenarios including ransomware attacks, remote control backdoors, and phishing incidents.

Privacy and Data Security

In 2025, the Bank’s Board of Directors and senior management fulfilled their responsibilities for information security governance. The Financial Technology Management Committee reviewed reports such as the 2025 Information Security Assessment Report.

Mechanism Development

The Bank continuously improved its data security management organisation and regulatory framework. Relying on the Financial Technology Management Committee, the Bank established a financial technology security governance working mechanism and formed a Financial Technology Security Governance Working Group to coordinate and advance the Bank-wide network and information security governance efforts. The Financial Technology Security Governance Working Group is responsible for organising the implementation of annual key tasks in information technology security, coordinating and driving significant network and information security matters, strengthening the guidance, supervision, and inspection of the Bank-wide information technology security work, and reinforcing accountability for information security management at all levels. In 2025, in response to new requirements stipulated by laws and regulations, the Bank revised data management-related policies and procedures, including the Data Security Management Measures, the Standardised Reporting of Regulatory Data for Financial Institutions (EAST) Management Measures, and the Production Data Extraction Operating Procedures, to further clarify aspects such as the data security management organisational structure, data security risk monitoring, and data security incident handling.

Reinforcing primary responsibility for information protection

Implementing the requirements of the Cyberspace Administration of China’s “Announcement on the Submission of Information Regarding Personal Information Protection Officers”, the Bank systematically organised a comprehensive review of all its personal information collection channels, covering business channels such as Apps, mini-programs, and official accounts. This further clarified the primary responsibility for data protection in each scenario and ensured the standardised submission of information regarding the Personal Information Protection Officer was completed on time.

From 21 to 26 November 2025, the Bank conducted two rounds of disaster recovery switchover drills covering multiple systems: Centralised Operations, Remote Authorisation System, Business Electronic Seal System, New Counter System, Credit and Investment Management System, Intelligent Data Decision Platform, Micro-bank System, and Core System. The drills involved switching operations from the Yuzui Production Data Centre to the Shuitong Disaster Recovery Centre, with business traffic diverted to the Shuitong facility for validation.

The Bank rigorously manages IT outsourcing, enforcing outsourcing supplier admission. Before signing outsourcing contracts with service providers, we conduct multi-dimensional due diligence and cautiously introduce outsourcing services. The Bank fully implemented the outsourcing classification and grading management strategy, strengthened outsourcing identification and security control, regularly conducted network and information security assessments, strengthened outsourcing process supervision, continuously monitored service providers' compliance with laws, financial health, personnel turnover, regulatory penalties, and other aspects, timely identified abnormal risks of service providers to mitigate service disruptions or sharp quality declines due to poor management or personnel changes.

In 2025, the Bank recorded zero data breach incidents.

● Information Security Audit

In 2025, in accordance with the “Guidelines for Information Technology Risk Management in Commercial Banks”, an information technology audit was conducted. This audit focused on the implementation of information security management and control measures, issuing audit opinions and urging the audited units to implement corrective actions to enhance the level of information security management.

Digital Finance

The Bank continues to advance its fintech initiatives, consistently increasing investment in technological innovation while refining its comprehensive artificial intelligence development strategy. It is establishing AI service infrastructure to accelerate digital innovation and transformation. Focusing on products and services, the Bank vigorously pursues independent intellectual property innovation through patents and copyrights, prioritises technology ethics, and strengthens technology-enabled innovation. This comprehensive effort aims to build a tech-driven bank. In 2025, the Bank's fintech investment reached approximately RMB 1.042 billion, representing an increase of 8.4% year-on-year from 2024 and demonstrating a steady growth trajectory.

● Optimising the Digital Service System

Establish and improve digital product system

· By the end of 2025, the Bank's products cover conventional business categories such as credit, mortgage, pledge, discount and instalment, and multiple businesses such as services for individuals, SME, credit cards, agriculture, rural areas and corporate clients. It has independently launched 17 proprietary digital products with a total scale exceeding RMB 130 billion. Channel expansion encompassed mobile apps, WeChat banking, and ecosystem traffic diversion, effectively establishing an integrated online-offline digital retail financial service system.

Digital transformation of corporate banking

- The Bank launched a technology finance client acquisition platform, accurately meeting the needs of over 31,000 enterprises and driving new credit extensions totalling RMB 8.6 billion. By connecting 22 universities and research institutes, 23 venture capital institutions, 4 industrial parks, 16 intermediary agencies, and over 100 technology companies, the Bank fostered a technology finance ecosystem, facilitating the commercialisation of eight scientific and technological achievements.
- The Bank is committed to advancing the development of its supply chain financial services platform and building a suite of supply chain financing products under the “Yukuai e-Loan” series. Through continuously enriching product offerings, optimizing processes, and refining risk control models, the Bank has gradually established a digital supply chain financing system covering entire industrial chains and adaptable to multiple scenarios. This significantly enhances accessibility and convenience, supporting the stable development and enhanced capabilities of industrial and supply chains.

Enhancing rural financial services

- The Bank implemented agricultural industry chain services, strengthened industrial data foundations, and streamlined specialised supply chains. It selected six pilot industries (such as Yunyang flour and Wuxi Chinese medicinal herbs) to build integrated service ecosystems for distinctive local industries.
- The Bank completed the iterative upgrade of its rural revitalisation digital financial services platform, launching the “YuKuaiZhiban” platform. This introduced AI capabilities and pioneered an interactive transaction model featuring “pre-filled forms by relationship managers + client confirmation.” It also upgraded the “Tech-Data-AI-Human” four-dimensional collaborative risk control system to optimise traditional credit processes.
- The Bank upgraded and expanded its YuNong Smart Asset Management system, enabling digital governance for collective asset management and rural property rights circulation at the grassroots level. The system now serves nearly 100,000 monthly active users. The Bank actively rolled out the “JiangYuKuaiji” smart tax and finance platform citywide. Partnering with the Municipal Supply and Marketing Cooperative, the Bank designated this platform as the unified financial software for farmers' cooperative service centres, achieving full coverage across 36 districts and counties.

Case Implementing a data-driven approach to achieve precision customer service

Leveraging its big data analytics platform, Wuxi Branch conducted a multi-dimensional and in-depth analysis of a corporate group's transaction flows, employee payroll data, and information on potential senior citizen customer segments, establishing a precision customer profiling system. For the corporate management, the Bank tailored cash flow management optimisation reports and provided professional treasury management solutions; for the employees, it accurately promoted featured consumer credit products such as the “Yu Kuai Zhen Hao Loan”. Simultaneously, focusing on senior citizen households, the Bank matched them with conservative wealth management products and exclusive insurance products, thereby addressing both asset preservation needs and risk protection functions.

●● Key Technology Research

In 2025, the Bank refined its comprehensive artificial intelligence development plan, established AI service infrastructure, and advanced the application of AI agents in critical business processes including operations management, customer service, and risk control.

In advancing the intelligent infrastructure foundation

The Bank has launched a model management platform, an intelligent agent application development platform, and a large-scale model knowledge base. This establishes the Bank's AI service infrastructure, unifying heterogeneous computing resources and achieving integrated governance of both large and small models. It effectively consolidates and manages diverse AI capabilities. Through a zero-code visual AI agent development tool, applications are developed flexibly via drag-and-drop orchestration, enabling rapid deployment of intelligent services.

In promoting intelligent applications

The Bank has implemented eight AI scenarios focusing on customer service, operations management, and R&D testing. These include Qiyeweike Customer Connect Business Q&A, Yukuaizhiban Xiaoyu AI Q&A, Yujian Xiaoyu AI Training, Xiaoyu Intelligent Search, code generation, and code review. Under the Qiyeweike Customer Connect Q&A scenario, average customer dialogue time has been reduced by 20 – 30%, while knowledge retrieval efficiency increased by 50%. The code assistant provides intelligent development support, achieving 15 – 20% AI-generated code and nearly 30% improvement in code review efficiency.

Proactive promotion of intelligent initiatives

Organising workshops on intelligent agent application scenarios and technical training for the AI middleware platform. During the 5th Staff Sports Games, the Bank showcased its intelligent capabilities through an exhibition in the “Digital Drive” experience zone.



Image: Exhibition layout of the “Digital Drive” experience zone

●● Intellectual Property Protection

In accordance with the laws and regulations such as the Civil Code of the People's Republic of China, the Trademark Law of the People's Republic of China, the Patent Law of the People's Republic of China, the Copyright Law of the People's Republic of China, and the Law of the People's Republic of China Against Unfair Competition, and based on the needs of internal operation and management, the Bank formulated the Administrative Measures for Intellectual Property Rights of Chongqing Rural Commercial Bank, which defined IPR-related responsibilities, ownership principles, application processes, and dispute resolution method. Focusing on products and services, the Bank prioritises independent IP innovation through patents and copyrights. By the end of 2025, the Bank had secured a cumulative total of 23 authorised invention patents and 49 software copyrights. This propelled the Bank's progress in patent-related endeavours, with intellectual property achievements continuing to emerge. In 2025, the Bank secured 5 new trademark registrations and renewed 23 trademarks. The Bank participated in the formulation of two financial national standards, marking the first time it had engaged in such work. Cumulatively, it contributed to developing 19 industry standards—of which 6 have been published—and 30 association standards, with 28 already released. Additionally, the Bank completed the formulation or updating of 11 enterprise standards.

Key measures for intellectual property protection

Clarifying IP protection responsibilities across all staff

All employees are obligated to safeguard the Bank's IP rights, enhance awareness, monitor potential infringements, and report findings promptly to the IP management department.

Strengthening IP protection awareness

Departments initiating branding or related activities must conduct trademark/patent searches and IP-specific analyses to establish protection goals and prevent violations. Unauthorised use of non-Bank IP (including rights with unclear ownership) is prohibited until proper verification. For IP rights with unclear sources of rights, the decision to use them should be made after identifying the relevant rights holders to avoid infringing on the IP rights of others.

Establishing IP protection mechanisms

Upon receiving reports of infringement from internal monitoring or external sources, the IP management department shall take immediate legal action to halt violations and protect the Bank's rights.

Enhancing full-cycle IP management

Integrated with the new internal control and compliance management system, the Bank implements lifecycle controls covering IP applications, reviews, approvals, filings, renewals, and archival management. This systemic approach ensures robust protection of the Bank's legal interests.

● Focus on Technology Ethics

The Bank integrates ethical technology considerations throughout the financial technology innovation, application, and governance chain. We prioritise algorithmic fairness and non-discrimination, safeguard customer data privacy and security, and enhance the inclusivity of digital finance alongside consumer protection. This ensures technological advancement serves the fundamental purpose of finance while mitigating novel risks arising from technology misuse. Actively fostering an organisational culture of “compliance as the foundation, ethical technology application”, the Bank elevates sensitivity to technology ethics and sense of responsibility across all levels—from management to frontline staff. This embeds ethical requirements into instinctive behaviour across the entire workforce, enabling a responsible and trustworthy digital transformation.

Algorithmic fairness

In the design and development of artificial intelligence algorithms, the Bank places significant emphasis on the diversity and representativeness of data. Data undergoes rigorous screening and preprocessing to mitigate biases that could lead to unfair algorithmic outcomes for specific customer groups. During model training and optimisation, the Bank continuously incorporates fairness metrics and algorithmic auditing mechanisms. It regularly monitors and assesses disparities in algorithmic outputs across different customer segments, promptly identifying and rectifying potential biases. This ensures that algorithmic decisions maintain fairness and reasonableness throughout the entire business process.

Explainability principle

To enhance the transparency and trustworthiness of artificial intelligence models, the Bank actively explores innovative model interpretation methods. At the model selection and design stage, it prioritises algorithms or model architectures with high explainability, such as rule-based models and decision tree models, and taking model fusion techniques into consideration, to bolster overall explainability. During model deployment, the Bank employs visualisation tools and logic rule extraction to provide customers and business personnel with clear, comprehensible explanations of model decisions. This enables customers to understand the rationale and process behind model outputs while facilitating verification and monitoring by business staff, thereby increasing stakeholder acceptance and trust in AI applications.

Practising Social Responsibility

The Bank actively engages in philanthropic activities, implementing extensive social welfare projects across multiple sectors. It encourages and supports employees to participate in voluntary service initiatives. The Bank registered 45 volunteer organisations and over 1,000 individual volunteers on the “Shancheng Volunteer” system. In 2025, the Bank's total external donations amounted to RMB 4.8 million.

Case Ba'nan Sub-branch demonstrates commitment under the Party flag: voluntary service celebrates July 1st

To commemorate the July 1st Founding Day of the Communist Party and fully leverage the vanguard role of Party members, the Ba'nan Sub-branch Party Committee organised a voluntary blood donation activity. Responding to the call for blood donations, Party members participated enthusiastically in spreading warmth through this act. Under medical staff guidance, they systematically completed registration, health screening, and blood collection procedures. Their actions tangibly extended care to those in need, collectively contributing 1,600 millilitres to extend the gift of life.



Image: Organising voluntary blood donation by Party members

Case Chengkou Sub-branch proactively offers doorstep financial services for vulnerable customers

The Bank's Bashan Sub-branch consistently upholds its "customers-centric" service philosophy. By providing warm, meticulous, patient, and genuine financial solutions, it addresses challenges such as limited mobility among vulnerable groups. This commitment ensures equitable access to financial services, demonstrates Chengkou Sub-branch's social responsibilities, and dismantles the final barrier to inclusive finance. By the end of 2025, Bashan Sub-branch had conducted 30 on-site visits for customers. Its staff's professionalism and compassionate approach have garnered widespread acclaim. Moving forward, the sub-branch will continue refining its services to deliver warm and professional financial solutions for more customers.



Image: On-site doorstep services for vulnerable customers groups

Case The Hechuan Branch conducted series of voluntary activities

In 2025, the Bank's Hechuan Branch meticulously organised a series of voluntary activities. Using the "Finance + Health" approach, it launched the "Warming Communities · TCM Consultation (情暖社区·中医问诊)" public welfare event, inviting seasoned traditional Chinese medicine (TCM) practitioners to educate community residents on fundamental TCM theories, key prevention methods for common ailments, and wellness techniques, while providing personalised consultation services. This tangibly transformed the principle of "serving the people" into accessible health protection. The branch established a "Warmth Overflowing Three Rivers (情满三江)" volunteer team to deepen grid-based financial services. It regularly conducted educational sessions on counterfeit note identification, prevention of typical fraud schemes, consumer rights protection, social security policy interpretation, and financial planning. These efforts significantly enhanced

residents' capabilities in financial risk prevention, financial literacy, and wealth management, substantially improving the accessibility and coverage of financial services. Through establishing the "Hong Jinyu" Community Financial Station, the branch offered public services including social security card renewal, policy briefings, and dispute mediation for community residents. This brought the implementation of "finance for the people" into grassroots governance and service delivery. Aligned with the "Respect for the Aged Month" theme, the branch actively promoted elderly care support and pension finance awareness. This included delivering over 40 sessions on pension finance knowledge, reaching over 1,550 residents; distributing 120 health education publications and promotional materials; and organising three lectures on elderly health knowledge.



Image: The Hechuan Branch conducted series of voluntary activities

Case Liangping Branch engaged in public welfare activities

In March 2025, Liangping Branch organised Lei Feng-themed volunteer activities for its young employees. They visited the Everbright Bailingbang Nursing Home and the Laibao Primary School in Lirang County, delivering warmth and care to the elderly and children, thereby enriching their cultural life. In July, the branch conducted a summer care activity for local firefighters, expressing its respect and gratitude for their service. During September, employees participated in a Tencent Charity donation drive. The donation project, titled "Harmony in Liangping: Love Shared, Community United (爱洒梁平, 和美有你)," contributed to rural development efforts.



Governance

Refining Corporate Governance to Reinforce the Foundation for Stability

The Bank upholds the Party's comprehensive leadership, deepens the integration of Party building with corporate governance, and continuously improves the accountability system for full and rigorous Party self-governance. This reinforces the foundation for integrity in finance and translates political strengths into governance effectiveness. The Bank persistently optimises its corporate governance structure, enhances compliance management and internal control systems, and strengthens comprehensive risk management. These efforts continuously advance risk prevention capabilities and compliance standards, providing a robust safeguard for sustainable and stable operations.



The United Nations Sustainable Development Goals (SDGs)

Strengthening Party Building Leadership

The Bank unwaveringly upholds the leadership of the Party, continuously enhancing the political guiding role of Party organisations in corporate governance. By innovating pathways for integrating Party building with business operations, fortifying ideological security safeguards, forging strong and effective grassroots organisations, and translating Party building strengths into governance effectiveness, the Bank fosters a sound and clean financial ecosystem through rigorous discipline. This provides robust political assurance and organisational guarantee for the Bank’s high-quality development.

● Prioritising Political Guidance and Consolidating Party Building Responsibilities

The Bank adheres to the principle of prioritising the Party’s political development. It has established a mechanism for analysing and evaluating the political ecosystem, developed systematic implementation plans for advancing Party building, and formulated assessment approach for deputy secretaries of Party committees (concurrently serving as discipline inspection commission secretaries) in branch institutions (non-banking subsidiaries). This systematically constructs a responsibility fulfilment framework for exercising full and rigorous Party self-governance.

The Bank continuously consolidates and reinforces primary responsibilities by specifying the functional priorities of the Party committee leadership, the Party committee secretary, and committee members. It maintains “dual responsibilities” performance records for committee members and issues Party building guidelines for branch institutions, ensuring that the standards for full and rigorous Party self-governance are extended to the grassroots level. Through initiatives such as leadership members conducting field research at grassroots units and observing Party committee theoretical study centre group sessions, the Bank drives the effective penetration of primary responsibilities to the frontline level.

● Deepening Theoretical Development and Fortifying Ideological Foundations

The Bank rigorously implements the “First Agenda Item” system and the Party committee theoretical study centre group learning mechanism. It ensures the timely study and communication of General Secretary Xi Jinping’s important speeches and directives, strengthens concrete actions for implementation, and effectively transforms learning results into tangible achievements in advancing the Bank’s undertakings.

Conducts in-depth education on the spirit of the Eight-Point Decision on Improving Party and Government Conduct

The Party Committees at both levels conducted reading sessions 167 times and carried out 60 rounds of on-line and off-line training. A total of 607 Party branches organised 3,035 thematic study sessions and delivered 690 thematic Party lectures.

Strict implementation of the responsibility system for ideological work

The Party Committee conducted 2 thematic studies on ideological work, reviewed and filed over 300 forums and lectures for approval, and implemented dynamic management of more than 300 on-line work groups.

● Strengthening Organisational Foundations and Talent Development

The Bank adheres to the principle of the Party’s management over cadres and talents, upholding standards of excellence in political integrity, professional competence, and work conduct. It actively promotes the development of its cadre and talent ranks while continuously energising the workforce.

Establishing interim Party branches and associated appraisal mechanisms

Interim Party branches and corresponding assessment mechanisms were piloted to drive critical reform initiatives. Headquarters established an interim Party branch for the “Yukuai Club” Reform Taskforce, catalysing the formation of five interim Party branches and 140 vanguard Party member teams across the Bank. This fully leveraged the Party organisations’ role as a stronghold and the exemplary vanguard role of Party members.

Exemplary leadership

A culture of responsibility and pragmatism was vigorously promoted, fostering a robust ethos of initiative and entrepreneurship. The Bank inaugurated the initial selection of the “Ten Most Inspirational Figures in Chongqing Rural Commercial Bank,” recognising and commending 176 outstanding Party members and role models. This significantly enhanced cohesion and centripetal force within the workforce.

Case The Bank’s Party Committee convened the “July 1st” Commendation Conference

In July 2025, the Bank’s Party Committee convened the “July 1st” Commendation Conference to honour the Bank’s outstanding grassroots Party committees, advanced Party branches, exemplary Communist Party members, and distinguished Party affairs workers. The conference was held through a hybrid form comprising a “main venue with satellite venues” and “on-site participation with live streaming.” Over 200 attendees were present at the main venue, including members of the Head Office Party Committee, Party committee secretaries from branches, sub-branches, and subsidiaries, Party branch secretaries from the Head Office, and selected award recipients. Video conferencing connected members of the leadership teams and grassroots management personnel from branches, sub-branches, and subsidiaries; all Party members and grassroots management from village and township banks; and award recipients from other units not attending the main venue. All remaining staff across the Bank followed the proceedings through live streaming.



The “July 1st” Commendation Conference

Upholding Integrity and Discipline, Fostering A Culture of Clean Governance

The Bank conducts regular special inspections to address the “four forms of malpractices”, resolutely rectifies improper banqueting, rigorously streamlines meetings and documentation, eliminates plagiarism in official documents, and establishes rectification ledgers managed under a close-out system.

Strengthening follow-up inspections and oversight

Comprehensive follow-up assessments of Party committees at branch-level leadership were conducted. Routine inspections covered 10 branch Party committees, while checklist-based inspections were implemented for 4 rural bank Party branches, deepening the integration of intra-Party supervision and risk control.

Intensifying warning education

By dissecting typical cases, Party members and officials were guided to identify root causes and resolve pain points in key sectors, critical processes, and sensitive roles. Throughout the year, Party committees organised 46 warning education sessions, attended by 9,533 staff members. Over 100 sessions of the “four-pronged case-based education” were held.

Promoting clean governance initiatives

Mechanisms were enhanced to institutionalise integrity through systems, safeguard it via oversight, and embed it via culture. Party members and officials demonstrated significantly heightened awareness of discipline and rules, fostering a continuously improving political ecosystem. Four exemplary works on clean governance were published in authoritative journals in 2025.



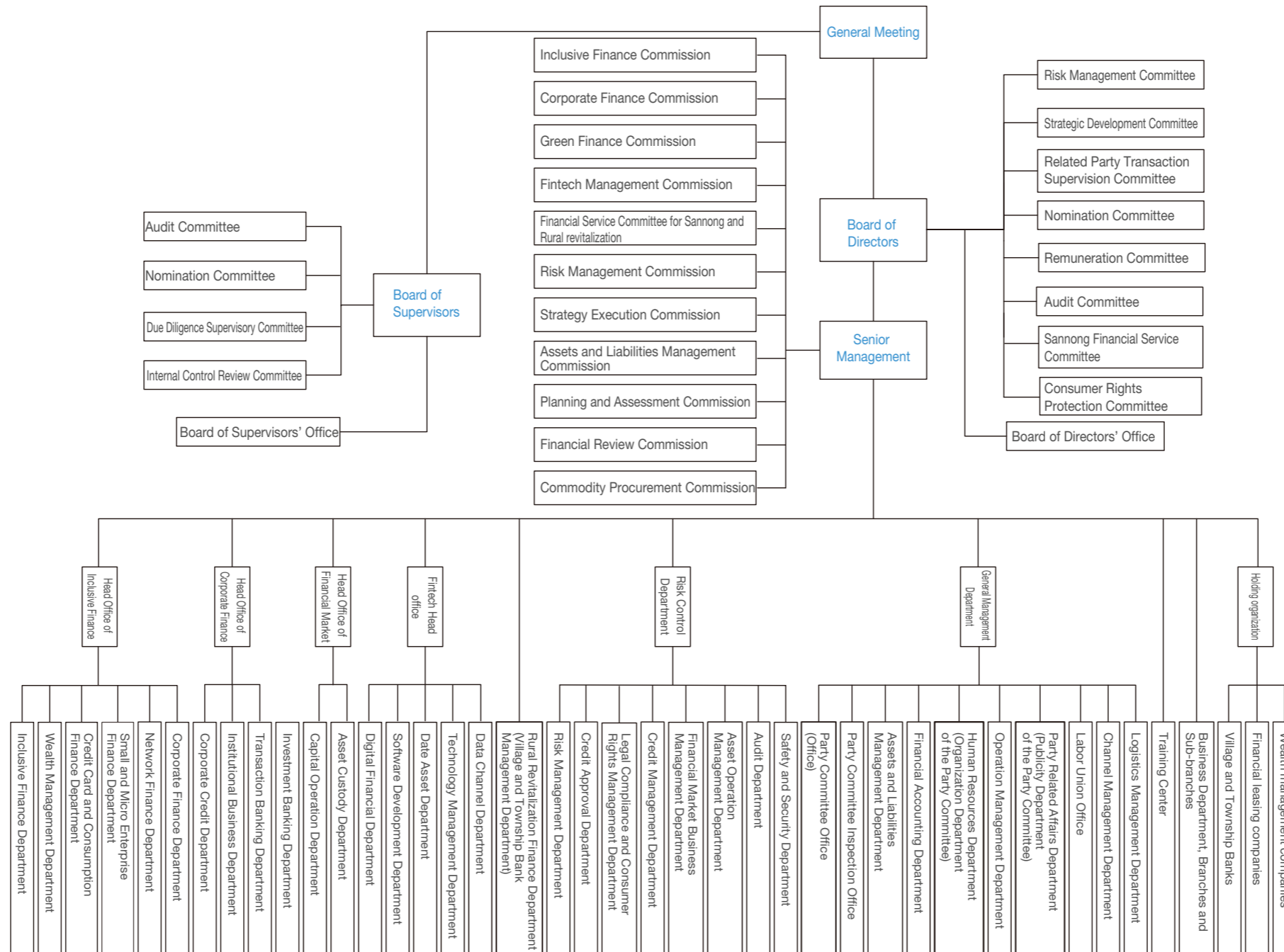
January 2025: The Bank convened its Annual Conference on Party Conduct, Integrity Building, and Anti-Corruption Work for 2025.

Improving Corporate Governance

The Bank continuously refines its corporate governance structure, fully leverages the functions of its corporate governance organisational framework, enhances the Board of Directors’ capacity to fulfil its duties, strengthens communication with investors and information disclosure, and progressively elevates the scientific nature, robustness, and effectiveness of its corporate governance, thereby supporting the Bank’s steady and sustainable development.

Corporate Governance Structure

The Bank's corporate governance framework is centred on its Articles of Association, supported by complementary regulations including the Rules of Procedure for the General Meeting of Shareholders, the Rules of Procedure for the Board of Directors, and the working rules of various special committees, which collectively guide the implementation of corporate governance activities. In 2025, the Bank revised its Articles of Association and other relevant regulatory documents, explicitly defining an organisational structure comprising the General Meeting of Shareholders, the Board of Directors, and the Senior Management. This structure operates with well-defined responsibilities, mutually constraining functions, and organically integrated processes to collectively enhance governance effectiveness.



Organization Chart of Chongqing Rural Commercial Bank

Board of Directors Development

Board Effectiveness

The Bank's Board of Directors is accountable to the General Meeting of Shareholders and bears ultimate responsibility for the Bank's management. It exercises its authority within the scope prescribed by laws, regulations, supervisory requirements, the Bank's Articles of Association, and the mandates granted by the General Meeting of Shareholders, safeguarding the lawful rights and interests of the Bank and its shareholders.

As at the end of 2025, the Board of Directors of the Bank comprised eight members, including one Executive Director, four Non-executive Directors, and three Independent Non-executive Directors. The list of Directors is disclosed in all corporate communications issued by the Bank pursuant to the Hong Kong Listing Rules. Directors are elected or replaced by the shareholders' general meeting and may be removed from office by the shareholders' general meeting prior to the expiry of their term. Directors serve a term of three years and are eligible for re-election upon its expiration. The term of re-elected Directors commences from the date of approval by the shareholders' general meeting, while the term of newly appointed Directors begins from the date of approval by the banking regulatory authorities, and shall continue until the expiry of the current Board's tenure. During 2025, the Board of Directors convened 15 meetings, comprising 9 in-person sessions and 6 meetings conducted by written resolution. These meetings deliberated and reviewed 186 proposals and reports, including the 2024 Annual Report, the 2025 Interim Report, and the 2024 Corporate Social Responsibility Report.

The Bank's Board of Directors has eight professional committees: the Strategic Development Committee, the Risk Management Committee, the Audit Committee, the Nomination Committee, the Remuneration Committee, the Related Party Transaction Control Committee, the Rural Area, Agriculture and Farmers Financial Services Committee and the Consumer Rights Protection Committee. These committees provide decision-making suggestions for matters in relevant areas and manage the Bank's day-to-day operations. During the reporting year, the special committees of the Board of Directors convened 40 meetings, deliberating on 131 proposals and reports.

Board Diversity

The Bank attaches importance to the diversity of board members and has formulated a diversity policy for board members and makes it clear that the board will consider the diversity of members from multiple aspects when determining the composition of members, including but not limited to gender, age, cultural and educational backgrounds, professional experience, skills, and knowledge. The Board of Directors is composed of executive directors, non-executive directors and independent non-executive directors, and their proportion shall comply with the provisions of domestic laws and regulations and administrative rules and Hong Kong listing rules. The Nomination Committee evaluates the structure and composition of the Board of Directors and the number of members from time to time to determine whether the diversity goal has been achieved to implement the diversity policy. As at the end of 2025, the Board of Directors of the Bank comprises eight members, including one female director; independent non-executive directors account for over one-third of the total Board membership.

Board Capability Building

The Bank encourages all Directors to participate in continuous professional development to enhance and update their knowledge and skills. During the reporting period, the Bank continued to improve the directors' ability to perform their duties and required all of them to participate in diversity training. The Bank also periodically provides Directors with updates on the latest developments in the Hong Kong Listing Rules and other applicable regulatory requirements. This ensures Directors continue to contribute to the Board in a fully informed and relevant manner, while adhering to sound corporate governance practices and enhancing their awareness of the Code on Corporate Governance.

Executive Remuneration Policy

Remuneration for Non-Executive Directors, Independent Directors, Shareholder Representative Supervisors and External Supervisors is provided by the Bank in accordance with the Proposal on the Remuneration of Directors of Chongqing Rural Commercial Bank Co., Ltd. and the Proposal on the Remuneration of Supervisors of Chongqing Rural Commercial Bank Co., Ltd., which were respectively reviewed and approved at the 2017 Annual General Meeting. Remuneration for Executive Directors and other Senior Management is provided in accordance with the Chongqing Rural Commercial Bank Measures for the Administration of Remuneration of Responsible Persons. Remuneration for Employee Representative Supervisors is provided in accordance with the Chongqing Rural Commercial Bank Measures for the Administration of Remuneration.

The Board of Directors of the Bank evaluates senior management in accordance with the Measures for Performance Evaluation of Financial Enterprises, the Measures for the Assessment of Business Performance of Responsible Persons of Municipal State-Owned Key Enterprises, and the Chongqing Rural Commercial Bank Measures for the Administration of Responsible Persons' Remuneration. The Supervisory Board conducts routine supervision over the performance of duties by Directors, Supervisors, and the Senior Management in accordance with the Chongqing Rural Commercial Bank Co., Ltd. Measures for the Performance Evaluation of the Board of Directors, Senior Management and their Members and the Chongqing Rural Commercial Bank Co., Ltd. Measures for the Performance Evaluation of Supervisors. Simultaneously, the Supervisory Board evaluates the annual performance of duties by Directors, Supervisors, and the Senior Management, reporting its findings to the General Meeting of Shareholders and the regulatory authorities. This evaluation utilises information gained through participation in Supervisory Board meetings, attendance at Board meetings as observers, reviewing summaries of annual performance evaluations, and examining annual personal work reports. These reports include, but are not limited to, details on attendance at meetings, participation in research, training and study activities, contributions of opinions and suggestions, and the time spent performing duties within the Bank.

Further details regarding the remuneration of Directors and Senior Management for 2025 are available in the Bank's 2025 Annual Report.

Investor Relationship Management

The Bank carries out investor relationship management through multiple channels, with a focus on strengthening effective communication with investors, effectively protecting their rights to know and participate, and establishing a long-term, stable and trusted relationship with investors.

Managing Information Disclosure

The Bank strictly abides by regulations such as the Administrative Measures for Information Disclosure of Listed Companies issued by the CSRC and has formulated rules and standards such as the Administrative Measures for Information Disclosure of Chongqing Rural Commercial Bank and the Administrative Measures for Registration of Insider Information of Chongqing Rural Commercial Bank. The Bank continuously improves the working systems and management measures for information disclosure, standardises the process for information disclosure management, and establishes a mechanism for regular communication to ensure steady implementation of information disclosure.

Communication with Investors

The Bank continues to improve the multi-level investor engagement and communication mechanism, actively discloses relevant information to assist investors' judgment and decision-making, and constantly improves the quality, timeliness, and transparency of information disclosure.

The Bank actively communicates business management information and highlights of business development to market participants through regular reports and performance results briefings, the SSEINFO platform, the IR mailbox, the investor hotline, the Investor Reception Day and other channels, listens to investors' opinions and suggestions in a timely manner, and has achieved breakthroughs in the frequency and form of communication with investors. The Bank organised field visits for institutional investors to observe its financial operations at grassroots levels in counties, towns, and villages, demonstrating its commitment through innovatively convened 2024 annual and 2025 semi-annual results briefings. This approach earned the accolade of "Outstanding Results Briefing Practice" from the China Association for Public Companies. The Bank cumulatively handled over 100 investor hotline calls in 2025, while maintaining a response rate of 100% on the SSE E-Interaction Platform. Throughout 2025, the Bank disclosed over 144 announcements, strictly adhering to the disclosure requirements stipulated by the China Securities Regulatory Commission (CSRC), the Shanghai Stock Exchange, and the Bank's information disclosure management protocols. All disclosures were faithful, accurate, complete, timely, and equitable.

Protecting the Rights and Interests of Minority Shareholders

The Bank attaches importance to safeguarding the legitimate rights and interests of all shareholders, ensuring that they exercise their rights equally and effectively and continuously improving the Rules of Procedure for the Shareholders' Meeting. We attach importance to the legitimate rights and interests of minority shareholders. When we hold investor relations activities, we create opportunities for minority shareholders to participate and treat all investors equally.

Operating with Integrity and Compliance

In 2025, pursuant to the Administrative Measures for the Compliance of Financial Institutions, the Bank formulated relevant work plans and proactively advanced the establishment of the Chief Compliance Officer and Compliance Officer roles, progressively refining its compliance management organisational structure. The Bank commenced the review and revision of its compliance management system, thereby giving effect to the principle of "tiered management and level-specific accountability" at the institutional level and strengthening safeguards for compliance function fulfilment. Also, the Bank consistently adhered to the Basic Norms for Enterprise Internal Control, the Guidelines for Enterprise Internal Control Evaluation, the Guidelines for Commercial Banks on Their Internal Control and other provisions, the Guidelines for the Evaluation of Internal Controls in Commercial Banks, the Bank carried out internal control evaluation around the five elements of internal control to objectively reflect the level of internal control of the whole bank, strictly adhere to the prescribed procedures, standards, content, and methods to develop an internal control evaluation report and disclosed it as required, and capitalised on the evaluation results to promote high-quality development.

Key Compliance Actions in 2025

<p>Strengthening the compliance framework</p>	<p>Formulated a work plan to reinforce the compliance framework and integrated monitoring system, promoting the establishment of a "five-dimensional collaborative" compliance management structure from the top down. This framework encompasses senior leadership guidance, coordination by the compliance department, primary responsibility assumed by functional units, enhanced re-supervision by internal audit, and rigorous implementation by branch offices.</p>
<p>Optimising proactive compliance services</p>	<p>Adhering to the principles of supporting business operations while controlling risks, the Bank strengthened pre-emptive, ongoing and post-event compliance risk controls. It conducted reviews and provided compliance advisory services for proposals submitted to the Party Committee, Executive Committee meetings, Financial Science and Technology Committee (FSTC), and Risk Management Committee (RMC), offering pragmatic compliance recommendations to inform internal decision-making. This assists front-office units and branch networks in mitigating legal and regulatory risks.</p>
<p>Enhancing internal control policy quality</p>	<p>Provided guidance to business-line departments for comprehensive reviews of existing policies, advancing systematic improvements to policy quality.</p>

<p>Enhancing compliance management effectiveness</p>	<ul style="list-style-type: none"> · The Bank rigorously conducts compliance reviews to ensure ex-ante control of compliance risks. It performs compliance reviews at different organisational levels for new products, new businesses, internal rules and regulations, significant public disclosures made through media channels, consumer-facing advertisements, and financial service proposals containing commitments, thereby verifying their legality and compliance. · The Bank implements compliance monitoring and reporting mechanisms to facilitate the identification and assessment of compliance risks. It has formulated the Compliance Risk Management Measures, mandating both regular and ad-hoc compliance risk assessments. A compliance risk register is established to achieve closed-loop management from compliance risk identification and assessment through to mitigation. At the same time, the Bank collects compliance reports prepared at different levels on a regular basis to divide compliance management-related work among various levels and lines. We improve internal control and compliance systems to better manage risks systematically. The Bank continuously carries out iterative optimisation of its internal control and compliance management systems and expands system functionalities to transform the system so that it can function as a compliance work platform, a data platform, a learning platform, and a self-discipline platform, and improve the Bank's IT capabilities for compliance management.
<p>Cultivating a compliance culture</p>	<ul style="list-style-type: none"> · Delivered eight sessions of the Legal Compliance Lecture Series to over 60,000 employees across diverse roles and seniority levels. · Conducted ongoing tracking, interpretation, and analysis of regulatory developments. Curated industry cases to compile and publish two editions of Legal Awareness and Case Prevention Exchange. · Uploaded 48 weekly issues of "Legal Compliance Reference" to the internal control and compliance management system legal learning module. · Organised the Rule of Law Knowledge Test, completing examinations for newly promoted officials in spring and autumn as well as managerial personnel. Organised thematic campaigns including "Integrity in Commerce" and "Constitution Awareness Week", effectively enhancing legal consciousness among customers and staff.

● Manage Code of Conduct

The Bank promulgated the 2025 Employee Conduct Screening Implementation Plan, conducting a comprehensive conduct assessment across all staff focusing on 40 anomalous behavioural indicators. It formulated the Key Employee Reference Standards, specifying 22 criteria for identifying abnormal conduct manifestations. Efforts were intensified in case-based disciplinary education and leveraging cases to drive rectification and governance improvements, thereby promoting targeted issue remediation. The Bank issued regulatory documents including the Notice on Strengthening Accountability Measures for Unauthorised Collaboration with Intermediaries in Credit Business and the Notice on Reiterating Matters Concerning Employee Conduct Management. These provisions establish clear disciplinary boundaries, enforce stringent accountability measures, and impose severe penalties for transgressions.

<p>Implemented centralised rectification of staff misconduct</p>	<p>Launched grid-based staff behaviour management information system</p>
<p>Issued two specialised rectification plans: the Work Plan for Centralised Rectification of Inadequate Staff Misconduct Management and the Work Plan for Centralised Rectification of Improper Banqueting. Conducted comprehensive screening of staff misconduct to address egregious violations of the Central Committee's eight-point decision on conduct improvement and its detailed implementation rules.</p>	<p>Established a three-tier grid structure encompassing Head Office, branch offices, and sub-branches. Developed off-site monitoring models incorporating duty fulfilment tasks such as home visits, counselling sessions, attendance verification, and routine observation. Achieved closed-loop management through real-time recording of daily conduct, intelligent early warning of anomalous indicators, and end-to-end tracking of case resolution.</p>

● Prevention of Financial Crimes

The Bank strictly complies with national laws, regulations, and regulatory requirements, continuously refining its internal case prevention and control system. Through institutional enhancements, targeted inspections, and technological empowerment measures, the Bank has established comprehensive, multi-tiered defence lines against financial crimes.

<p>Refining the top-level design for case prevention and control</p>	<p>Deepening risk screening and lead governance</p>
<p>· Issued the Opinions on Conducting Case Prevention and Control Work in 2025, specifying work measures across 10 key domains: case risk screening, employee conduct management, oversight of leading cadres, case prevention supervision and inspection, case liability investigation, problem rectification and disposal, investigation of whistleblowing leads, case prevention assessment and evaluation, case informatisation development, and implementation of key case prevention measures.</p> <p>Revised the Management Measures for Criminal-Related Cases in accordance with regulatory requirements, further standardising and strengthening the management of criminal-related cases. Established a clearly defined and efficiently coordinated working mechanism to resolve cases lawfully, promptly, and prudently.</p>	<p>· Issued the 2025 Case Risk Screening Plan. Centred on the early identification, early warning, early detection, and early resolution of cases or risk events, and guided by the principle of substance over form, the plan formulates this year's case risk screening approach across 14 business lines. It emphasises penetrative scrutiny of key areas, key businesses, key institutions, and key personnel, while intensifying supervision and inspection efforts at grassroots outlets, critical positions, case-prone locations, and vulnerable areas.</p> <p>· The relevant departments of the Head Office and key business development officers at branches and sub-branches were selected to form a special team for investigation into cases and leads, which is managed by the Legal Compliance Department.</p> <p>The Bank thoroughly investigates leads handed over by inspection authorities and regulators and those coming from whistle-blowers in order to prevent, detect, and handle issues before they deteriorate into breaches.</p>

Enhancing management effectiveness through technology enablement

Developed an intelligent scoring system for suspicious cases, a reassessment mechanism for excluded cases, and an expanded recall machine learning model. Implemented 1 new rule and optimised 2 models alongside 5 rules. By the end of 2025, following manual screening and analysis, the Bank had reported 2,113 suspicious cases, of which 8 were classified as key suspicious cases.

Anti-Corruption

The Bank rigorously adheres to the Constitution of the Communist Party of China, the Guidelines on Integrity and Self-Discipline of the Communist Party of China, the Regulations of the Communist Party of China on Disciplinary Actions, and other Party regulations, rules, and disciplinary guidelines, as well as the Constitution of the People’s Republic of China, the Supervision Law of the People’s Republic of China, the Law of the People’s Republic of China on Administrative Sanctions for Public Officials, and other relevant laws and regulations. It earnestly implements the strategic arrangements of the Central Committee of the Communist Party of China, advances the full and rigorous governance of the Party in greater depth, intensifies efforts to improve Party conduct, uphold integrity, and combat corruption, and pools the resources of relevant functional departments to conduct oversight and inspections in priority sectors such as credit issuance, financial management, and tendering and bidding. The Bank conscientiously translates the Central Committee’s anti-corruption decisions and deployments into concrete actions.

The Bank leverages its coordination mechanism for advancing full and rigorous Party self-governance as the overarching framework. Annually, it convenes conferences dedicated to Party conduct and integrity building, alongside anti-corruption initiatives. Furthermore, it regularly convenes coordination meetings to deliberate on these critical matters, while strengthening the collaborative pathways between disciplinary inspection bodies and other intra-Party oversight forces such as inspection tours and auditing. This integrated approach ensures the timely transfer and prompt handling of public complaints, tip-offs, and case leads. The Bank has established a mechanism for reporting incorruptibility and a mechanism for reminding employees to perform their duties to keep abreast of findings from day-to-day daily supervision and promote a targeted approach to governance. Party organisations at all levels throughout the Bank are urged to resolutely shoulder the “two responsibilities”. The secretary of the Party Committee conscientiously shoulders the responsibility as the first responsible person, and party group members actively perform their responsibilities for business development and party building, to further promote comprehensive and strict governance of the Party. The Bank intensified efforts to address misconduct and corruption affecting people at the grassroots level and within the business environment. It conducted special oversight on marketing expenditures with the objective of advancing both the stringent utilisation and standardised management of such funds, thereby promoting the enhancement of power supervision and constraint mechanisms. The Bank fully advanced the development of ethical finance, diligently cultivating integrity through ideological education, promoting probity through awareness campaigns, and practising incorruptibility through concrete actions. This fostered a culture of integrity that became internalised in mindset and externalised in conduct.

Anti-Money Laundering

The Bank strictly complies with anti-money laundering (AML) laws and regulations, adhering to a risk-based approach while continuously enhancing its AML management framework. In 2025, the Bank closely monitored regulatory developments and proactively aligned its internal policies, including the Anti-Money Laundering and Counter-Terrorist Financing Management Measures, with the revised Anti-Money Laundering Law of the People’s Republic of China. Key initiatives included conducting money laundering risk assessments to clarify customers management responsibilities across business units; employing artificial intelligence and big data technologies to optimise transaction monitoring systems and establish a beneficial ownership information verification system; and delivering AML training sessions to employees at all levels to strengthen risk identification capabilities. During the reporting period, no incidents of non-compliance were reported.

Refining the institutional framework and reinforcing managerial accountability

The Bank formulated the Chongqing Rural Commercial Bank Measures for Customer Due Diligence and the Retention of Customer Identity Information and Transaction Records. This encompasses fundamental provisions on due diligence, due diligence for customers establishing business relationships and conducting transactions, ongoing due diligence during business relationships, due diligence for reporting suspicious behaviour, and re-verification of customer identity. These measures codify the Bank’s customer due diligence regime.

Enhancing system development and elevating technological enablement

The Bank facilitated the deep integration of technological innovation with AML risk management. It ensured the stable operation of the intelligent suspicious case scoring system, the re-evaluation mechanism for excluded cases, and the expanded recall machine learning model. One new rule targeting payment agent fraud was introduced, alongside the optimisation of two models and five rules. This progressively realises a “Traditional Expert Model + AI Intelligent Model” framework, prioritising well-understood traditional models while supplementing them with high-precision AI models, thereby balancing accuracy with operational efficiency.

Conducting educational outreach and fostering a compliance culture

The Bank issued the Circular on Publicising the New Anti-Money-Laundering Law (CQRCB AML Leadership Group Email [2025] No. 5). Promotional material titled Studying the Anti-Money-Laundering Law of the People’s Republic of China: Working Together to Strengthen Money Laundering Risk Prevention and Control was disseminated via its official WeChat official account. The Bank organised its 43 branches to conduct publicity and legal education on the newly revised Anti-Money-Laundering Law of the People’s Republic of China. Outreach extended to grassroots communities, schools, and rural areas, delivering over 500 concentrated awareness sessions utilising methods such as case-based legal interpretations, illustrative examples, and knowledge Q&As. These efforts sought to garner public understanding and support for AML work and to elevate societal awareness and capability in identifying and guarding against money laundering crimes.

Counterfeit Currency Prevention

The Bank strictly adheres to regulatory requirements, including the People’s Bank of China’s Regulations on Currency Identification and Counterfeit Currency Handling, Confiscation, and Appraisal, to standardise cash receipt and payment processing and sorting operations. We have enhanced the management of cash processing equipment while making ongoing efforts to elevate cash service standards. During the reporting period, ten branches—including Shapingba Sub-branch and Yubei Sub-branch—received commendation notices from the Municipal Counterfeit Currency Prevention Office for exemplary performance in anti-counterfeiting operations.

Key anti-counterfeit measures in 2025

Strengthening management of cash handling equipment	Organising anti-counterfeiting training programmes
<p>The Bank rigorously implemented the collection, storage, and traceability management of serial numbers for Renminbi and major foreign currencies, achieving full-process recording of cash circulation. This enhances cash management capabilities and provides valid evidentiary support for counterfeit-related disputes. Concurrently, the Bank continuously upgraded its equipment configuration by procuring cash processing devices compliant with industry standards. In 2025, 500 Class-A currency counting machines and 70 banknote sorting machines were procured, thereby bolstering the operational stability of cash sorting services at the hardware level.</p>	<p>The Bank conducted counterfeit identification training for all cash-handling personnel, enhancing their verification competencies. Total participation reached 12,329 individuals. Additionally, four on-site practical training sessions were organised for cash operations staff, cumulatively training 979 employees.</p>

Implementing anti-counterfeiting awareness campaigns

In accordance with the Circular of the Office of the State Council Joint Conference on Anti-Counterfeiting Work Regarding the 2025 Anti-Counterfeit Currency Awareness Month (State Anti-Counterfeiting Office [2025] No. 5), all branches of the Bank carried out anti-counterfeiting publicity activities across Chongqing Municipality. Leveraging its extensive branch network, the Bank focused off-line campaigns on grassroots settings such as communities and rural areas, prioritising key demographics including rural residents and senior citizens to disseminate Renminbi security features through multi-dimensional approaches. Under the guidance of the Chongqing Branch of the People’s Bank of China, the Bank’s promotional article “Safeguarding the Reputation of Renminbi” was republished on the People’s Bank of China Head Office’s official WeChat channel, significantly amplifying campaign coverage and impact. During the Anti-Counterfeit Currency Awareness Month, the Bank achieved 100% participation rate across all its business outlets in awareness campaigns. Video content garnered 178,500 views, while graphic materials received 665,200 views. A total of 465 targeted campaigns were conducted in areas severely affected by counterfeit money, with 2,395 initiatives deployed in rural regions and 2,096 concentrated awareness activities directed at key demographics. The cumulative outreach reached 749,600 individuals, effectively heightening public vigilance against counterfeit currency, enriching monetary and financial knowledge, enhancing capabilities to detect and combat counterfeiting, fostering a robust awareness-raising environment, and generating significant positive societal impact.

Case Counterfeit currency awareness campaign – “Finance Lessons at the Basket’s Edge: Safeguarding the Public’s Wallets” conducted by Jiangjin Branch

In September 2025, leveraging the local market day, Jiangjin Branch extended financial services to the wet market, conducting a lively and practical Renminbi knowledge awareness campaign for market-goers and merchants. This campaign focused on translating specialised financial knowledge into practical skills that the public could readily understand, easily grasp, and effectively apply, aiming to mitigate risks associated with cash transactions. It sought to genuinely bring financial literacy “within reach of ordinary households” and bridge the “last mile” in delivering accessible financial services. The event featured an interactive “Keen Eye” identification activity, inviting the public to handle and distinguish between genuine and counterfeit banknotes firsthand. The activity generated enthusiastic participation at the publicity booth, where the staff’s professional explanations and patient responses garnered unanimous praise from attendees. The Bank collaborates with all sectors of society to fortify the security perimeter against counterfeit currency, contributing the expertise of rural commercial banking to purify the Renminbi circulation environment and optimise the financial ecosystem.



Image: Counterfeit currency awareness campaign – “Finance Lessons at the Basket’s Edge: Safeguarding the Public’s Wallets” conducted by Jiangjin Branch

Anti-Unfair Competition

The Bank rigorously implements laws and regulations including the Anti-Unfair Competition Law and the Chongqing Municipal Regulations Against Unfair Competition, promptly monitoring updates to relevant legal provisions and regulatory policies. Corresponding requirements are embedded into business processes, such as conducting compliance reviews of all externally disseminated promotional materials—including advertising copy and promotional posters—to ensure content authenticity, accuracy, and the absence of misleading claims or disparagement of competitors.

During the reporting period, no incidents involving litigation or material administrative penalties arising from unfair competition practices were recorded by the Bank.

Supplier Management

The Bank formulated the Chongqing Rural Commercial Bank Procurement Management Measures and Detailed Rules for the Implementation of Supplier Management of Chongqing Rural Commercial Bank, clarified the basic requirements of ensuring quality and prioritising energy-conservative and environment-friendly products, abided by the supplier management principles of “ unified leadership, collective decision-making, strict admission, dynamic management, and mutual supervision” , implemented the principle of internal resources sharing and prioritising suppliers in the supplier database as well as suppliers with energy-conservative and environment-friendly products, adhered to the principles of openness, fairness and impartiality, established a supplier admission, assessment, and exit mechanism, and clarified the requirements and standards for supplier admission and exit, so as to implement the green finance development concept.

Supplier classification	According to service differences, suppliers were divided into engineering suppliers, product suppliers and service suppliers.
Supplier admission	During supplier admission, the Bank preliminarily identified their environmental and social risks to make sure that suppliers had good business reputation and sound financial accounting systems, they had a good track record of tax payments and social security contributions, they were not ordered to suspend their business and their business licenses were not temporarily confiscated or revoked, they were not being wound up or declared bankrupt or in any other situation where they could not perform their contractual obligations, and they were not operating in industries categorised as “high pollution, high energy consumption or overcapacity” .
Supplier assessment and selection	<p>•When inviting suppliers for specific projects, we defined unified standards for supplier review and screening, and conducted big data-driven checks on them, with a focus on information such as administrative penalties, business abnormalities, serious violations of laws and issues of credibility, major tax violations, and serious violations of laws.</p> <p>•Second, in the bidding documents, we required that the bidders had not been ordered to suspend production or business, their business licenses had not been suspended or revoked, and they had not entered liquidation procedures, been declared bankrupt, or been facing other issues that prevented them from performing contracts. The Bank has defined Ten Prohibitions for suppliers participating in our procurement projects. Any bidder who is found to have colluded with other bidders and provided false information will be disqualified, even if it has won the project.</p> <p>In terms of contract performance, we checked the contract performance ability of the winning bidders, including whether there were major changes in business and financial conditions, or whether there were illegal acts.</p>

Supplier exit

•The Bank has established a supplier assessment and evaluation mechanism, developed assessment indicators, and defined the evaluation process. The Bank implements dynamic management of the supplier base to identify any supplier which has been subject to penalties imposed by relevant government departments due to poor environmental and social risk management. Any suppliers that are detrimental to the Bank’s interests and image are replaced and removed from the supplier base in a timely manner. Any supplier who is found to have colluded with other bidders and provided false information will be disqualified, even if it has won the project, and will be blacklisted

To enhance the integrity management of suppliers and impose disciplinary measures on those engaged in non-compliant behaviour, the Bank has formulated an implementation plan for establishing a registry of suppliers’ non-compliant conduct. Guided by the principles of operating in compliance with applicable laws and regulations, exercising tiered accountability, and upholding objectivity and impartiality, such non-compliant behaviours shall be categorised as either serious or general based on the severity of their nature, with corresponding mechanisms established for the determination process and disciplinary measures.

Number and Distribution of Suppliers

Indicator	As of 31 December 2025
Number of major suppliers	683
Number of suppliers in Chinese Mainland	683
Suppliers from Hong Kong SAR, Macao SAR, and Taiwan region	0
Number of overseas suppliers	0
Number of suppliers who have completed environmental and social risk assessment	683
Review coverage rate of suppliers for central procurement	100
Number of supplier social responsibility training sessions	8

Comprehensive Risk Management

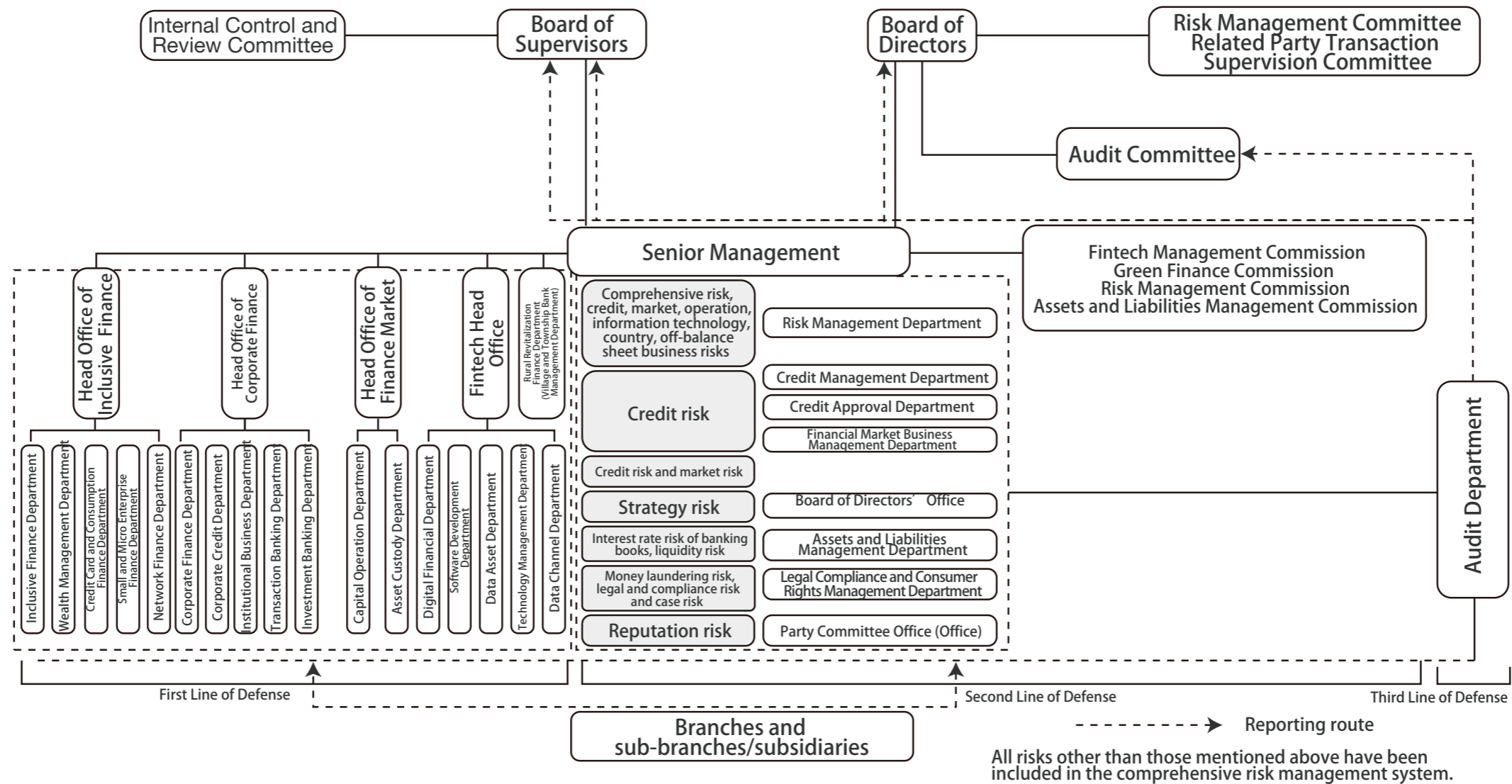
In 2025, the Bank continued to deepen the development of its comprehensive risk management framework. Aligning with the evolving regulatory landscape, it ensured the effective implementation of multiple new regulatory requirements. In accordance with its strategic objectives and risk appetite, the Bank strengthened risk mitigation in key areas and elevated its risk management capabilities, thereby underwriting the steady operations of the institution.

Risk Management Governance Structure

The Bank formulated Chongqing Rural Commercial Bank's Internal Control Management Framework, the Basic Risk Management System of Chongqing Rural Commercial Bank and other systems and established a risk management and internal control framework with a sound organisational structure and well-defined responsibilities and reporting procedures. The Board of Directors is responsible for the establishment, improvement and effective implementation of risk management and internal control management systems; The Board of Supervisors supervises the establishment and implementation of risk management and internal control by the Board of Directors and senior management; Senior management is responsible for bank-wide day-to-day operations in relation to risk management and internal control.

Risk Management Structure

The Bank's comprehensive risk management structure consists of the Board of Directors, the Board of Supervisors, senior management and special committees authorized by it, the headquarters' risk management department, other relevant functional departments, the audit department and branches and sub-branches and subsidiaries.



● Development of The Risk Management Framework

The Bank has continuously refined its comprehensive risk management institutional framework. In 2025, aligning with new regulatory requirements, it advanced the internal implementation of multiple regulatory provisions including the Market Risk Management Rules for Commercial Banks, Operational Risk Management Measures for Banking and Insurance Institutions, and Country Risk Management Rules for Banking Financial Institutions. Newly formulated policies such as the Credit Product Management Measures were introduced, while existing frameworks including the Market Risk Management Measures and their supporting implementation rules, the Operational Risk Management Measures alongside implementation rules for the three key management tools, and the Country Risk Management Measures were revised. These efforts further optimised and enhanced the Bank’s comprehensive risk management system.

The Bank has set up three lines of defence for risk management consisting of business units, risk management related functions, and the internal audit department.

1st line of defence

Business units are directly responsible for risk management. They should effectively control customer access, actively identify, assess and manage risks in business operations and processes, monitor and report risk points, take timely actions to address weaknesses, so as to keep risks related to their own operations under control.

2nd line of defence

Risk management related functions formulate risk management systems, provide methods, tools, processes, training and guidance for the first line of defence for risk management purposes, independently monitor, evaluate and report risk profiles, issue timely warnings to business departments, propose improvement recommendations and follow up to build a closed-loop of “risk monitoring and identification – warning and reporting – follow-up” .

3rd line of defence

The internal audit department is responsible for auditing the performance of the first and second lines of defence in risk management, and conducting objective and independent supervision, audit, evaluation and reporting on the effectiveness of risk management.

● Progress in Risk Prevention And Management

Enhancing asset quality management

The Bank has reinforced proactive asset quality management by performing special thematic analysis and risk assessments in key areas such as small and micro business loans. It performed monitoring of small and micro business loan utilisation and early warning signals for credit risks, and continuously consolidated asset quality. Key indicators remained generally stable.

Refining the credit product management system

The Bank refined its credit product management system by establishing a unified product tree across the Bank. It developed product evaluation models and completed the initial assessment to facilitate product optimisation. A performance evaluation mechanism for credit product managers was instituted to ensure end-to-end lifecycle management of assigned products, thereby fostering a “product operation management culture.” Phase I functionalities of the product management system were launched, enabling digitalised full-lifecycle management of products.

Strengthening risk management for on-line credit granting business

A standardised risk control framework for on-line credit granting business was established, implementing unified modular management of models and strategies at both customer and product levels to enhance the efficiency of risk control design, evaluation, and development. Post-implementation reviews of on-line credit granting activities are conducted periodically, issuing asset quality monitoring reports and highlighting emerging risks. Retrospective reviews of on-line credit operations were performed to consolidate operational insights.

Reinforcing capacity building within the risk management function

The Bank issued the annual Risk Management Performance Assessment Plan, optimising the weightings of indicators in line with operational realities to guide branches in strengthening risk management within priority areas. Annual specialised inspections covering authorisation, credit rating, asset classification and other critical areas were conducted across the risk management function. These initiatives reinforced the principle of prudent and compliant operations at the grassroots level while intensifying supervision over execution processes.

● Risk Culture Building

The Bank adheres to a risk-based, capital-constrained approach to risk management, promotes a sound risk culture, and encourages employees to acquire an understanding of and implement the Bank’s policies through training, evaluation, supervision, and other mechanisms. In 2025, the Bank conducted thematic training sessions on risk management for its branches and subsidiaries, alongside specialised programmes tailored to practical operational needs in credit risk, operational risk, money laundering risk, and compliance management. These initiatives were designed to enhance the Bank-wide professional competence in risk management execution.

Case Special training on risk management

In the first half of 2025, the Bank organised special training on risk management, with nearly 130 participants, including heads of risk management departments and key business development personnel at branches across the Bank.

The Head Office decided on the training courses based on key focuses for business lines and new regulations, including risk classification, authorisation management, operational risk management, internal assessment for non-retail business and impairment management. Each course not only covered relevant new regulatory requirements, the Head Office's systems, and key points to focus on in practice, which employees should know and understand, but also elaborated on the risk landscape under the new normal. At the same time, it also highlighted findings from relevant inspections and emphasised the importance of "learning for application". In order to promote exchanges between branches, some of them shared their risk management experience and practices on site. At the end of the training session, the Head Office organised an assessment.

Through this training session, employees under various lines of defence have deepened their understanding of changes in the current operation, risk and regulatory landscape, enhanced their knowledge and skills, defined the key tasks for the next stage, which contributed to further refining compliance and risk management across the Bank.



The special training on risk management

Future Outlook

2026 marks the year when we lay the foundation for the “15th Five-Year Plan”. In this pivotal year, the Bank will continue to adhere to the guiding principles of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era. We will deepen our implementation of the spirit of the 20th National Congress of the Communist Party of China, as well as the plenary sessions of the 20th Central Committee. The Bank focuses on serving the real economy and the people’s livelihood as our top priority. We actively implement our strategy to build the three new momentums— digital-driven, industry chain-driven, and scenario-driven—striving to make greater financial contributions to the modernisation of Chongqing and its position as the Financial Centre in Western China. Through our concrete actions, we are committed to advancing the Five Key Areas in finance.

Economy

The Bank will continue to align its strategies with the pulse of the real economy, playing a pivotal role in supporting its growth. By ensuring smooth channels for capital to flow into the real economy, the Bank will prioritise credit support for small and medium-sized enterprises, innovative technology firms, and modern agriculture. Additionally, the Bank will help reduce costs and enhance operational efficiency for businesses while contributing to rural revitalisation efforts. To drive the transition and modernisation of industrial structures, the Bank will actively participate in regional strategic infrastructure projects and industrial chain upgrades. It will also provide strong financial backing for the development of emerging new quality productive forces and innovative technology enterprises. Through these initiatives, the Bank aims to foster sustainable economic stability and growth in local communities.

Environment

The Bank will continue to enhance its commitment to green finance, expanding lending to sectors such as clean energy, energy conservation, environmental protection, and ecological restoration. By doing so, the Bank will help safeguard the environment and sustain green landscapes through targeted financial initiatives. Simultaneously, the Bank will actively advance the low-carbon transformation of its own operations, promoting the concept of green working practices. This includes comprehensive measures such as green office initiatives, smart energy consumption management, and embedding carbon footprint control into daily processes. Through these efforts, the Bank aims to contribute to the achievement of the “dual carbon” goals.

Social

The Bank will continue to fulfil its social responsibilities, prioritising the well-being of the population and societal progress. It will expand inclusive financial services and support rural revitalisation initiatives. Additionally, the Bank will provide funding for educational programmes, assist vulnerable groups, alleviate poverty, and participate in community welfare initiatives. It will encourage staff to engage in volunteering and contribute to society. The Bank will also enhance the protection of customers’ rights and interests, elevate service standards, guarantee the confidentiality of customer data, and offer customers high-quality and accessible financial services.

Governance

The Bank will further enhance its risk management and compliance frameworks, refine its corporate governance structure, and ensure prudent and transparent decision-making. It will optimise risk management systems, conduct regular risk assessments and compliance audits to mitigate financial risks effectively. Additionally, the Bank will strengthen employee training to heighten compliance awareness and ensure stable and resilient operations. Furthermore, the Bank will advance its digital transformation, leveraging financial technology to enhance governance efficiency and risk management capabilities.

With unwavering determination and a steadfast commitment to its mission, the Bank will forge ahead in the new year. Comprehensively implementing the new development philosophy, the Bank will deepen reforms, refine financial services, and strive to address practical issues related to the people’s livelihood. It will work tirelessly to ensure that the public benefits more equitably from China’s modernisation. With a sense of responsibility and purpose, the Bank will contribute to building a socialist modern power in China.


Key Performance Information¹

绩效指标	2023	2024	2025
Total assets (RMB hundred million) ※	14,410.82	15,149.42	16,657.44
Net profit (RMB hundred million) ※	111.25	117.89	124.20
Total Equity (RMB hundred million) ※	1,235.02	1,336.09	1,392.96
Average return on assets (%) ※	0.80	0.80	0.78
Book balance of customer loans and advances (RMB hundred million) ※	6,767.11	7,142.73	7,972.87
Non-performing loan ratio (%) ※	1.19	1.18	1.08
Provision coverage (%) ※	366.70	363.44	367.26
Capital adequacy ratio (%) ※	15.99	16.12	14.46
Green credit loans balance ² (RMB hundred million)	619.82	732.19	828.17
Agriculture-related loans balance (RMB hundred million)※	2,328.00	2,447.37	2,655.04
Balance of inclusive financial loans to small and micro enterprises (RMB hundred million)	1,285.16	1,399.29	1,446.44
Total number of employees (persons)	14,590	14,111	13,853
Proportion of female employees (%)	47.23	47.21	47.58
Number of training sessions ³	2,098	1,469	1,139
Consumer complaints handling satisfaction rate (%)	86.07	83.51	70.88
Number of handled consumer complaints ⁴	1,615	1,662	2,602
Number of institutions	1,751	1,743	1,727
Number of outlets located in counties	1,447	1,441	1,424
Number of self-service machines	6,311	6,175	6,276
E-channel transaction ratio ※	97.53	97.75	98.37
Number of online banking customers (ten thousand) ※	327.92	328.40	328.64

1. Except for those ended with “※”, all the figures in this table are under the scope of the Bank.
- 2.The statistics of green credit loans in 2025 are based on the Notice of the People's Bank of China, the China's National Financial Regulatory Administration, and the China Securities Regulatory Commission on Issuing the Catalog of Projects Supported by Green Finance (2025 Edition).
3. In order to improve the quality and efficiency of training, strengthen the integration of training resources and the overall management of training projects, the bank has strengthened the centralized training efforts of the head office, and further integrated and intensive training projects throughout the bank in the past two years.
- 4.To ensure a more objective reflection of customer complaints, the above number of complaints has been adjusted by excluding duplicate entries.

Appendix

1. Independent Limited Assurance Report



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Independent Limited Assurance Report

KPMG Huazhen Tong Zi No. 2600149

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

Report on Selected Information in Chongqing Rural Commercial Bank Co., Ltd.'s Sustainability Report (hereafter referred to as the "ESG Report") as of and for the year ended 31 December 2025

Conclusion

We have performed a limited assurance engagement on the following key performance information in the ESG Report of Chongqing Rural Commercial Bank Co., Ltd. (hereafter referred to as the "Bank") as of and for the year ended 31 December 2025 (hereafter referred to as the "Assured KPI"):

The Assured KPI	Point in time of period subject to assurance
Green credit loans balance (RMB hundred million)	As of 31 December 2025
Agriculture-related loans balance (RMB hundred million)	As of 31 December 2025
Balance of inclusive financial loans to small and micro enterprises (RMB hundred million)	As of 31 December 2025
Total number of employees (persons)	As of 31 December 2025
Proportion of female employees (%)	As of 31 December 2025
Number of training sessions	For the year ended 31 December 2025
Customer Satisfaction of Consumer Complaint Handling (%)	For the year ended 31 December 2025
Number of consumer complaints handled	For the year ended 31 December 2025
Number of institutions	As of 31 December 2025
Number of outlets located in counties	As of 31 December 2025
Number of self-service machines	As of 31 December 2025

KPMG Huazhen LLP, a People's Republic of China partnership and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee.

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Independent Limited Assurance Report (Continued)

KPMG Huazhen Tong Zi No. 2600149

Conclusion (Continued)

The Assured KPI (Continued)	Point in time of period subject to assurance (Continued)
Purchased electricity power consumption of the Head Office (MWh)	For the year ended 31 December 2025
Daily water consumption of the Head Office (tons)	For the year ended 31 December 2025
E-channel transaction ratio (%)	For the year ended 31 December 2025
Number of online banking customers (ten thousand)	As of 31 December 2025

Based on the procedures performed and evidence obtained, nothing has come to our attention to causes us to believe that the Assured KPI of the Bank's ESG Report as of and for the year ended 31 December 2025 is not prepared, in all material respects, in accordance with the standards set out in the Appendix: Basis of Preparation of the KPI (the "Basis of Preparation") to this report.

Our conclusion on the Assured KPI does not extend to any other information that accompanies or contains the assured sustainability information and our report (hereafter referred to as "other information"). We have not performed any procedures as part of this engagement with respect to the other information.

Basis for conclusion

We conducted our assurance engagement in accordance with *International Standard on Assurance Engagements 3000 (Revised), Assurance Engagements Other Than Audits or Reviews of Historical Financial Information* issued by the International Auditing and Assurance Standards Board (IAASB). Our responsibilities under this standard are further described in the "Our responsibilities" section of our Report.



Independent Limited Assurance Report (Continued)

KPMG Huazhen Tong Zi No. 2600149

Basis for conclusion (Continued)

We have complied with the independence and other ethical requirements of the International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants (IESBA), 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 Management (ISQM) 1, Quality Management for Firms that Perform Audits or Reviews of Financial Statements, or Other Assurance or Related Services Engagements, issued by the IAASB. This standard requires the firm to design, implement and operate a system of quality management, including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion.

Restriction on use

This report is made solely to you, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report. Our conclusion is not modified in respect of this matter.

Responsibility for the Assured KPI

The directors of the Bank are responsible for:

- designing, implementing and maintaining internal control relevant to the preparation of the Assured KPI that is free from material misstatement, whether due to fraud or error;
- selecting or developing suitable criteria for preparation the Assured KPI and making appropriately referring to or describing the criteria used; and
- prepare the Assured KPI in accordance with the Basis of Preparation.



Independent Limited Assurance Report (Continued)

KPMG Huazhen Tong Zi No. 2600149

Inherent limitations

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.

Our Responsibilities

We are responsible for:

- planning and performing the engagement to obtain limited assurance about whether the Assured KPI is free from material misstatement, whether due to fraud or error;
- forming an independent conclusion, based on the procedures we have performed and the evidence we have obtained; and
- reporting our conclusion to the Board of Directors of Bank.

Summary of the work we have performed as a basis for forming our conclusions

We exercised professional judgment and maintained professional skepticism throughout the engagement. We designed and performed our procedures to obtain evidence about the Assured KPI that is sufficient and appropriate to provide a basis for our conclusion. Our procedures selected depended on our understanding of the Assured KPI and other engagement circumstances, and our consideration of areas where material misstatements are likely to arise. In carrying out our engagement, the procedures we performed primarily consisted of:



Independent Limited Assurance Report (Continued)

KPMG Huazhen Tong Zi No. 2600149

Responsibilities of Certified Public Accountants (Continued)

- 1) Interviewing with relevant departments of the Bank involved in providing information for the Assured KPI within the ESG Report, and inquiries about how the Assured KPI were collected and summarised and about the logics and methods underlying the retrieval of data from relevant systems or manual data retrieval procedures;
- 2) Implementing analytical procedures for the Assured KPI within the ESG Report
- 3) Carrying out sampling inspection on the Assured KPI within the ESG Report and verify the samples against the Bank's relevant internal documents or publicly available information disclosed to regulators;
- 4) Performing recalculation of the totals or related results for Assured KPI within the ESG Report

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 obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

KPMG Huazhen LLP

Beijing, China

25 March, 2026

Page 5 of 5

Basis of Preparation of the KPI

Green credit loans balance (RMB 100 million)

• Refer to the loan balances of total investment on energy-saving and environmental protection, cleaner production, clean energy, ecosystem, green upgrade of infrastructure and green service fields of Chongqing Rural Commercial Bank Co., Ltd. (including all branches, sub-branches, excluding village Banks) as of 31 December 2025.

Agriculture-related loans balance (RMB 100 million)

• Refer to the balances of various agriculture-related loans as of 31 December 2025 calculated based on regulatory criteria and denominated in RMB & foreign currencies of Chongqing Rural Commercial Bank Co., Ltd. (including all branches, sub-branches, and village Banks), including the balances of farmer's loans, balances of rural business & various organization loans, balances of urban business & farmer's-related loans and balances of non-farming personal loans of agriculture, forestry, animal husbandry & fishery.

Balance of inclusive financial loans to small and micro enterprises (RMB 100 million)

• Refer to small & micro enterprise loan balances of Chongqing Rural Commercial Bank Co., Ltd. (including all branches, sub-branches, excluding village Banks) as of 31 December 2025 calculated based on regulatory criteria, namely the balance of small and micro businesses loans with an individual credit value totalling RMB 10 million or less (exclude balance of bill discount and transfer discount), including the inclusive financial loan balances of small & micro enterprise legal person, inclusive financial operating loan balances of individual businesses and small & micro business owners. The enterprises are categorized according to the Standard for the Classification of Small and Medium-size Enterprises (Ministry of Industry and Information Technology).

Total number of employees (persons)

• Refer to the total number of employees as of 31 December 2025 signing full-time labour contracts with Chongqing Rural Commercial Bank Co., Ltd., including on-the-job employees, probationary employees, long-term sick leave and industrial injury employees, excluding dispatched employees.

Proportion of female employees (%)

• Refer to the proportion of female employees as of 31 December 2025 signing a full-time labour contract with Chongqing Rural Commercial Bank Co., Ltd. to the total number of employees.

Number of training sessions

• Refer to the total number of various training sessions organized by Chongqing Rural Commercial Bank Co., Ltd. for the year ended 31 December 2025.

Consumer complaints handling satisfaction rate (%)

• Refer to the proportion of the number of consumer complaints evaluated as "satisfaction" to the total number of evaluated consumer complaints handled by Chongqing Rural Commercial Bank Co., Ltd. for the year ended 31 December 2025.

Number of handled consumer complaints

• Refer to the number of customer complaints received and handled by Chongqing Rural Commercial Bank Co., Ltd. through the regulatory transfer, customer service centre, the Head Office departments and branches for the year ended 31 December 2025.

Number of institutions

• Refer to the number of institutions (with their financial licenses in favour of Chongqing Rural Commercial Bank Co., Ltd.) which have been in official operation, including Qijing Branch and its sub-branches, excluding the business outlets of all village Banks held by the Group as of 31 December 2025.

Number of outlets located in counties

• Refer to the total number of outlets of Chongqing Rural Commercial Bank Co., Ltd., which have obtained financial licenses and located outside main urban area of the Chongqing municipality, as of 31 December 2025.

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. as of 31 December 2025.

Purchased electricity power consumption of the Head Office (MWh)

• Refer to total electricity power consumption of the Head Office of Chongqing Rural Commercial Bank Co., Ltd., for the year ended 31 December 2025, including the purchased electricity power consumption of Chongqing Rural Commercial Bank Tower, Tong Chuang Office, Erlang Office, Wanzhou Disaster Backup Center and Support Center.

Daily water consumption of the Head Office (tons)

• Refer to total water consumption of the Head Office of Chongqing Rural Commercial Bank Co., Ltd., for the year ended 31 December 2025, including the daily water consumption of Chongqing Rural Commercial Bank Tower, Tong Chuang Office, Erlang Office, Wanzhou Disaster Backup Center and Support 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. for the year ended 31 December 2025.

Number of online banking customers (ten thousand)

• Refer to the number of customers accessing the function of online Banking as of 31 December 2025, including both corporate and individual users of Chongqing Rural Commercial Bank Co., Ltd.

2. HKEX ESG Content Index

Aspect	Contents	Disclosure Location
Mandatory Disclosure Requirements		
Governance Structure	A statement from the board containing the following elements: (i) a disclosure of the board’s oversight of ESG issues; (ii) the board’s ESG management approach and strategy, including the process used to evaluate, Board of Directors prioritise and manage material ESG-related issues Statement (including risks to the issuer’s businesses); and (iii) how the board reviews progress made against ESG-related goals and targets with an explanation of how they relate to the issuer’s businesses.	Board of Directors Statement
Reporting Principles	A description of, or an explanation on, the application of the following Reporting Principles in the preparation of the ESG report: Materiality: The ESG report should disclose: (i) the process to identify and the criteria for the selection of material ESG factors; (ii) if a stakeholder engagement is conducted, a description of significant stakeholders identified, and the process and results of the issuer’s stakeholder engagement. Quantitative: Information on the standards, declaration methodologies, assumptions and/or calculation tools used, and source of conversion factors used, for the reporting of emissions/energy consumption (where applicable) should be disclosed. Consistency: The issuer should disclose in the ESG report any changes to the methods or KPIs used, or any other relevant factors affecting a meaningful comparison.	Report Information
Reporting Boundary	A narrative explaining the reporting boundaries of the ESG report and describing the process used to identify which entities or operations are included in the ESG report. If there is a change in the scope, the issuer should explain the difference and reason for the change.	Report Information
“Comply or explain” Provisions		
A. Environment		
Aspect A1: Emissions	General Disclosure Policies on waste gas and greenhouse gas emissions, discharge into water and land, generation of hazardous and non-hazardous wastes, etc.; and compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour. Note: Air emissions include NOx, SOx, and other pollutants regulated under national laws and regulations. Greenhouse gases include carbon dioxide, methane, nitrous oxide, hydrofluorocarbons, perfluorocarbons and sulphur hexafluoride. Hazardous waste refers to those defined in national regulations.	Green Operations

Aspect	Contents	Disclosure Location
Aspect A1: Emissions	A1.1 The types of emissions and respective emissions data.	Environmental Performance
	A1.2 Direct (Scope 1) and energy indirect (Scope 2) greenhouse gas emissions (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Environmental Performance
	A1.3 Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Environmental Performance
	A1.4 Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Environmental Performance
	A1.5 Description of emission target(s) set and steps taken to achieve them.	Environmental Performance
	A1.6 Description of how hazardous and non-hazardous wastes are handled, and a description of reduction target(s) set and steps taken to achieve them.	Environmental Performance
Aspect A2: Use of Resources	General Disclosures Policies on the efficient use of resources, including energy, water and other raw materials. Note: Resources may be used in production, in storage, transportation, in buildings, electronic equipment, etc.	Green Operations
	A2.1 Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility).	Environmental Performance
	A2.2 Water consumption in total and intensity (e.g. per unit of production volume, per facility).	Environmental Performance
	A2.3 Description of energy use efficiency target(s) set and steps taken to achieve them.	Green Operations
	A2.2 Water consumption in total and intensity (e.g. per unit of production volume, per facility).	Environmental Performance
	A2.4 Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency target(s) set and steps taken to achieve them.	Green Operations
	A2.5 Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.	Not applicable

Aspect	Contents	Disclosure Location
Aspect A3: The Environment and Natural Resources	General Disclosures Policies on minimising the impact of the issuer on the environment and natural resources.	Green Operations
	A3.1 Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	Green Operations
	A1.3 Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Environmental Performance
Aspect A4: Climate Change	General Disclosures Policies on identifying and addressing major climate-related issues that have already had or may have an impact on the issuer.	Addressing Climate Change
	A4.1 Description of the significant climate-related issues which have impacted, and those which may impact, the issuer, and the actions taken to manage them.	Addressing Climate Change
B. Social		
Employment and Labour Practices		
Aspect B1: Employment	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare	Empowering Employee Growth
	B1.1 Total workforce by gender, employment type (for example, full- or part-time), age group and geographical region.	Empowering Employee Growth
	B1.2 Employee turnover rate by gender, age group and geographical region.	Empowering Employee Growth
Aspect B2: Health and Safety	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards	Empowering Employee Growth
	B2.1 Number and rate of work-related fatalities occurred in each of the past three years including the reporting year.	Empowering Employee Growth

Aspect	Contents	Disclosure Location
Aspect B2: Health and Safety	B2.2 Lost days due to work injury.	Empowering Employee Growth
	B2.3 Description of occupational health and safety measures adopted, and how they are implemented and monitored.	Empowering Employee Growth
Aspect B3: Development and Training	General Disclosure Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities. Note: Training refers to vocational training. It may include internal and external courses paid by the employer.	Empowering Employee Growth
	B3.1 The percentage of employees trained by gender and employee category (e.g. senior Continuously Promoting management, middle management).	Empowering Employee Growth
	B3.2 The average training hours completed per Continuously Promoting employee by gender and employee category.	Empowering Employee Growth
Aspect B4: Labour Standards	General Disclosure Policies on preventing child labour and forced labour; and 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.	Empowering Employee Growth
	B4.1 Description of measures to review employment practices to avoid child and forced labour.	Empowering Employee Growth
	B4.2 Description of steps taken to eliminate such Rights and practices when discovered.	Empowering Employee Growth
	Operating Practices	
Aspect B5: Supply Chain Management	General Disclosure Policies on managing environmental and social risks of supply chain.	Supplier Management
	B5.1 Number of suppliers by geographical region.	Supplier Management
	B5.2 Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, and how they are implemented and monitored.	Supplier Management
	B5.3 Description of practices relating to identifying environmental and social risks in each segment of the supply chain, and how they are implemented and monitored.	Supplier Management

Aspect	Contents	Disclosure Location
Aspect B5: Supply Chain Management	B5.4 Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.	Supplier Management
Aspect B6: Product Responsibility	General Disclosure Policies on health and safety, advertising, labelling and privacy relating to products and services provided as well as remedial measures; and 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.	Optimising Customer Experience
	B6.1 Percentage of total products sold or shipped subject to recalls for safety and health reasons.	Not applicable
	B6.2 Number of products and service-related complaints received and how they are dealt with.	Optimising Customer Experience
	B6.3 Description of practices relating to observing and protecting intellectual property rights.	Digital Finance
	B6.4 Description of quality assurance process and recall procedures.	Not applicable
	B6.5 Description of consumer data protection and privacy policies, and how they are implemented and monitored.	Optimising Customer Experience
Aspect B7: Anti-corruption	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering	Operating with Integrity and Compliance
	B7.1 Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period and the outcomes of the cases.	Operating with Integrity and Compliance
	B7.2 Description of preventive measures and whistle-blowing procedures, and how they are implemented and monitored.	Operating with Integrity and Compliance
	B7.3 Description of anti-corruption training provided to directors and employees.	Operating with Integrity and Compliance

Aspect	Contents	Disclosure Location
Community		
Aspect B8: Community Investment	General Disclosure Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests.	Practising Social Responsibility Rural Revitalisation
	B8.1 Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport).	Practising Social Responsibility Rural Revitalisation
	B8.2 Resources contributed (e.g. money or time) to the focus area.	Practising Social Responsibility Rural Revitalisation

3. GRI Content Index

Instructions	Chongqing Rural Commercial Bank Co., Ltd. reported the information in this GRI Content index with reference to GRI standards from January 1, 2025 to December 31, 2025.	
Used GRI 1	GRI 1 Foundation 2021	
GRI Standards	Disclosure Contents	Location
GRI 1 Foundation		
1 Foundation 2021	Report basis, including publishing GRI content index, providing instructions for use, etc	Report Information
GRI 2 General disclosure 2021		
Organisation and its reporting practices		
2-1	Organisational details	About us
2-2	Entities included in the organisation' s sustainability reporting	Report Information
2-3	Reporting period, frequency and contact point	Report Information
2-4	Restatements of information	The Bank has no such disclosure
2-5	External assurance	Independent Limited Assurance Report
Activities and workers		
2-6	Activities, value chain and other business relationships	Improving Corporate Governance
2-7	Staff	Empowering Employee Growth
2-8	Workers who are not employees	Empowering Employee Growth

GRI Standards	Disclosure Contents	Location
Governance		
2-9	Governance Structure and Composition	Improving Corporate Governance
2-10	Nomination and appointment of the highest governance body	Improving Corporate Governance
2-11	Chairman of the highest governance body	Improving Corporate Governance
2-12	Role of the highest governance body in overseeing the management of impacts	Improving Corporate Governance
2-13	Delegation of responsibility for managing impacts	Improving Corporate Governance
2-14	Role of the highest governance body in sustainability reporting	Improving Corporate Governance
2-15	Conflicts of interest	Stakeholder Engagement
2-16	Communication of critical concerns	Stakeholder Engagement Investor Relationship Management
2-17	Collective knowledge of the highest governance body	Sustainability Strategy and Management
2-18	Evaluation of the performance of the highest governance body	Please refer to 2025 Annual Report
2-19	Remuneration policies	Please refer to 2025 Annual Report
2-20	Process to determine remuneration	Please refer to 2025 Annual Report
2-21	Annual total compensation ratio	Please refer to 2025 Annual Report
Strategy, policies and practices		
2-22	Statement on sustainable development strategy	Sustainability Strategy and Management
2-23	Policy commitments	The Bank has no such disclosure
2-24	Embedding policy commitments	The Bank has no such disclosure
2-25	Processes to remediate negative impacts	The Bank has no such disclosure
2-26	Mechanisms for seeking advice and raising concerns	The Bank has no such disclosure
2-27	Compliance with laws and regulations	Sustainability Strategy and Management
2-28	Membership associations	The Bank has no such disclosure
Stakeholder Engagement		
2-29	Approach to stakeholder engagement	Stakeholder Engagement
2-30	Collective bargaining agreements	The Bank has no such disclosure
GRI3 Material Topics 2021		

GRI Standards	Disclosure Contents	Location
3-1	Process to determine material topics	Dual Materiality Analysis
3-2	List of material issues	Dual Materiality Analysis
3-3	Management of material issues	Dual Materiality Analysis
GRI 201 Economic Performance 2016		
201-1	Direct economic value generated and distributed	Please refer to 2025 Annual Report
201-2	Financial implications and other risks and opportunities due to climate change	Addressing Climate Change
201-3	Defined benefit plan obligations and other retirement plans	Please refer to 2025 Annual Report
201-4	Financial assistance received from government	Please refer to 2025 Annual Report
GRI 202 market performance 2016		
202-1	Ratios of standard entry level wage by gender compared to local minimum wage	The Bank has no such disclosure
202-2	Proportion of senior management hired from the local community	The Bank has no such disclosure
GRI 203 Indirect Economic Impacts 2016		
203-1	Infrastructure investments and services supported	Serving National Strategies
203-2	Significant Indirect Economic Impacts	Development: Prioritising the Three New Momentums and Serving the Real Economy
GRI204 Procurement Practices 2016		
204-1	Proportion of spending on local suppliers	The Bank has no such disclosure
GRI205 Anti-corruption 2016		
205-1	Operations assessed for risks related to corruption	Operating with Integrity and Compliance
205-2	Communication and training about anti-corruption policies and procedures	Operating with Integrity and Compliance
205-3	Confirmed incidents of corruption and actions taken	The Bank has no such disclosure
GRI206 Anti-competitive Behaviour 2016		
206-1	Communication and training about anti-corruption policies and procedures	The Bank has no such disclosure
GRI207 Tax 2019		
207-1	Approach to tax	Please refer to 2025 Annual Report
207-2	Tax governance, control, and risk management	Please refer to 2025 Annual Report
207-3	Stakeholder engagement and management of concerns related to tax	Please refer to 2025 Annual Report
207-4	Country-by-country reporting	The Bank has no such disclosure

GRI Standards	Disclosure Contents	Location
GRI301 Materials 2016		
301-1	Materials used by weight or volume	The Bank's products are only financial products and do not apply to this indicator
301-2	Recycled input materials used	The Bank's products are only financial products and do not apply to this indicator
301-3	Reclaimed products and their packaging materials	The Bank's products are only financial products and do not apply to this indicator
GRI 302 Energy 2016		
302-1	Energy consumption within the organisation	Green Operations
302-2	Energy consumption outside of the organisation	Green Operations
302-3	Energy intensity	Green Operations
302-4	Reduction of energy consumption	Green Operations
302-5	Reductions in energy requirements of products and services	The Bank has no such disclosure
GRI 303 Water and Effluents 2018		
303-1	Interactions with water as a shared resource	Green Operations
303-2	Management of water discharge-related impacts	The Bank's products are only financial products and do not apply to this indicator
303-3	Water withdrawal	The Bank's products are only financial products and do not apply to this indicator
303-4	Water discharge	The Bank's products are only financial products and do not apply to this indicator
303-5	Water consumption	The Bank's products are only financial products and do not apply to this indicator
GRI 304 Biodiversity 2016		
304-1	Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	The Bank has no relevant operations
304-2	Significant impacts of activities, products, and services on biodiversity	Biodiversity Conservation
304-3	Habitats protected or restored	The Bank has no relevant operations
304-4	IUCN Red List species and national conservation list species with habitats in areas affected by operations	The Bank has no relevant operations
GRI 305 Emissions 2016		
305-1	Direct (Scope 1) greenhouse gas emissions	Green Operations
305-2	Indirect (Scope 2) greenhouse gas emissions	Green Operations
305-3	Other indirect (Scope 3) GHG emissions	Green Operations
305-4	GHG emissions intensity	Green Operations
305-5	Reduced greenhouse gas (GHG) emissions	Green Operations

GRI Standards	Disclosure Contents	Location
305-6	Emissions of ozone-depleting substances (ODS)	The Bank has no such disclosure
305-7	Nitrogen oxides (NOx), sulphur oxides (SOx), and other significant air emissions	Green Operations
GRI 306 Waste 2020		
306-1	Waste generation and significant waste-related impacts	Green Operations
306-2	Management of significant waste related impacts	Green Operations
306-3	Waste generated	Green Operations
306-4	Waste diverted from disposal	The Bank has no such disclosure
306-5	Waste diverted to disposal	The Bank has no such disclosure
GRI 308 Supplier Environmental Assessment 2016		
308-1	New suppliers that were screened using environmental criteria	Supplier Management
308-2	Negative environmental impacts in the supply chain and actions taken	Supplier Management
GRI 401 Employment 2016		
401-1	New employee hires and employee turnover	Empowering Employee Growth
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Empowering Employee Growth
401-3	Parental leave	Empowering Employee Growth
GRI 402 Labor/Management Relations 2016		
402-1	Minimum notice periods regarding operational changes	The Bank has no such disclosure
GRI 403 Occupational Health and Safety 2018		
403-1	Occupational health and safety management system	Empowering Employee Growth
403-2	Hazard identification, risk assessment, and incident investigation	Empowering Employee Growth
403-3	Occupational health services	Empowering Employee Growth
403-4	Worker participation, consultation, and communication on occupational health and safety	Empowering Employee Growth
403-5	Worker training on occupational health and safety	Empowering Employee Growth
403-6	Promotion of worker health	Empowering Employee Growth
403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Empowering Employee Growth
403-8	Workers covered by an occupational health and safety management system	Empowering Employee Growth
403-9	Work-related injuries	Empowering Employee Growth

GRI Standards	Disclosure Contents	Location
403-10	Work-related ill health	The Bank has no such disclosure
GRI 404 Training and Education 2016		
404-1	Average hours of training per year per employee	Empowering Employee Growth
404-2	Programs for upgrading employee skills and transition assistance programs	Empowering Employee Growth
404-3	Percentage of employees receiving regular performance and career development reviews	Empowering Employee Growth
GRI 405 Diversity and Equal Opportunity 2016		
405-1	Governance Body and Employee Diversity	Empowering employee growth
405-2	Ratio of basic salary and remuneration of women to men	Security restriction
GRI 406 Non-discrimination 2016		
406-1	Incidents of discrimination and corrective actions taken	The Bank has no such disclosure
GRI 407 Freedom of Association and Collective Bargaining 2016		
407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	The Bank has no such disclosure
GRI 408 Child Labor 2016		
408-1	Operations and suppliers at significant risk for incidents of child labour	The Bank has no such disclosure
GRI 409 Forced or Compulsory Labor 2016		
409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labour	The Bank has no such disclosure
GRI 410 Security Practices 2016		
410-1	Security personnel trained in human rights policies or procedures	The Bank has no such disclosure
GRI 411 Rights of Indigenous Peoples 2016		
411-1	Incidents of violations involving rights of indigenous peoples	The Bank has no such disclosure
GRI 413 Local Communities 2016		
413-1	Operations with local community engagement, impact assessments, and development programs	Practising Social Responsibility Rural Revitalisation
413-2	Operations with significant actual and potential negative impacts on local communities	The Bank has no relevant operations
GRI 414 Supplier Social Assessment 2016		
414-1	New suppliers that were screened using social criteria	Supplier Management
414-2	Negative social impacts in the supply chain and actions taken	Supplier Management
GRI 415 Public Policy 2016		

GRI Standards	Disclosure Contents	Location
415-1	Political contributions	The Bank has no such disclosure
GRI 416 Customer Health and Safety 2016		
416-1	Assessment of the health and safety impacts of product and service categories	The Bank's products are only financial products and do not apply to this indicator
416-2	Incidents of non-compliance concerning the health and safety impacts of products and services	The Bank's products are only financial products and do not apply to this indicator
GRI 417 Marketing and Labelling 2016		
417-1	Requirements for product and service information and labelling	Optimising Customer Experience
417-2	Incidents of non-compliance concerning product and service information and labelling	The Bank has no such disclosure
417-3	Incidents of non-compliance concerning marketing communications	The Bank has no such disclosure
GRI 418 Customer Privacy 2016		
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	The Bank has no such disclosure

4. Feedback from Readers

Thank you for reading the 2025 Sustainability Report of the Bank. To provide more valuable information for you and other stakeholders and improve the Bank's capabilities for corporate social responsibilities, we would like to hear from you regarding this report. You can contact us via the following:

Tel: 023-61110853

E-mail: cqrcb@cqrcb.com

Address: No. 36, Jinshamen Road, Jiangbei District, Chongqing, China. Post Code: 400023

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

1. Which type of stakeholder are you?

- A. government or regulatory agencies
- B. peers or industry associations
- C. shareholders or investors
- D. customers
- E. Suppliers and partners
- F. Non-profit Organisations, Charities or Community Organizations
- G. Directors or Management
- H. Employees

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

- A. Yes
- B. No (please provide the details)

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

- A. Yes
- B. No (please provide the details)

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

- A. very convenient
- B. convenient
- C. neutral
- D. inconvenient

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