

北京银行股份有限公司 BANK OF BEIJING CO., LTD.

中国北京市西城区金融大街丙17号 邮编 100033
No.17C Financial Street, Xicheng District, Beijing, China, 100033
办公电话 / Tel: 86-10-66426500
客服电话 / Customer service hotline: 95526
传真 / Fax: 86-10-66426519
投资者热线 / Investor hotline: 86-10-66223826
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Social Responsibility Report & Environmental, Social and Governance Report

ank of Beijing Social Responsibility & ESG Report

Report Statement

About this report:

This is the Bank of Beijing Social Responsibility & ESG Report 2022 released by Bank of Beijing Co., Ltd. (hereinafter referred to as "Bank of Beijing", "the Bank" or "we/us"). This report explains the Bank's major practices and achievements in 2022 in terms of creating value for all stakeholders, green financial services and low-carbon operations, and corporate governance and compliance operations, to respond to the expectations and concerns of stakeholders and to facilitate further improvement of the Bank's ESG performance.

Reporting period:

The reporting period begins on January 1, 2022 and ends on December 31, 2022. Some content goes beyond this stated period.

Reporting scope:

Unless otherwise specified, this report covers the activities of the Head Office, business units, subsidiaries and affiliates of Bank of Beijing Co., Ltd.

Reporting cycle:

This report is released on an annual basis.

Preparation principles:

This report has been prepared in accordance with the Global Sustainability Standards Board (GSSB)'s 2021 Global Reporting Initiative Sustainability Reporting Standards (GRI Standards), The United Nations Sustainable Development Goals (SDGs) Compass issued in 2015, The Principles for Responsible Banking (PRB) issued in 2019, Opinions of China Banking and Insurance Regulatory Commission on Strengthening the Social Responsibility of Banking Financial Institutions (Yin Jian Ban Fa [2007] No.252) and Corporate Governance Standards for Banking and Insurance Institutions (Yin Jian Ban Fa [2021] No.14) issued by the CBIRC, Self-regulatory Rules of Companies Listed on the Shanghai Stock Exchange No. 1---Standardized Operation (Shang Zheng Fa [2022] No.2) issued by the Shanghai Stock Exchange, Guidelines on the Corporate Social Responsibility of Banking Institutions of China issued on January 12, 2009 by the China Banking Association as well as other advanced domestic and overseas information disclosure standards and requirements.

Data in this report:

The data involved in this report are from our internal statistical data, audit reports and other materials. In case the data are different from what has been provided in the Annual Report, the Annual Report shall prevail. Unless otherwise specified, the currency used in this report is Renminbi ("RMB").

Assurance of this report:

The Board of Directors and all directors of the Bank guarantee that this report does not contain any false records, misleading statements or major omissions and they are jointly and severally liable for the authenticity, accuracy and completeness of the content.

Report releasing:

You can visit the following websites to read *Bank of Beijing Social Responsibility & ESG Report 2022*: http://www.sse.com.cn and the website of Bank of Beijing Co., Ltd., http://www.bankofbeijing.com.cn.

Accessibility of this report:

This report can be accessed at the Office of Board of Directors of Bank of Beijing.

Note: This English-version report is a courtesy translation of the original Bank of Beijing Social Responsibility & ESG Report 2022 (《北京银行2022社会责任暨 ESG报告》) in Chinese. In case of any inconsistency between the English and Chinese version of this report, the Chinese version shall prevail.





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Message from the Chairman

The year 2022 is an extraordinary year in the history of the Communist Party of China (CPC) and the country. The successful convening of the 20th CPC National Congress depicted a grand blueprint for the comprehensive advancement of the great national rejuvenation through the path of Chinese modernization. Over the past year, adhering to Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era as the guide, Bank of Beijing fully implemented the guiding principles of the 20th CPC National Congress, kept in mind the political-oriented and people-centered nature of financial work, and enhanced the professionalism and inclusiveness of financial services. Closely responding to the needs of the country and the expectations of the people, we made an all-out effort to provide heartfelt financial services, achieved a high degree of unity and synergy among political, economic, social and environmental responsibilities, and delivered excellent CSR performance.

Adhering to the guidance of Party building, we promoted deeper integration to strengthen the role of Party organizations in setting the direction and exercising final oversight in order to realize prudent development.

We persisted in the full and strict governance of the Party and the Bank as well as comprehensive risk control, carried out in-depth Party building campaigns on the theme of "Understanding the 20th CPC National Congress, Forging ahead for a New Journey, Contributing to the New Era" throughout the Bank, in order to promote the guiding principles of the 20th CPC National Congress to take root and blossom in the Bank and transform it into vivid practices for high-quality development. We advanced the integration of Party leadership and corporate governance, gave full play to the leading role of Party organizations in "charting the course, managing overall plans, and guaranteeing implementation", and fostered a favorable situation in which all governance bodies perform their responsibilities earnestly with efficient coordination, thus effectively translating the Party's strengths in politics and organization into development advantage.

Keeping in mind our original aspiration and mission, we developed integrated financial solutions to inject sustained financing resources into the real economy.

Upholding the operation guidance featuring "joint action between the Head Office and regional branches, cross-departmental coordination, integrated financial solutions and comprehensive services", we created the GBIC² service model, focused on promoting the efficient coordination of financial services for government, commercial banking, investment banking, and financial services for companies and consumers, and provided customers with quality and one-stop comprehensive financial service solutions encompassing the whole life cycle and all ecosystems. Bearing in mind our positioning as a bank of the capital, we actively supported the construction of key projects in the capital, with the scale and growth of deposits and loans ranking first among municipal banks. We established the joint meeting mechanism for the coordinated development of the Beijing-Tianjin-Hebei region and the integration of Yangtze River Delta, and put into operation Xiong'an Regional Branch and Jiaxing Regional Branch, injecting stronger financial impetus for coordinated regional development. To serve to boost China's strength in manufacturing, we actively scaled up our credit granting to strategic emerging industries, advanced manufacturing enterprises, specialized and sophisticated enterprises that produce new and unique products, striving to



build the Bank into the strongest bank in serving specialized and sophisticated enterprises that produce new and unique products.

Following a people-first approach, we accompanied our customers to build a better life.

Taking it as the starting point and ultimate goal of our financial services to meet the people's aspiration for a better life, we worked to transform people's urgent, difficult, worrying or highly concerned issues into the focal point and driving force for us to improve services and customer experience. We launched the "Jingying Program", an integrated financial service solution for children, issued 520,000 "Xiaojing Cards" and served more than 1.38 million families. We were one of the first banks qualified for private pension account opening and pension fund sales. Focusing on both the elderly and the young, we formed a lifecycle comprehensive financial service system covering children finance, growth finance, startup finance, family finance, wealth management finance and pension finance, in order to become "Your Lifetime Bank".

Strengthening technological innovation and accelerating digital transformation, we improved quality and efficiency of our services.

We firmly built up the concept of "One Bank, One Data, One Platform", and identified the leading role of digital transformation in business and technology reform and organizational restructuring. We launched a unified data base, and are accelerating the development of a unified financial operating system, to effectively solved data and system silos and allow data assets to flow with vigor. Moreover, we completed a number of key projects such as the optimization of corporate account opening process, the "Smoke Index" risk early-warning system, and the "Aixintong" V3.0 for salary account customers to achieve a significant improvement in customer experience and user experience.

Focusing on the carbon peak and carbon neutrality goals, we developed green finance to contribute to the protection of clear water and lush mountains.

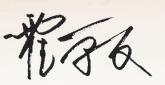
The "building of an 'ecosystem bank' that creates a service ecosystem with comprehensive cooperation and promotes ESG development with green finance" is one of the strategic directions of our digital transformation. We created the "Green Finance+" brand, launched "Jingtanbao", the brand of digital and low-carbon service, built a service system covering green loans, green bonds, green supply chain and green finance ecosystem, and actively promoted innovation in pledge model, industry service solutions and cross-sector financial services, becoming the pioneer in a number of green finance businesses. Aligning with international advanced standards, we signed the UN "Principles for Responsible Banking" and formulated an ESG report for the first time. We actively promoted green and low-carbon operation, with the Shanghai Regional Branch headquarters and Tongzhou Green Branch realizing carbon neutrality at the operation level. We are now speeding up to march forward with the development goal of an ecological bank.

Upholding the people-centric concept, we cared for our employees and set the stage for their growth.

We firmly believed that talent is the "primary resource" of development and strengthened the refinement of their mindset, political thinking and practical capability, with 35 sessions of "Finance Lecture" and 2,400 training sessions organized throughout the year. We initiated the "Three Eagle Programs" to reinforce the vertical and horizontal exchanges among managers and facilitate the career development of our employees. We established "Firefly Community", a staff forum, which received a total of nearly 1,600 reasonable suggestions, to fully draw on the wisdom of the primary-level staff and practice the mass line through the internet in the new era. Moreover, we cared for our employees by expanding the "Employees' Home" service program to do practical things for the benefit of our employees. We put forward a series of initiatives to depict a vivid picture in which everyone wants, strives and is able to excel themselves, and can do full justice to their talent.

We will adhere to the original aspiration with hard work and fortitude, and brighten Beijing with diligence and practical actions.

In 2023, we will fully observe the guiding principles of the 20th CPC National Congress and unswervingly follow the path of financial development with Chinese characteristics. We will strive in unity, uphold fundamental principles and break new ground to win trust with sincerity, create value with professionalism, and cast glory with practical work, and continuously contribute to the building of a great country and the great cause of national rejuvenation.



Huo Xuewen
Party Secretary, Chairman of Bank of Beijing Co., Ltd.
April 6, 2023



Message from the President

In 2022, grounding our efforts in the new development stage, we were committed to applying the new development philosophy, creating a new pattern of development, aligning with the development of the real economy, and marching forward to meet people's aspirations of a better life. Fully understanding our social responsibilities and performing them through practical actions, we continued to contribute to the sustainable development of the economy, society and environment.

Keeping in mind the original aspiration to serve the real economy.

Based on the market of the capital city, we offered financial services centering on the move to build Beijing into "Four Centers" (the national political center, cultural center, center for international exchanges and center for national innovation) and the coordinated development of the "five key projects" (building Beijing into an international center for innovation; making progress in building the "two zones"; developing the digital economy; stimulating and creating new demand through supply-side structural reform; and making greater headway with the coordinated development of the Beijing-Tianjin-Hebei region through relocation of functions non-essential to roles of the capital), and granted more than RMB36.5 billion of credit to key projects at both municipal and district levels and the 100 major technological innovation and high-tech industry projects, 100 major infrastructure projects and 100 major livelihood improvement projects. As at the end of 2022, we reported RMB2.56 trillion of RMB deposits and loans, an increase of RMB306.1 billion or 13.6% year on year, and ranked first among municipal financial enterprises by both the size and increment of deposits and loans. In order to serve the strategy of building China as a strong manufacturer, we scaled up financial support for advanced manufacturing industries and strategic emerging industries. As at the end of 2022, the balance of manufacturing sector loans stood at RMB128.268 billion, an increase of 20.65% year on year, of which the balance of medium and long-term loans for manufacturing industries was RMB54.7 billion, an increase of 48% over the beginning of the year. Focusing on specialized and sophisticated enterprises that produce new and unique products as well as enterprises listed or to be listed, we launched the "Sailing Program" and "Linghang Loan for Specialized and Sophisticated Enterprises that Produce New and Unique Products", topping the list of financial institutions in collaboration with the Beijing Municipal Bureau of Economic and Information Technology by amount of loans.

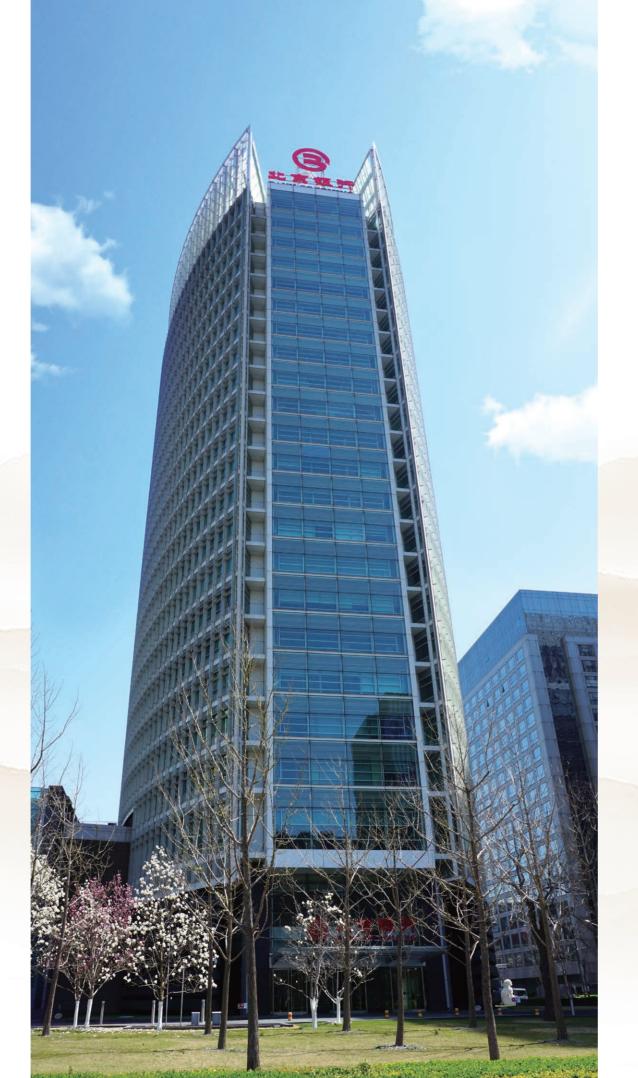
Further developing inclusive finance for common prosperity.

Firmly upholding the development positioning of "serving micro and small enterprises", we launched the companion program for digital inclusive finance customers and the "Little Giant" APP 2.0, and upgraded the "Yinshui Loan" and "Inclusive Quick Loan", with the loan balance of inclusive finance reaching RMB172.128 billion as at the end of 2022, an increase of 36.49% over the beginning of the year. We also served 299,000 micro and small enterprises with inclusive finance loans, up 161,000 or 116.67% from the beginning of the year. To boost rural revitalization, we actively promoted the "Ten-Thousand Courtyard Plan", with the balance of agriculture-related loans at the end of the year reaching RMB88.581 billion, an increase of 22%. Working to build the "third pillar" of the pension system, we were one of the first banks qualified for private pension account opening and pension fund sales, so as to provide customers with "one-stop" pension financial services. Moreover, we set up a special team dedicated to financial services for new citizens, and

launched 12 measures in support of financial services for new citizens, in a bid to help new citizens have access to education, housing and gains in entrepreneurship and work, and provide support for the disadvantaged and the old. As a result, the credit line granted under "Chuangying Loan", a loan product for new citizens' startup business, exceeded RMB6.0 billion, and two branches were rated "Best Trade Union-Affiliated Outdoor Worker Service Stations" by the All-China Federation of Trade Unions in 2022.

Building an ecosystem bank to support the low-carbon transformation.

We made new breakthroughs in building a three-dimensional green financial product system, completed the first CCER (Chinese Certified Emission Reduction)-pledged loan in Beijing, launched "Jingtanbao", the digital low-carbon service brand, underwrote the first sci-tech innovation note in the new energy sector of China, and invested in the first clean energy public REITs in China. Taking the opportunity of Tongzhou and Miyun districts of Beijing becoming two of the first national pilot zones for climate investment and financing in China, we formulated ten initiatives for boosting the pilot work of climate investment and financing with financial strength. We also issued the 1st tranche of green finance bonds in 2022 of RMB9.0 billion, Furthermore, we established the Green Auto Finance Center, cooperated with the Central University of Finance and Economics to jointly build the "CUFE-Bank of Beijing Research Center on Dual carbon and Finance", signed a framework agreement on comprehensive green financial cooperation with Tongzhou District People's Government, and played a role in initiating the establishment of the Green Development Institute of Beijing City Sub-center, as part of our efforts to actively expand the "circle of friends" and "circle of ecosystems" for green finance. We signed



the "Principles for Responsible Banking" of the UN and for the first time disclosed our ESG report. As at the end of 2022, the balance of green loans amounted to RMB110.303 billion, up RMB62.559 billion or 131.03% from the beginning of the year. With outstanding performance in the field of green finance, we won the "2022 Global Green Finance Award - Annual Award of the International Finance Forum".

Adhering to value co-creation to build a responsible bank.

As part of our efforts to actively practice social responsibility, as at the end of 2022, we set up 17 volunteer service teams, which involved over volunteers and offered 6213 hours of volunteer services. Devoted to public welfare, we actively participated in public welfare donation and sponsorship activities in the fields of health care, education, poverty alleviation, social relief, etc., with the total amount of external donations reaching RMB60 million in 2022. We highly valued investor return, and the ratio of cash dividends has maintained at over 30% since 2017, continuously creating stable returns for shareholders.

Drawing the blueprint to embark on a new journey, and forging ahead with momentum to open a new chapter.

In 2023, Bank of Beijing will adhere to the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, conscientiously implement the decisions and plans of the CPC Central Committee and the State Council as well as work requirements of the Beijing Municipal Party Committee and Municipal Government and firmly uphold the original aspiration and mission of financing for the people. We will improve the financial services with a focus on customer experience, enrich the connotation of green and low-carbon development, cultivate the core driving force with an eye on future development, and promote the high-quality and leapfrog development of the Bank with digital transformation, with an aim to contribute more financial strengths to build China into a great modern socialist country in all aspects and advance the rejuvenation of the Chinese nation on all fronts.





ABOUT BANK OF BEIJING •

m Company Profile

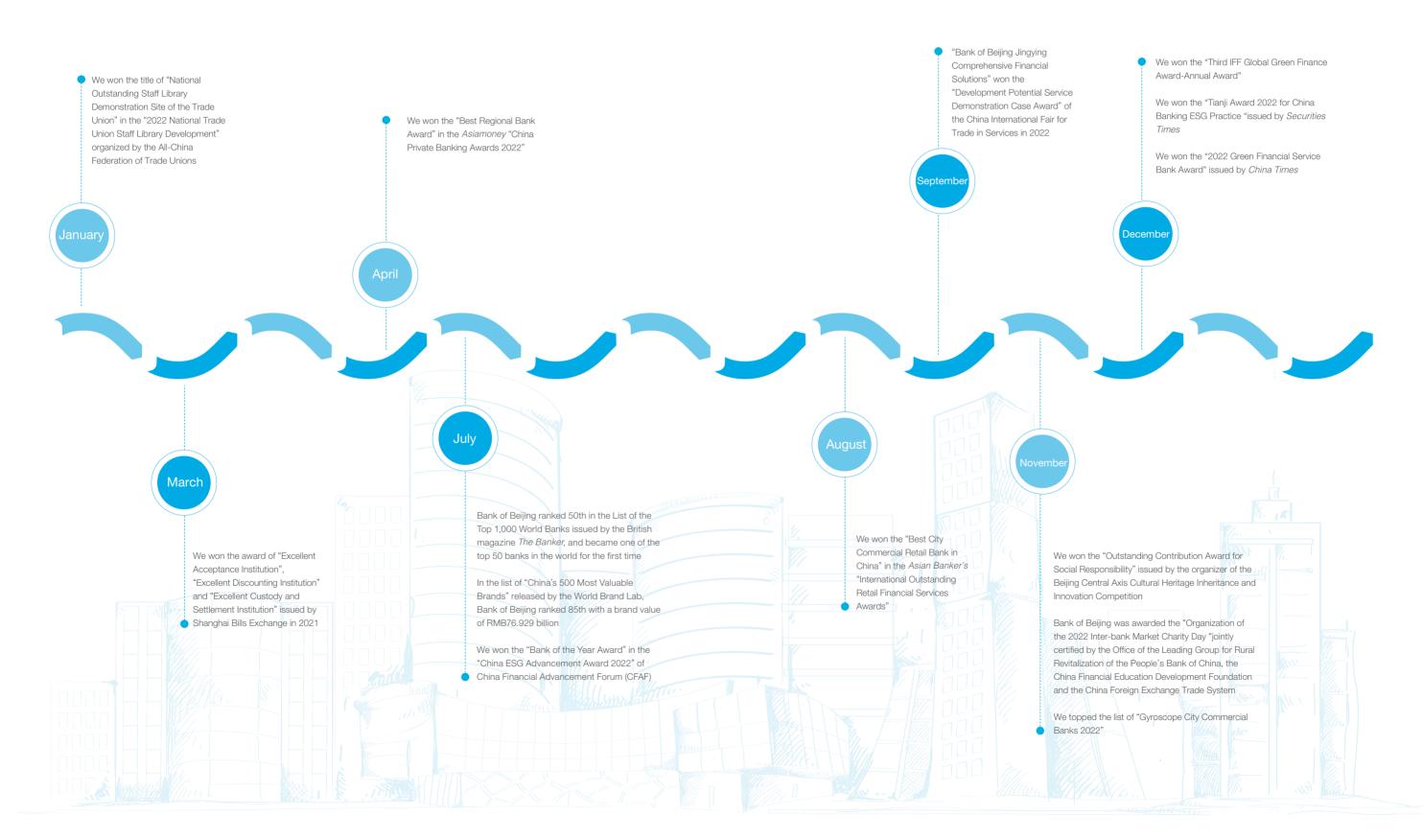
Bank of Beijing, incorporated in 1996 and based in Beijing, has achieved several development milestones, including introducing overseas strategic investors, public listing, and geographic expansion, and identified a proven paradigm of innovative development for small and medium-sized banks. It operates over 640 business units in more than ten major cities such as Beijing, Tianjin, Shanghai, Xi'an, Shenzhen, Hangzhou, Changsha, Nanjing, Jinan, Nanchang, Shijiazhuang and Urumgi in the Chinese mainland, as well as Hong Kong Special Administrative Region and the Netherlands. Currently, Bank of Beijing focuses closely on the three tasks of "serving real economy, preventing financial risks and deepening financial reform", speeds up digital transformation, enhances comprehensive risk management and control, sticks to compliant operation in accordance with the law, and steadily promotes high-quality development of all the businesses. As of the end of 2022, the Bank has achieved outstanding performance internationally regarding all financial indicators and ranked No.50 in terms of Tier-1 capital on the latest World Top1000 Banks list, representing one of the World Top 100 for nine years in a row.

With the outstanding performance and excellent financial products and services, Bank of Beijing has received high praise from the public and several honors such as "National Exemplary Unit", "Top 10 Listed Banks in Asia", "The Best City Commercial Retail Bank in China", "Best Regional Bank", "Best Contribution for Supporting SMEs", "Best Bank with Service for People's Livelihood", "Top100 Chinese Listed Companies", "Outstanding Chinese Companies for Social Responsibility", "Listed Companies with the Most Sustainable Investment Value", "Most Respectable Enterprises in China", "Most Respectable Bank", "Most Trustworthy Banking Institution by Citizens", "China's Outstanding Corporate Citizens", "Best Bank in Internet Finance", etc.

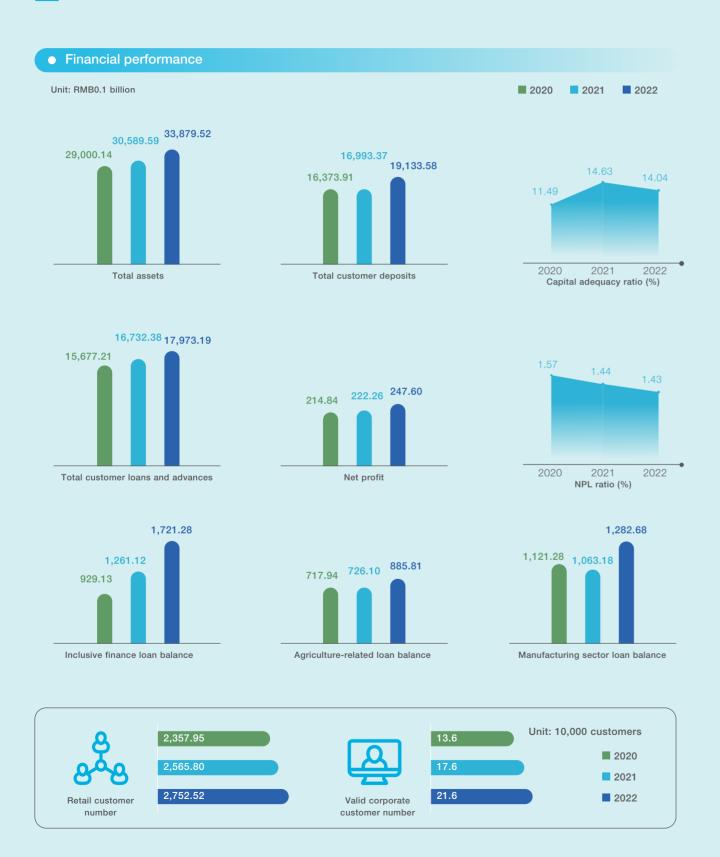




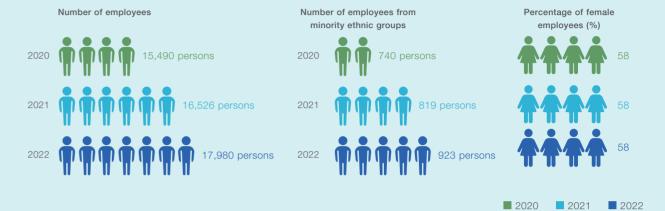




Mumbers in 2022



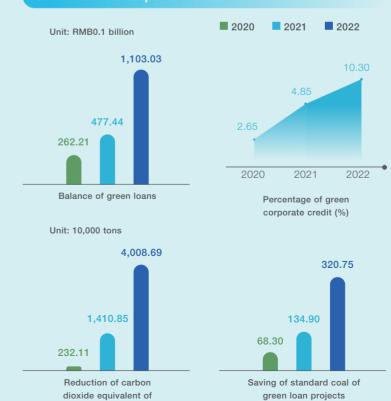
Social performance



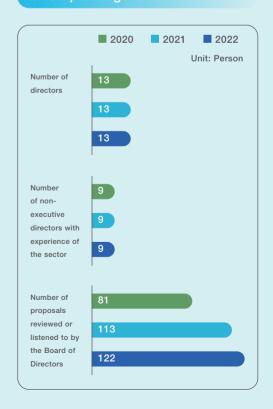


Environmental performance

green loan projects



Corporate governance







Directions	Hi-tech Bank	Digital Bank	ECNY Bank	Ecosystem Bank	Cultural Bank	Five directions of the Bank

	Government service	Banking	Investment banking	Company &	Consumer service	GBIC ²
Paths	Service ecosystem	New retail strategy	Wealth & asset management	Smart risk management	Data governance	Five systems

Supporting mechanisms	Strategy unification	Coordination	Agile operation	Innovation	Management & support	Five mechanisms

Strategic vision

Aiming for the goal of "One Bank, One Data, One Platform", Bank of Beijing adopts the "LPRM Way of Working", namely the task-list-based project management methodology with a clear responsibility assignment matrix, and drives transformation in five major areas, namely the development mode, business structure, customer structure, operation capacity and management style, with digital transformation as the core engine, so as to take a leading position among its peers as a more digitalized bank in three years.

Strategy direction

Following the strategy of building itself in five directions, the Bank comprehensively improves its financial service capability, provides inclusive and value-added financial services, and bridges customers with financial services, so as to connect and grow with customers.





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Strategy paths

The Bank focuses on building the "GBIC²" comprehensive financial solutions to coordinate government services, commercial banking, investment banking, and company and consumer services. The Bank works on building five systems to offer customers quality, comprehensive and one-stop financial solutions that cover the whole lifecycle and all ecosystems, and build unique advantages and outstanding service brands of a digital and innovative Bank of Beijing.



Supporting mechanisms

The Bank has established five mechanisms, namely the strategy unification mechanism, coordination mechanism, agile operation mechanism, innovation mechanism and management and support mechanism, to guarantee effective implementation of the strategy with a clear vision and refined guidance.

Strengthen strategy implementation

During the reporting period, closely following national plans, development strategies of Beijing, guidelines of regulators, and plans of the Bank's Party Committee for the "14th-Five-Year Plan" period, the Bank promoted transformations in five areas with key digital projects such as building a unified financial operation system and a unified data base as main focuses.

"Five Transformations"













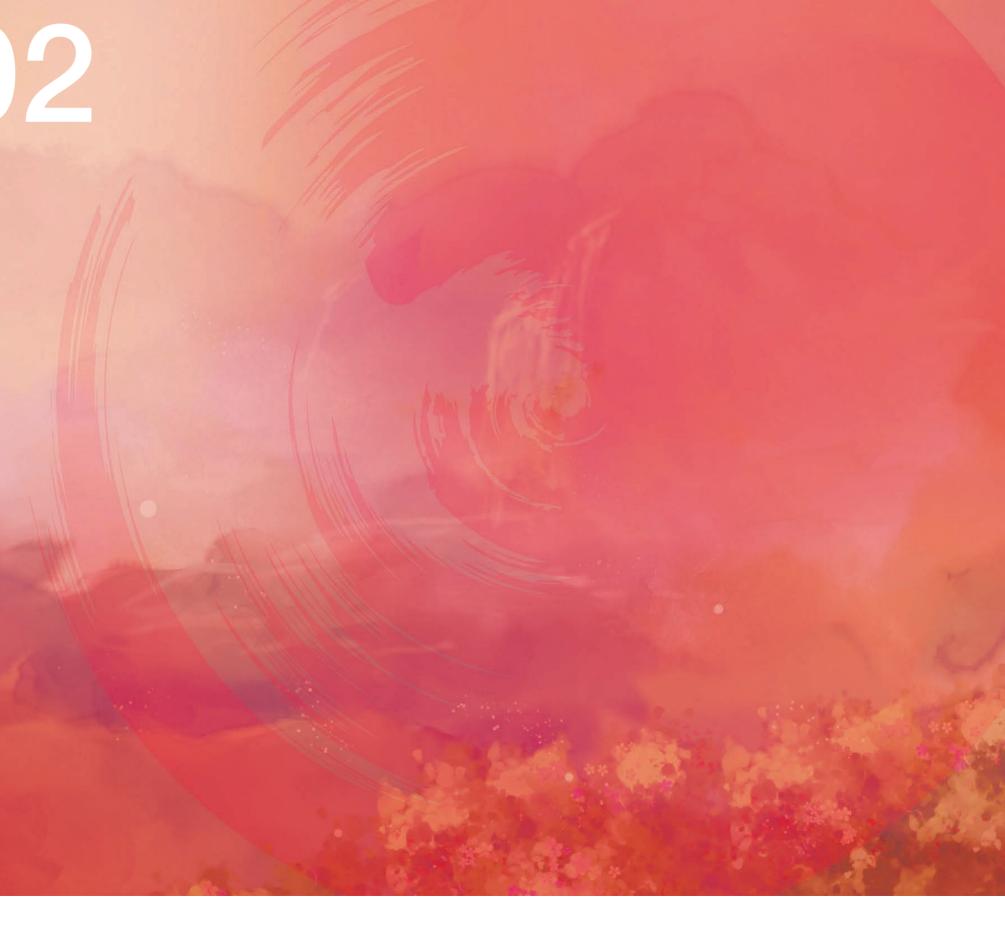
- O We completed the second phase of the "BOB E-Party Building" information system, which made party building
- O We coordinated asset and liability planning, boosted growth of high-quality assets and improved the profitability of the Bank's asset portfolios.
- O We focused on strategic customers and inclusive SME businesses as our main advantage, and boosted business serving "Little Giants" and companies listed and to be listed as the new growth engine.
- O Retail business strives to build a comprehensive financial service system for new citizens. We launched the "Jingying Comprehensive Financial Solutions for Children", and built a characteristic financial service ecosystem for the elderly,
- We focus on building the "GBIC²" comprehensive financial solutions.
- O We built a service expansion system based on the upstream and downstream, supply chain and industrial chain of state-owned enterprises, and accelerated the diversified development of sci-tech innovation finance, cultural finance and green finance.
- O We upgraded the mobile banking APP to respond to customer needs, and significantly enhanced customer service capabilities.
- O We rebuilt the corporate account opening process, and improved customer experience by simplifying the whole process.
- o We built the "Jingzhi Brain", an enterprise-level Al platform and constantly improved the artificial intelligence infrastructure.
- O We launched the multi-modal digital human platform, released the first batch of virtual staff images, built the RPA robot factory, and improved the automation level of business processes of the Head Office and regional branches.
- O We stick to our strategic vision and service concept, and empower the front-line business development with digital
- o We executed series of projects including the "New Customer Doubling" project, "Quality Customer Expansion" project, "BOB Customer Journey Map" project, to constantly optimize the internal and external digital business environment,
- O We kicked off development of the new credit risk management system to guarantee the stable and long-term growth of

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Special Report: Strengthening the Leadership of Party Building

Strengthening the Leadership of Party Building

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Clearly Defining and Effectively Fulfilling Party 30
Building Responsibilities
Reinforcing Primary-Level Party Organizations 30
Improving Party Conduct and Upholding Integrity 34

During the reporting period, the Bank thoroughly learnt and implemented the guiding principles of the 19th CPC National Congress, the plenary sessions of the 19th CPC National Congress and the 20th CPC National Congress, upheld the centralized and unified leadership of the CPC Central Committee over financial work, ensured the politically orientation and people centeredness of financial work,, adhered to full and strict governance over the Party and the Bank and the integrated advancement of comprehensive risk management and control, and led various work through high-quality Party building. In doing so, a "Party building +" model that integrated ideological progress, performance of duties, primary-level support and discipline inspection and supervision was formed, effectively converting political and organizational advantages of the Party into a strong endogenous power driving the aggressive transformation and development of the Bank.



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Special Report





- 1 Mr. Huo Xuewen, the Bank's Party Committee Secretary and Chairman gave a lecture to publicize the guiding principles of the 20th CPC National Congress
- 2 The Bank organized all employees to watch the opening ceremony of the 20th CPC National Congress
- 3 Themed Party building activity of Qingdao Regional Branch celebrating the 20th CPC National Congress
- Party Committee of Xi'an Regional Branch visited Yan'an Revolutionary Memorial Hall to learn the guiding principles of the 20th CPC National Congress and carry forward the spirit of revolution

Strengthening the Leadership of Party Building



Intensifying Ideological and Political Building

First, making the learning and implementation of the guiding principles of the 20th CPC National Congress its primary political task. The Party organizations at all levels across the Bank organized learning sessions, exchanges and discussions and themed lectures to drive deep learning, carried out Party building activities themed on "Learning the Guiding Principles of the 20th CPC National Congress, Forging ahead on a New Journey and Making Achievements in the New Era", saw managers take the lead publicizing the guiding principles of the 20th CPC National Congress, and launched exhibitions themed on the guiding principles of the 20th CPC National Congress. Through the multi-level learning, publicity and implementation activities that came in diverse forms and covered all employees, the Bank made the guiding principles of the 20th CPC National Congress take root and bear fruit across the Bank.



An exhibition themed on the guiding principles of the 20th CPC National Congress was held in the Head Office Plaza









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- 1 Party Committee of Tianjin Regional Branch watching General Secretary Xi Jinping delivering the report at the 20th CPC National Congress
- 2 Beijing Regional Branch visited Pingnan Revolutionary Culture Park for a themed activity of implementing the guiding principles of the 20th CPC National Congress and learning the revolutionary culture
- 3 The speech contest themed celebrating the 20th CPC National Congress held by Nanchang Regional Branch





Second, viewing learning as the lifeline of financial practitioners, and working to build a learning-oriented organization. In 2022, the Bank organized 35 sessions of "Financial Lecture". Covering political theories, current affairs and policies and business knowledge, the "Finance Lecture" is aimed to be a top training brand across the Bank as well as a "cultural name card" that connects the Bank with government regulators, think tanks and peers.





Finance Lecture

Third, deepening political and theoretical learning to align with the major decisions and plans of the CPC Central Committee and the Bank's development orientation. The Bank organized Party members and managers across the Bank to join the learning about Party building at state-owned enterprises, digital transformation, coordinated development of the Beijing-Tianjin-Hebei region, high-quality development of the Beijing Municipal Administrative Center, ways to prevent and defuse financial risks and other important statements and instructions, to make sure its development is always on the right path.







- 1 Celebration of the 101st anniversary of the founding of the CPC of Shenzhen Regional Branch
- Celebration of the 101st Anniversary of the Founding of the CPC & "July 1st" Commendation Conference of Urumqi Regional Branch





Clearly Defining and Effectively Fulfilling Party Building Responsibilities

The Bank held work conferences for full and strict governance over the Party, and developed the Arrangement of Tasks for Full and Strict Governance over the Party, the List of Responsibilities for Primary-Level Party Branches and Secretaries and Members of Party Branches in Party Building and the List of Tasks for Primary-Level Party Branches in Party Building. The Bank completed tour inspections of three regional branches, two affiliated institutions and one village bank. These efforts contributed to the formation of a multi-layer responsibility system with diverse channels and full coverage both in depth and width, drove the effective fulfillment of the political responsibility for full and strict governance over the Party as required, and laid a solid foundation for the reform and development across the Bank.

As at the end of 2022

Party members in total 6,788 persons

37% of total employees

Party membership applicants

1,757
persons

Party activists

1,272
persons



Y2022 Annual Working Session on Full and Strict Governance over the Party (Party Building), the Mobilization Rally of the Third Round of Tour Inspection and the Working Session of Audit

Reinforcing Primary-Level Party Organizations

First, strengthening organizational building to reinforce the foundation of Party building. Focusing on primary-level organizations, the Bank advanced standard Party branch building on all fronts, and pushed for the progress and eligibility of Party organizations at the primary level in all aspects. As at the end of 2022, the Bank had 6,788 Party members, which made up 37% of the total employees; 1,757 Party membership applicants and 1,272 Party activists, respectively doubling and tripling the numbers in 2021; 21 Party committees, 4 general Party branches and 424 Party branches, enabling full coverage of Party organizations at the primary level.

Second, highlighting exemplary roles by rating best-performers. The Bank held the Celebration of the 101st Anniversary of the Founding of the CPC & "July 1st" Commendation Conference, at which 100 excellent Party members, 25 excellent Party workers, 20 advanced primary-level Party organizations and 42 outstanding individuals in the combat against COVID-19 were awarded, showcasing the Bank's new look and new achievements in an all-round way.



Celebration of the 101st Anniversary of the Founding of the CPC & "July 1st" Commendation Conference of the Bank

Third, driving smart Party building through digital empowerment. The Bank established the "BOB Smart Party Building" platform, leveraged learning platforms like xuexi.cn app, Weibo, WeChat and news client apps for the education purpose, and launched the project of Party membership fee payment with e-CNY that enabled mobile payment of Party membership fees in the whole process.



"BOB Smart Party Building" platform



Payment of Party membership fees with e-CNY

Excellent Party members 100

Advanced primary-level Party

20 organizations

Excellent Party workers

25 persons

Outstanding individuals in the combat against COVID-19

42 persons

Fourth, increasing primary-level surveys to better connect with the people. The Bank built the "Firefly Community" to better understand and respond to appeals at primary-level and build better online connection with the people. It organized the "Service Hall Duty by All" campaign to establish sites of contact with leaders for primary-level Party branches, which urged leaders to conduct surveys at the frontline and resolve the most pressing difficulties and problems of the frontline, highlighting its defining feature of connecting to the people by meeting their demands.















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Improving Party Conduct and Upholding Integrity

During the reporting period, the Bank earnestly implemented the Opinions on Strengthening the Building of Integrity Culture in the New Era released by the CPC Central Committee and Beijing's implementation plan, coordinated and advanced the efforts to "ensure that officials do not dare, are not able, and ultimately have no desire to be corrupt", and intensified oversight over the "critical minority" including the top leaders and senior managers. It complied with the central Party leadership's eightpoint decisions on improving work conduct and kept up its efforts to tackle pointless formalities, bureaucratism, hedonism, and extravagance and to establish new styles, and conducted rectification targeted at "bad habits like gambling" across the Bank. Also, it launched the "Clean Finance Culture Building Month" campaign, and rated integrity themed classes. These efforts ensured an honest working style and self-discipline across the Bank.











- 1 The special meeting to rectify "bad habits like gambling" was held
- Discipline education lecture of Hangzhou Regional Branch
- "Clean Finance Culture Building in Branches" campaign of Changsha Regional Branch
- Work Conference for Full and Strict Governance over the Party and Improving Party Conduct and Upholding Integrity of Ningbo Regional Branch

Building a Clean Financial Ecosystem and Launching the "Clean Finance Culture Building Month" Campaign



Since November 2022, the Bank has thoroughly implemented the working requirements imposed by Beijing Banking Association, planned for and carried out the "Clean Finance Culture Building Month" campaign themed on "Learning and Implementing the Guiding Principles of the 20th CPC National Growth and Opening up a New Chapter for Clean Finance Culture at Bank of Beijing". Under the campaign, a variety of theme activities, including the report meeting themed clean finance culture, online visits to warning education bases, clean family style promotion and preparation of integrity themed posters and foldouts, were organized to promote the clean finance culture among employees at primary-level branches. The efforts improved the influence of clean finance culture by engaging more employees in its building.



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Social Responsibility **

Focusing on Real Economy and Serving its **High-Quality Development**

Putting Customers First and Serving Personal 60 **Customers Wholeheartedly**

Being People-Oriented and Achieving Development 71 of Both Employees and the Bank

Fulfilling Social Responsibilities and Taking Active 79 Part in Social Causes

The 20th CPC National Congress drew up an ambitious blueprint for advancing the great rejuvenation of the Chinese nation on all fronts through a Chinese path to modernization. With the top priorities of the country in mind, Bank of Beijing, committed to serving the real economy with financial services and guided by major national strategies, works to provide a stronger support for key areas and weak links in economic and social development through financial resources and innovation. Aligned with the high-quality development of real economy and































Focusing on Real **Economy and Serving** its High-Quality **Development**

Promoting development of the capital city in the new

The Bank, as a city commercial bank rooted in Beijing, capital of China, remains true to its original aspiration, offers financial services centering on the move to build Beijing into "Four Centers" (the national political center, cultural center, center for international exchanges and center for national innovation) and the coordinated development of the "five key projects" (building Beijing into an international center for innovation; making progress in building the "two zones"; developing the digital economy; stimulating and creating new demand through supply-side structural reform; and making greater headway with the coordinated development of the Beijing-Tianjin-Hebei region through relocation of functions nonessential to roles of the capital), and provides strong support for key areas including the building of Beijing Municipal Administrative Center. energy supply, materials supply, infrastructure construction, new infrastructure development and urban renewal. In doing so, the Bank aims to contribute to a sound financial environment in Beijing and drive the high-quality development of local economy.

Balance of deposits and loans



up RMB306.1 billion

or 13.6% YoY

As at the end of 2022

The Bank reported RMB2.56 trillion of outstanding RMB deposits and loans in Beijing, an increase of RMB306.1 billion or 13.6% year on year, and ranked the first among municipal financial enterprises by both the size and increment of deposits and loans.

Supporting the construction of key projects in Beijing. In 2022, the Bank granted more than RMB36.5 billion of credit to key projects at both municipal and district levels and the 100 major technological innovation and high-tech industry projects, 100 major infrastructure projects and 100 major livelihood improvement projects. The Bank accelerated the granting of loans to a number of key projects in Beijing, including China National Convention Center-II, Anding Circular Economy Park, Beijing-Tangshan Intercity Railway, New China International Exhibition Center Phase II, Zhongguancun Industrial Internet Park, Beijing Subway Changping Line, and the renewal of Guozijian street.



O Zhongguancun Regional Branch provided credit support to Beijing subway line 17

Loan totaled

RMB179 million offered in the first batch

Granting the First M&A Loan to Support Mixed Ownership Reform in a Municipal State-Owned Enterprise



The Bank's Beijing Regional Branch granted the first M&A loan to a Beijing-based food company for its acquisition of a 46.37% stake in a local animal husbandry company. With a 5-year term, the loan totaled RMB677 million, with RMB179 million offered in the first batch, and marked the first M&A loan the Bank ever granted to finance the mixed ownership reform for a higher ratio of securitized assets in a municipal state-owned enterprise in Beijing.

Supporting a large memory chip project in Beijing **Economic-Technological Development Area**



The Bank signed an agreement on comprehensive strategic cooperation with Beijing Economic-Technological Development Area, according to which it will provide RMB60 billion of intentional credit while granting a syndicated loan totaling more than RMB10 billion to support the construction of a large memory chip project in Beijing Economic-Technological Development

Supporting the Development of High-End Manufacturing in Beijing



Credit line RMB25 million in the beginning

up to

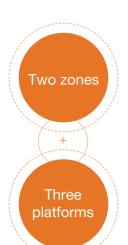
RMB 100 million

Bank of Beijing was the first bank to offer credit support for a electronic company in Beijing, with the credit line rising from RMB25 million in the beginning to RMB100 million. This company is the first independent CMOS-based RF integrated circuit supplier in China, and its products cover 5G/4G/3G/2G. The company intends to go public on the second-board market. The Bank will continue to follow up the progress and further provided services as a companion.



O Relation manager of the Bank providing tailor-made credit solutions

Social Responsibility & ESG Report 2022



The Bank served the building of "two zones" and "three platforms" in Beijing. It expanded the scope of services for the "two zones" (the national comprehensive demonstration zone for expanding opening-up in the services sector and the pilot free trade zone), developed the dual-core model supporting "Shanghai Pilot Free Trade Zone – Beijing's 'two zones'", and set up five featured branches in the free trade zones. The Bank served all the "three platforms", strategically partnering with China International Fair for Trade in Services, offering comprehensive strategic support for the Annual Meeting of Financial Street Forum, and remaining supportive of ZGC Forum.



O Bank of Beijing at CIFTIS as a strategic partner

The Bank's First Overseas Loan Granted



On December 12, 2022, the Bank's City Sub-Center Regional Branch granted USD10 million of foreign exchange loan to the non-resident account (NRA) of an overseas subsidiary of a listed company. It was the first overseas loan the Bank granted after the *Notice on Matters Related to the Overseas Loan Business of Banking Institutions* was released by the People's Bank of China and the State Administration of Foreign Exchange, and marked another innovation in the Bank's cross-border business following its first NRA exchange settlement in China (Beijing) Pilot Free Trade Zone and the continued improvement of the Bank's financial innovation and corporate services in support of Beijing's "two zones", namely, the national integrated demonstration zone for greater openness in the service sector and China (Beijing) Pilot Free Trade Zone.

Leveraging the "Two Zones" Policy to support development of Sci-tech and Innovation Enterprises



Domestic account

HKD17.58 million

Zhongguancun Branch made good use of the "Two-Zones" policy, handled the registration modification formalities of domestic direct investment for a technology company, opened a domestic Hong Kong dollar NRA account for its overseas shareholder in the Branch of Science and Technology Innovation Zone of Beijing Pilot FTZ, handled exchange settlement of HKD 17.58 million. The Regional Branch has provided integrated services covering registration, settlement and professional policy consultation for the company to support its development.

The Bank promoted the efforts to relieve Beijing of functions non-essential to its role as China's capital. It provided nearly RMB6.0 billion to finance various projects launched for that purpose, such as the relocation of the wholesale market in Sida Plaza near Beijing Zoo and the construction of Xinfadi Agricultural and Sideline Product Logistical Park in Hebei, a major project to relocate enterprises previously based in Beijing.

Serving Olympic and Paralympic Winter Games Beijing 2022. The Bank disbursed over RMB4.5 billion of loans to Olympic-related projects, such as the construction of sports venues and Olympic Village in Yanqing zone and their post-Olympic reconstruction, the development of China National Convention Center II, Wukesong Indoor Stadium, Wukesong Ice Hockey Sports Center, hotels in support of the Olympics, Yanqing-Chongli Expressway and the public rental housing project in the Olympic Village in Beijing zone, providing a strong support for the hosting of the Games. Also, the Bank set up a leading group for the building of a payment environment for Olympic and Paralympic Winter Games Beijing 2022, and improved the cashier counters and self-service equipment at designated medical institutions to allow the use of digital currency, foreign currency and UnionPay QR code, empowering intelligent consumption during the Olympics.







Supporting Construction of Venues via Syndicated Loan





The Bank participated in the syndicated loan for a PPP project in the Yanqing zone of Olympic and Paralympic Winter Games Beijing 2022, which involved the construction of sports venues and Olympic Village in the Yanqing zone and their post-Olympic reconstruction.

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O Yanging Branch of Zhongguancun

Regional Branch was rewarded

by Beijing 2022 Winter Olympics

Operation Guarantee Command Platform of Yanqing Competition

Supporting the Production of the Opening and Case Closing Ceremonies of Olympic and Paralympic Winter Games Beijing 2022



In fast response to the financing demand of the chief producer of the opening and closing ceremonies of Olympic and Paralympic Winter Games Beijing 2022, the Bank opened a quick approval channel, and granted RMB200 million of credit to the producer in just two weeks for the production of the opening and closing ceremonies.

Taking Proactive Moves to Guarantee **Financial Services**



To ensure financial services for the Olympic Winter Games, the Bank's Yanqing Branch proactively made plans for various work, and developed the Work Plan for Financial Services during the Olympic Winter Games to specify contents of financial services for the Olympic Winter Games and ensure the normal functioning of financial services at branches and hotels under closed-loop management. Also, Yanging Branch offered other services like cash conversion and ATM installation and maintenance for Expo Hot Spring Hotel Beijing Shiyuan and Beijing Wencheng International Palace Hotel.

• Going all-out to support regional development

Debentures RMB21.092 billion

Green bonds RMB900 million



SME bonds RMB1.5 billion



RMB2.192 billion bonds of financial asset management/ investment companies

Serving the integrated development of the Beijing-Tianjin-Hebei region

The Bank established a joint meeting mechanism for the integrated development of the Beijing-Tianjin-Hebei region. With a focus on key areas including the relief of Beijing's non-capital functions, development of an integrated transport network across the Beijing-Tianiin-Hebei region and building of the ecological environment in the Beijing-Tianjin-Hebei region, the Bank worked to upgrade financial services through collaboration on credit granting, talent training, performance assessment, businesses and Party building, to provide full support for the integrated development of the Beijing-Tianjin-Hebei region. During the reporting period, the Bank granted RMB7.4 billion of loans to key projects aimed for Beijing-Tianjin-Hebei region, and invested about RMB21.092 billion in debentures issued in the Beijing-Tianjin-Hebei Regional Integration, including RMB900 million green bonds, RMB1.5 billion bonds of micro and small enterprises, and RMB2.192 billion bonds of financial asset management/ investment companies.



O Work promotion meeting for the integrated development of the Beijing-Tianjin-Hebei region

Supporting Key Enterprises and Infrastructure Construction in Xiong'an New Area



On August 25, 2022, the Bank's Xiong'an Regional Branch was officially opened. Aligned with the strategic positioning of Xiong'an New Area, which is to undertake the non-capital functions of Beijing, Xiong'an Regional Branch has been actively taking over projects to undertake the non-capital functions of Beijing, promoting direct linkage of public services between Beijing and Xiong'an, thus contributing to the construction of Xiong'an New Area as well as the Beijing-Tianjin-Hebei Regional Integration.





The Bank's Tianjin Regional Branch Seeks to Be a Forerunner in the Integrated Development of the Beijing-Tianjin-Hebei Region





Empowered by digital transformation, Tianjin Regional Branch built an integrated service model, established an ecological financial system characterized by "co-building, sharing and coexistence", and promoted the development of the real economy in the Beijing-Tianjin-Hebei region in a strategic, science-driven and systemic way with focus on listed companies, unicorn enterprises, specialized and sophisticated enterprises that produce new and unique products and SMEs. During the reporting period, Tianjin Regional Branch held the preparatory meeting for the joint meeting for the integrated development of the Beijing-Tianjin-Hebei region, set up a business promotion department, the first of its kind across the Bank, in Wuqing District, and cooperated with three regional branches in Beijing to grant credit to 7 clients, with intentional credit lines totaling RMB9.41 billion. .



O Preparatory meeting for the joint meeting for the integrated development of the Beijing-Tianjin-Hebei region



Serving the integrated development of the Yangtze River Delta

aligned itself with the strategy of developing the Yangtze River Delta in an integrated way, and continued to provide financial support for key areas like infrastructure construction, clean energy and sci-tech innovation, to forge its brand in the Yangtze River Delta. During the reporting period, Suzhou Regional Branch was approved for setup, and Jiaxing Regional Branch was opened for operation.

Nanjing Regional Branch Fuels **Photovoltaic Projects**



Nanjing Regional Branch issued a project loan of RMB306 million to an energy company for the construction of a photovoltaic power generation project located in the intermediate area of Yangtze River Delta Economic Zone and Huaihe River Ecological Economic Zone. This photovoltaic project strongly supports the development of green economy in the Yangtze River Delta and helps accelerate the cultivation of green emerging industries with low energy consumption, low emissions and high quality and efficiency.

Investing in the Dollar Bond with the Largest Issue Size in Ningbo



Ningbo Regional Branch cooperated with the Bank's Shanghai FTZ Business Management Center and successfully invested in the dollar bond with the largest issue size in Ningbo. The final investment of the Bank was USD80 million, and it was estimated that the cross-border transaction volume will reach USD459 million within the duration. This overseas dollar bond will fund a smart electric vehicle project, which is an important part of Ningbo trillion-dollar automobile industry cluster.

Shanghai Regional Branch Actively Contributes to the Integrated **Development of Yangtze River Delta**



Shanghai Regional Branch has brought the cooperation with a company in Shanghai, which has joint hands with the Regional Branch for 5 years, to a deeper level, by designing financial solutions for its subsidiary in Hangzhou. Coordinating with Hangzhou Regional Branch, a loan of RMB212 million was disbursed to meet funding demands of its project in Hangzhou. The company also opened the account for private placement funds in the Bank, bringing in RMB1.1 billion of private placement funds.

Leveraging its regional branch network in the Yangtze River Delta, the Bank actively

Opening Jiaxing Regional Branch to Better Serve the Yangtze River Delta



Leveraging its advantages in funds, products, technologies and talents, Jiaxing Regional Branch was opened for business on September 21, aiming to channel more resources for the development of Jiaxing and contribute its strength to the integrated development of Yangtze River Delta.



O Jiaxing Regional Branch was opened for business

Supporting the Development of the Clean Energy Industry in the Yangtze River Delta



The Bank further tapped the clean energy industry in key areas of the Yangtze River Delta, marketed its services to 500-plus target customers in the region, and distributed more financial innovation resources into clean energy enterprises, so as to drive the integrated and high-quality development of the Yangtze River Delta. As at the end of 2022, five regional branches in the Yangtze River Delta reached 45 clean energy deals that involved RMB2.205 billion in total.

Collaborating with Governments and Enterprises to Reach New Heights

45 deals





Centering on the strategic positioning of Yuhang District, Hangzhou, which is to build a pilot demonstration area of common prosperity with all-out efforts, the Bank's Hangzhou Regional Branch signed a strategic cooperation agreement with the district government, promising an input of RMB50.0 billion in the next five years as intentional financing to support the high-quality development of Yuhang District. With a focus on the reform and transformation of state-owned enterprises in Yuhang District, the collaboration was also aimed to develop SMEs in areas like advanced manufacturing, technology, culture and environmental protection, nurture specialized and sophisticated enterprises that produce new and unique products, advance the bank-government cooperation on new infrastructure construction, and thus facilitate high-quality development.







Cross-border transaction volume USD 459 million

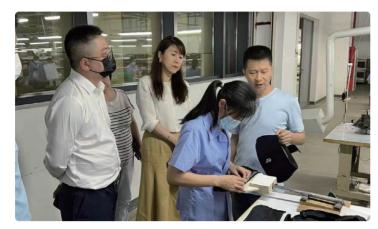




Private placement funds

Supporting the development of Guangdong-Hong Kong-Macao Greater Bay Area ("GBA")

Working further to promote the collaboration among the Chinese mainland, Hong Kong, Taiwan and Macao, the Bank, with a focus on clean energy, high-end manufacturing and other key areas, offered vigorous support for the key industries in GBA, and injected financial vitality for the high-quality development of GBA. During the reporting period, the Bank's Shenzhen Regional Branch launched the first syndicated loan for new infrastructure construction, to fund the Shenshan Industrial Internet Manufacturing Innovation Industrial Park, and signed the "Agreement on Industry-Finance Cooperation and Industrial Technical Improvement" with the Industry and Information Technology Bureau of Shenzhen Municipality as the only city commercial bank.



O Shenzhen Regional Branch visiting production line of a company

Shenzhen Regional Branch Serving "20+8" Industrial Clusters

On June 15, Shenzhen Regional Branch, as the only city commercial bank, participated in the "Financial Services Matchmaking Meeting-Conference to connect '20+8' Industrial Clusters and 20 Advanced Manufacturing Parks" sponsored by Shenzhen Bureau of Industry and Information Technology, introduced the relevant supporting policies of Bank of Beijing to Shenzhen's '20+8' industrial clusters and 20 advanced manufacturing Parks, and launched "8 measures" to help enterprises financially, which was warmly received by Shenzhen citizens and enterprises.



O Shenzhen Regional Branch was introducing the Bank's supporting policies in "Financial Services Matchmaking Meeting-Conference to connect '20+8' Industrial Clusters and 20 Advanced Manufacturing Parks" of Shenzhen





overseas corresponding hanks

Serving the Belt and Road Initiative

The Bank increased the collaboration between operating institutions in China's eastern and southern coastal areas with developed economy and their counterparts in central and western areas like Xi'an and Urumqi. On the one hand, it took an active part in the infrastructure construction and development under the Belt and Road Initiative launched by medium and large state-owned enterprises and construction of key industrial projects, and provided guarantee for domestic enterprises. On the other hand, leveraging its experience in serving SMEs, it helped SMEs to go abroad and join the Belt and Road development. As at the end of the reporting period, the Bank put in place a network of 757 overseas corresponding banks distributed in 86 countries and regions worldwide, in which it has established RMA relations with 202 banks in 39 countries along the Belt and Road.

Xi'an Regional Branch Actively Joins the **Belt and Road Development**



Since its establishment in 2008, the Bank's Xi'an Regional Branch has been aligned with the Western Development and the Belt and Road Initiative, and offered support for key projects like transport infrastructure construction, city supporting projects and shanty area renovation, as well as areas including strategic emerging industries, advanced manufacturing, sci-tech innovation and digital economy. As at the end of 2022, it provided RMB28.382 billion of loans to the Belt and Road development.

Urumqi Regional Branch Supports Clean Energy **Development in the Northwest of China**





Rich light and wind energy resources present the northwest region with unique advantages of developing clean energy industry. An environmental protection tech company in Xinjiang focuses, with after-sales service of wind power generation as its main business, has expanded its service coverage to nine key wind power bases in China as well as some parts in Thailand. Urumqi Regional Branch is providing working capital loans to the company and supporting the company to be stronger, thus contributing to the Belt and Road Initiative.





O Xi'an Regional Branch visiting a company to see its production

Xi'an Regional Branch Facilitates Customers "Going Global" at a Faster Pace



Echoing with the Belt and Road Initiative, a grain and oil company in Xi'an has built a transnational industrial chain integrating North Kazakhstan of Kazakhstan, Alataw Pass Port, and Xi'an. Xi'an Regional Branch has been deepening cooperation with the company by expanding the initial credit line of RMB12 million to RMB300 million, accelerating the company's pace of "going global".

Supporting industrial transformation and upgrade

Cut payment fee

2,263 micro, small and middle-sized enterprises were allowed to defer repayment of principal and interest totaling RMB18.0 billion

Providing full support to help enterprises overcome difficulties

Under the pressure of economic downturn, regarding micro, small and middle-sized enterprises in the industries with difficulties, including catering, retail, culture, tourism and transport, the Bank developed the "33 measures to serve and stabilize overall economic operation" and "26 measures to increase assistance to micro, small and middle-sized enterprises and accelerate the recovery of enterprises in difficulties", and implemented the policy about deferred repayment of principal and interest. The Bank did a good job in fee cut and interest concessions. From 2021 when the policy was enacted to the end of 2022, the Bank has cut over RMB130 million of fees in total, benefiting more than 180,000 customers including micro and small enterprises and self-employed individuals. In 2022, 2,263 micro, small and middle-sized enterprises were allowed to defer repayment of principal and interest totaling RMB18.0 billion.



O Relation Manager of the Bank renewing loans for customers without repayment of principal to support resumption of work and production

Serving the high-quality development of manufacturing

The Bank ramped up medium and long-term financial support for the sci-tech innovation and technical improvement in the manufacturing industry, and increased credit to strategic emerging industries, advanced manufacturing and advanced and sophisticated sectors.

As at the end of 2022

The balance of loans to manufacturing enterprises was RMB128.268 billion, an increase of 20.65% from the beginning of the year; the balance of medium and long-term loans to manufacturing enterprises was RMB54.7 billion, an increase of RMB17.8 billion or 48% from the beginning of the year, both maintaining fast growth.

Balance of loans to manufacturing enterprises

an increase of 20.65%



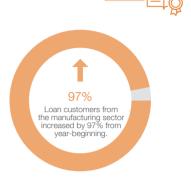
Medium and long-term loans

an increase of RMB17.8 billion or 48%

Nanjing Regional Branch Strengthened Financial Services for the Eight Industrial Chains

Nanjing Regional Branch set up the Working Group for Eight Industrial Chains to focus on key industrial chains in Jiangsu Province, and stepped up financial services for the manufacturing sector in line with the provincial plan on the development of strategic emerging industries. As at the end of 2022, Nanjing Regional Branch saw loans to manufacturing enterprises grow by 85% and the number of loan customers in the manufacturing sector increase by 97% from the beginning of the year.





Total loans RMB 13,2 billion

Benefited over 1,200 enterprises

Served nearly 2,600 specialized and sophisticated enterprises that produce new and unique products

Facilitating the growth of specialized and sophisticated enterprises that produce new and unique products

The Bank established a green channel to provide credit and policy support to qualified specialized and sophisticated enterprises that produce new and unique products and build itself into the "top bank supporting specialized and sophisticated enterprises that produce new and unique products". As at the end of 2022, the Bank granted RMB13.2 billion of loans to specialized and sophisticated enterprises that produce new and unique products of various kinds in Beijing through the "Linghang Loan for Specialized and Sophisticated Enterprises That Produce New and Unique Products", benefiting over 1,200 enterprises and topping the list of financial institutions in collaboration with the Beijing Municipal Bureau of Economic and Information Technology by amount of loans. The Bank has served nearly 2,600 specialized and sophisticated enterprises that produce new and unique products in Beijing, including 62% of local Little Giants, specialized and sophisticated enterprises that produce new and unique products at the state level.



Scan to watch the promotional video - Endless Vitality - Securing the High-Quality Development of Specialized and Sophisticated Enterprises That Produce New and Unique products



O The Bank's speech themed "Financial Services for Sci-Tech Innovation Boost Specialized and Sophisticated Enterprises That Produce New and Unique products" at the 2022 Sohu Finance Annual Conference







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The Bank's Nanjing Regional Branch Empowers Specialized and Sophisticated --**Enterprises That Produce New and Unique Products and Supports Enterprise Listing**



CSTOR is a specialized and sophisticated enterprise that produces new and unique products leveraging AI, big data, cloud computing and other cutting-edge technologies, as well as the first Nanjing-based tech company that entered the selected layer of Beijing Stock Exchange. Nanjing Regional Branch has accompanied the company throughout its development, and secured its successful listing by providing financing support and facilitating the bill business across its supply chain.

The Bank's Shenzhen Regional Branch Focuses on Specialized and Sophisticated Enterprises That Produce New and Unique Products to Drive Local Development





Shenzhen Regional Branch is the only banking institution that has partnered with Shenzhen Bureau of Small and Medium Enterprise Services on the hosting of the "Makers in China" Shenzhen Specialized and New Enterprise Innovation and Entrepreneurship Competition for three consecutive years, as well as the only banking institution that has been rated the excellent supporter for specialized and sophisticated enterprises that produce new and unique products for two years in a row, and the only bank included in Shenzhen's SME volunteer service team. In recent years, in active response to relevant policies of the state and regulators, Shenzhen Regional Branch has worked to refine the methods to identify specialized and sophisticated enterprises that produce new and unique products, build a service system exclusive to such enterprises and advance comprehensive transition through product upgrade, institutional optimization, digital transformation and improvement of expertise, in a bid to become a specialized financial institution focused on financial services for sci-tech innovation.



O Shenzhen Regional Branch hosted the "Makers in China" Shenzhen Specialized and New Enterprise Innovation and Entrepreneurship Competition

Supporting sci-tech innovation

The Bank cultivates quality tech-heavy small and medium-sized enterprises, meanwhile, builds a greater, stronger and better brand featuring financial support for sci-tech innovation, so as to empower sci-tech innovation through financial services. It settled in Zhongguancun Sci-Tech Innovation Service Center as one of the first batch of pilot banks. The Bank reached strategic cooperation agreement with the Intellectual Property Publishing House, and launched "Keqi Loan" (Sci-Tech Corporate Loan), the first financial product at home that leverages IPR big data to enable automatic review and approval and offers sci-tech enterprises exclusive online financing services.



O Little Giant Maker Center in Zhongguancun Regional Branch





O Customer events held in the Little Giant Maker Center in Zhongguancun Regional Branch

As at the end of 2022

The Bank's balance of loans to sci-tech innovation stood at RMB194.8 billion, an increase of RMB36.9 billion or 23.3% from the beginning of the year; the number of customers was 8,932, an increase of 1,875 or 26.6% from the beginning of the year. The Bank topped the list of city commercial banks by the size of underwritten notes of sci-tech enterprises.



Balance of loans to

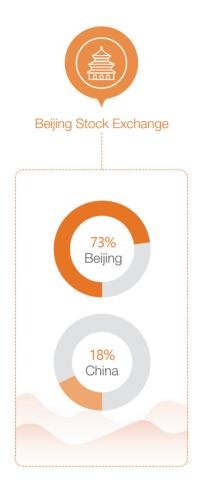
an increase of RMB36.9 billion or 23.3% from the beginning of the year



an increase of 1,875 or 26.6% from the beginning of the year

On a cumulative basis, the Bank has provided credit to 34,000 micro, small and medium-sized tech enterprises, and served 22% of STAR Market-listed enterprises in China and 71% in Beijing, 18% of Beijing Stock Exchange-listed enterprises in China and 73% in Beijing, and 22% of the innovation-layer enterprises on the New Third Board in China and 71% in Beijing.









Focusing on Financial Services for Sci-Tech Innovation and Underwriting the First Sci-Tech Innovation Note in China's New Energy Field and by an AAA-level Issuer in Zhejiang Province

On June 24, 2022, Geely's 2022 Tranche II Super Short-Term Commercial Papers (sci-tech innovation note) underwritten by the Bank's Hangzhou Regional Branch was successfully issued with a size of RMB2.0 billion, hitting historical lows in terms of both the interest rate of sci-tech enterprise notes of the same term and the interest rate of private enterprise bonds in China. The bond was the first sci-tech innovation note in China's new energy field, as well as the first sci-tech innovation note by an AAA issuer in Zhejiang Province.





Promoting High-End Manufacturing and Underwriting One of China's First Sci-Tech Innovation Notes in the 5G Communication Field

On July 8, 2022, ZTE's 2022 Super Short-Term Commercial Papers (sci-tech innovation note) underwritten by Bank of Beijing as the lead underwriter, was successfully issued with a size of RMB1.0 billion. The bond was among the first sci-tech innovation notes in China's 5G communication field.



RMB 1 billion

Serving the cultural industry

Leveraging its advantage in providing distinctive financial services for the cultural industry, the Bank, aligned with the move to build Beijing into a national cultural center and achieve the high-quality economic development of Beijing, committed to pushing the integration between culture and finance with the highest standards and launched a lot of initiatives to provide financial support for the cultural and creative industries.

First, establishing specialized institutions

Second, deepening external cooperation

The Bank set up Yonghe Cultural and Creative Branch in the national demonstration zone for cultural and financial cooperation, the National Cultural Innovation Zone Branch and Qianmen Cultural and Creative Branch as the triple drivers of cultural finance.



 Yonghe Cultural and Creative Branch in the national demonstration zone for cultural and financial cooperation.







Qianmen Cultural and Creative Branch The Bank was the title sponsor of the Competition for the Transmission and Promotion of Cultural Heritage of Beijing Central Axis for two years in a row.







It contributed greatly to the 12th Beijing International Film Festival as the only official financial partner, and was honored the "Annual Financing Enterprise" by China's film industry. Together with the Publicity Department of the CPC Beijing Municipal Committee and other partners, it released the "Beijing's Plan to Offer Financial Support for Film Talents" and unveiled the "Beijing Film Industry Co-Built Base", and supported production and promotion of a number of films including Light up the Stars, Hidden Blade, and Guardian Code.



Loan balance

RMB72.8 billion

An increase of RMB 9.4 billion or 14.83%

As of the end of 2022

The Banks balance of cultural finance loans stood at RMB72.822 billion, an increase of RMB9.405 billion or 14.83% from the beginning of the year. Of them, Beijing saw balance of RMB29.297 billion, the biggest market share in the segment of cultural finance loans.

Supporting the steady development of the real estate market

Closely aligned with China's policy of the real estate industry, the Bank upheld the principle that "housing is for living in and not for speculation", and took measures to ensure steady financing for real estate developers. It signed strategic cooperation agreements with a number of major real estate developers to meet their reasonable demand for funds, shore up support for government-subsidized housing projects and jointly drove the steady and healthy development of the real estate market. As of the end of 2022, the balance of loans granted to government-subsidized housing projects amounted to RMB38.036 billion.



The Bank's City Sub-center Regional Branch offered strong support for the government-subsidized housing project launched by a subsidiary of Beijing Public Housing Center in Daxing District. Seizing the opportunity that green loans are needed for the prefabricated buildings in the project, it provided financing support for the project construction through the model of "syndicated loans + green loans".



Contributing to the Launch of China's First Public REIT for Public Rental Housing Projects







Upgrading inclusive finance

Serving micro and small enterprises

building of a public REIT platform.

Upholding the task of "serving micro and small enterprises" as one of its three major strategic goals, the Bank worked to create diverse scenes for the application of financial services for micro and small enterprises and drive their development. During the reporting period, it released the "Little Giant" App 2.0, launched the mobile APP of the online corporate loan platform, piloted "Jingshui Loan", the first online product that integrates guarantee in the industry, and vigorously advanced the digital transformation of inclusive finance.



Loan balance

RMB 172.128 billion

an increase of 36.49% year on year

As of the end of 2022

The balance of inclusive loans amounted to RMB172.128 billion, an increase of 36.49% year on year; the balance of financial bonds of micro and small enterprises was RMB11.054 billion; the cumulative amount of re-discounting stood at RMB12.265 billion, including about RMB350 million from re-discounting products like "Jingchuangtong" and "Jinglvtong"; the balance of sub-loans was RMB24.46 billion, supporting 7,087 customers in total that included 2,384 individuals and 4,703 micro and small enterprises.





 Chairman Huo delivering speech in the Launch Ceremony of "Little Giant"
 2.0 Inclusive Finance APP and Digital Inclusive Finance Companion Program



Sannong (Agriculture, rural area and farmer) financial services

The Bank ramped up credit support for Sannong areas and advanced the fast and healthy development of Sannong financial services.

As of the end of 2022

The balance of agro-related loans was RMB88.581 billion, an increase of RMB15.971 billion or 22% from the beginning of the year; it granted RMB760 million of "Xiangcun Zhenxing Loan" (Rural Revitalization Loan) and "Minsu Loan" (Homestay Loan) collectively, offering strong credit support for agro-related operating activities; the balance of Sannong financial bonds stood at RMB802 million.



Loan balance

RMB **88.581** billio

an increase of RMB15.971 billion or 22% from the beginning of the year

Stepping up financial support for key areas During the reporting period, the Bank signed an agreement on comprehensive strategic cooperation with the People's Government of Pinggu District, Beijing, according to which it will provide RMB10.0 billion of intentional credit line to eligible enterprises and key projects in Pinggu District, with a focus on the project construction in Zhongguancun National Demonstration Zone for Agricultural Technology Innovation in Pinggu. The Bank's Jinan Regional Branch reached a strategic cooperation agreement with the People's Government of Shouguang Municipality, according to which it will grant RMB5.0 billion of credit line in a centralized manner and team up with the local government in terms of rural revitalization, industrial upgrade, urban renewal and inclusive finance for peoples' well-being, to set a new example and benchmark in the drive to promote the development of real economy and rural revitalization through financial services.

Expanding financing channels for rural areas and agriculture

The Bank issued a rural revitalization-themed financial bond for micro and small enterprises with a size of RMB2.0 billion, the first of its kind among commercial banks in 2022. Also, it successfully launched the rural revitalization-themed bond for CHN Energy Financial Lease Co., Ltd. with a size of RMB1.0 billion, as well as the first bond for the integrated development of rural industries in five provinces of northwestern China with a size of RMB300 million.

Advancing the implementation of the "Ten-Thousand Courtyard Plan"

The Bank upgraded the "Minsu Loan" into a comprehensive financial service solution for rural areas and enriched the targets of support by the "Rural Revitalization Promotion & Ten-Thousand Courtyard Plan".





O Courtyards supported by the Bank's "Ten-thousand Courtyard Plan"

As of the end of 2022

The Bank granted RMB1.4 billion in loans of various kinds under the "Ten-Thousand Courtyard Plan", supporting more than 2,800 courtyards and providing retail financial services for over 5,000 courtyards.



Loans of

Supporting more than
2,800 courtyards
Providing credit for over
5,000 courtyards

The Bank's Jinan Regional Branch Facilitated Rural Revitalization through "Yangzhi Loan" (Animal Husbandry Loan)



Jinan Regional Branch focused support on the breeding of pigs, laying hens and meat ducks etc. in Shangdong, and collaborated with New Hope Group on "Yangzhi Loan" to fund the payment of feed, young animals and vaccines, so as to promote the development of the poultry and livestock breeding industry. As of the end of the reporting period, the regional branch granted over 3,000 "Yangzhi Loans", totaling RMB2.1 billion.



 Jinan Regional Branch facilitated poultry and livestock breeding industry through "Yangzhi Loan"

The Bank's Quzhou Regional Branch Empowered Homestay Inns and Lighted the Future of Rural Areas



As a representative of high-end homestay inns in Jiangshan City, Hemu Courtyard faced a financing challenge as it had no access to the funds for its upgrade due to limited credit line as a result of the lack of valid collateral. The Jiangshan Branch of Quzhou Regional Branch actively reached the homestay inn, and solved its financial problem through "Minsu Loan". At the beginning of 2022, Jiangshan Hemu Courtyard was rated the first "Platinum-Level Homestay Inn" in Jiangshan City.

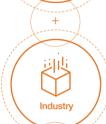




 Relation Manager of Quzhou Regional Branch introducing "Minsu Loan" to local homestay inn

Optimizing customer service models







Vigorously building the three-pronged ecosystem service model

Based on the "GBIC2" (Government, Banking, Investment Banking, Company & Consumer) financial service model, the Bank advanced the building of the three-pronged ecosystem service, namely Enterprise Home, inter-customer market and Ecosystem Partner Conference, and worked with ecosystem partners to explore the new model of "finance + industry + ecosystem", so as to create an ecosystem that effectively pools, allocates and serves resources. As at the end of 2022, the Enterprise Home had 52 member enterprises and held 11 entrepreneur meetings.





O Home of Enterprises in the Central Branch of the Head Office

Developing a digital financial service model for supply chains

Maximizing its role in stabilizing, securing and reinforcing the supply chain, the Bank built the first digital financial service platform for supply chain in the industry, launched "Caigou Loan" (Procurement Loan), "Dinghuo Loan" (Order Loan) and other digital supply chain products, built a digital finance ecosystem for supply chain, and vigorously explored the online financing model for upstream and downstream partners of core customers, so as to support the innovation and development of supply chain finance and better address the financing difficulties facing micro and small enterprises.

Financing scale exceeded RMB860 million



66



322



310

Valid corporate customers numbered 216

thousand

up 38.5 thousand or 21.67% year on year



 A teller in Xueyuanlu Branch of Zhongguancun Regional Branch opening the corporate account for a customer

Beijing Regional Branch Reinforced Digital Financial Services for Supply Chain



Beijing Regional Branch strengthened services for key industries and customers through "Jingxinlian", one of its primary products, and extended financing services to cover private enterprises and micro and small enterprises as upstream partners of its core corporate customers. In 2022, it saw 66 new core enterprises and 322 suppliers online, including more than 310 micro, small and medium enterprises and providing over RMB860 million of loans in total.

"Jingxinlian" Connected with "Chang'anlian"



During the reporting period, the Bank connected "Jingxinlian" with "Chang'anlian" platforms based on the blockchain technology. Leveraging blockchain that enables tamper-proofing and traceability, the Bank kept all the key data and operation records throughout the process in the blockchain, thus building an intelligent risk control firewall for business development and advancing the integration of the supply chain business and blockchain technology.

Deepening life-cycle services for corporate customers

The Bank intensified customer segmentation, launched the "Cornerstone Program" for strategic customers, "Sailing Program" for potential customers and "Multiplication Program" for long-tail customers, and made full use of digital customer acquisition means to consolidate its customer base in all aspects.

As at the end of 2022

The Bank's valid corporate customers numbered 216 thousand, up 38.5 thousand or 21.67% year on year.



O Tianjin Regional Branch visiting an enterprise customer

Optimizing the account opening process for corporate customers

Adhering to the principle of centering on customers' demands, the Bank, empowered by advanced technology, completed the project to restructure the "account opening process for corporate customers". It reduced 18 operation steps, 15 times of stamp use on the counter and the use of eight sheets, and shortened the whole process from four hours to 40 minutes at most, enabling optimal account opening experience characterized by just one document-filling, transaction and account activation.

Social Responsibility & ESG Report 2022

Putting Customers First and Serving Personal



Committed to be "Your Lifetime Bank" by delivering sincere and trustworthy services, Bank of Beijing stays with customers at every critical moment in their life to satisfy their financial service demands at every stage. By far, the Bank has provided over 27 million of personal customers with life-cycle financial services that include children finance, growth finance, startup finance, family finance, wealth management finance and pension finance. Meanwhile, the Bank takes NPS indicators as a key driver of customer experience, and uphold the concept of "being customer-centered" in digital services, livelihood financial services, consumer rights protection, "compliant handling", financial knowledge publicity and customer privacy protection, so as to enhance customer satisfaction.

Serving over 27 million retail customers

Creating a financial service model for individuals covering their whole life-cycle

Children finance

The Bank launched "Jingying Program", an integrated financial service solution for children, and established the "1+2+N" distinctive service system under the theme of "time, companion and growth". With online and offline service channels, the Bank created a highlighted service brand of children finance to support the healthy development of China's youth and children.



O Chairman Huo Xuewen participating in an activity of Jingmiao Club



 Chairman Huo Xuewen delivering speech in the Launch Ceremony of "Jingying Program" Children Finance Service Brand, "Xiaojing Card" and "Xiaojing Pocket Money"



During the reporting period, the Bank registered RMB2.6 billion in the sales of "Xiaojing Pocket Money" and issued 520,000 "Xiaojing Cards". Under the children finance business, it served over 1.38 million families, with the number of customers up by 41%, and held more than 8,000 activities through the "Jingmiao Club". The "Jingying Program" was honored the "Industrial Innovation Outcome" Award at the 2022 Global Digital Economy industry Conference and the "Demonstration Case of Promising Services" at the 2022 CIFTIS.



Beijing Regional Branch created multi-layered children finance system



Focusing on culture, education and welfare, Beijing Regional Branch carried out activities of "Jingmiao Children Club" in collaboration with Beijing Forestry Society, Beijing Jingju Theater and Beijing Aquarium, so as to create an experience integrating "fun, practice, protection, accompaniment and growth".





O Engraving activity held by Beijing Regional Branch

Growth finance

The Bank cares for the growth of youth and development of education undertakings. It actively integrated different scenes, offered one-stop growth finance services, and focused on building an ecosystem incorporating smart education scenes including overseas study services, school fee payment and student loans. The model of "education + finance" enabled customers to enjoy one-stop services in their growth for better future.

During the reporting period, the Bank provided the "Yuexing World" comprehensive financial service system for customers to satisfy their demands of overseas study. The Bank worked with 72 universities to offer service of "school fee payment", and provided student loans for students from various districts (counties) from over 10 universities in Beijing, funding nearly 100 thousands university students to finish their study.





Yuexing World credit card

Startup finance

Committed to services for the people, the Bank worked to promote common prosperity. The Bank actively developed customized and personalized credit products that meet demands of new citizens, and enabled new citizens more accessible to financial services while lowering the cost. It launched the "Chuangying Loan" (Successful Entrepreneurship Loan), a loan product for business start-up for new citizens and unsecured loan products to offer financial support for employment and entrepreneurship. During the reporting period, the total credit of "Chuangying Loan" exceeded RMB6 billion, and over RMB1 billion of unsecured loans were disbursed.



 The Bank's relation manager introducing "Chuangying Loan" to a customer

Launching the "New Citizen" financial service system



Committed to services for the people, the Bank worked to promote common prosperity. It set up a special team dedicated to financial services for new citizens, and launched 12 measures to support new citizens, so as to build an integrated financial service system for new citizens to improve their sense of gains, happiness and safety, help new citizens have access to education, housing and gains in work, and provide support for the disadvantaged and the old.



 ${\color{orange} \circ}$ A delivery man resting in the branch's station for outdoor laborers

Having access to education+Making achievements by startup+Having access to housing+Having access to gains in work+providing support for the disadvantaged+assisting the old

Jinan Regional Branch solved the urgent financing needs of new citizens



Mr. Sun left his hometown of Fujian and opened a tea shop in Jinan a year ago. In August, 2022, in order to prepare for the Mid-Autumn Festival, Mr. Sun was in urgent need of funds, but he was worried about the high loan interest rate and slow approval process of traditional commercial banks. After learning about Mr. Sun's situation, Jinan Regional Branch arranged a relationship manager to visit him in person and recommend the financial policies related to new citizens like him, and helped him to apply for a business loan of RMB500,000, which not only solved Mr. Sun's financing needs, but also enhanced his sense of gain as a new citizen.

Family finance

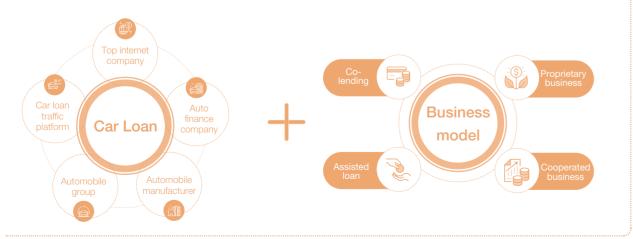
Committed to the target of striving for a better life, Bank of Beijing actively integrated financial strength and social resources, and established a "life-cycle" financial service system covering people's all walks of life, including deposits, fee payment, mortgage, car loan, installment loan, consumer loan, etc., so as to satisfy funding demands of families and individuals and improve their life quality. Meanwhile, the Bank launched a series of special credit cards to meet different demands of customers, which were equipped with proper credit line and special preferential benefits.



Innovating the service model of auto consumption for individuals

Case

During the reporting period, the Bank launched retail car loan products "Car Loan+" and "Micro Car Loan" to expand scenes of retail services and empower the recovery of auto consumption market, linked "BOB Wallet" with over ten top merchants including "Shouqi Ride-hailing" and "Duodian" and carried out campaigns with top scene-based platforms to attract public traffic.



Wealth management finance

Seizing market opportunities for wealth management, the Bank worked to build a value-added wealth management system and asset management system. Focusing on three areas of personal wealth management, publicly offered funds and private banking, it leveraged digital technologies to develop inclusive wealth management finance, and developed the wealth management structure with products, specialized services and wealth experience at the core to offer comprehensive, professional and inclusive wealth management services.

During the reporting period, the Bank offered wealth management products covering cash management, fixed income, hybrid, equity and alternative investment products, with the total number exceeding 1,500, to meet wealth management demands from mass customers to high net-worth customers. With its high-quality services, Bank of Beijing was honored the "Award for Outstanding Wealth Management and Private Banking with Competitiveness in 2022"



Pension finance

Working to build the "third pillar" for the pension system, the Bank became one of the first banks to do private pension business, with over 200 thousand pension accounts opened, and provided "one-stop" pension financial services to ensure "care, medicare, education, travel, happiness and enjoyment" of elder people. Meanwhile, the Bank combined pension finance services with elder-care services to create a pension finance ecosystem. It established "elder-care stations", upgraded the "Elder-version" Mobile Banking APP, and formed professional pension finance teams to improve elder-friendly financial services and make financial services more accessible to elder people.



Co-Building of a Collaborative Ecosystem for Pension Finance



On September 1, 2022, the Bank, together with Beijing Life, Beijing Health and Elderly Care Group and China Banking and Insurance News, held the 1st Beijing Pension Finance Innovation and Development Summit, at which Mr. Yang Shujian, Deputy Party Secretary and President of the Bank, delivered a keynote speech themed "Co-Building a Collaborative Ecosystem to Benefit People's Well-being". During the event, the Bank signed a strategic cooperation agreement with Beijing Life. According to the agreement, based on the demand arising from new urbanization and the development of the pension and health industry in Beijing, both sides will jointly explore new approaches and means for the banking and insurance industry to offer financial services, integrate resources while maximizing respective advantages to better support the economic and social development in Beijing surrounding health, elder-care, finance, insurance and other scenes.

Shenzhen Regional Branch Is Voted the "Most Caring Financial Institution in Children Finance and Pension Finance of the Year"



On December 9, 2022, the Bank's Shenzhen Regional Branch appeared on the "12th Daily Sunshine Readers' Popular List of Financial Institutions" as the "Most Caring Financial Institution in Children Finance and Pension Finance of the Year" for its warm services and outstanding achievements in children finance and pension finance.



Scan the QR code to open your private pension account of Bank of Beijing





O The Bank's employees providing financial services for elder customers





Enhancing customer experience through net promoter score (NPS) analysis

Enhancing digital service capability

Striving to offer optimal digital services and build itself a "bank with best customer experience", the Bank comprehensively upgraded financial security, open services, scene-based finance and wealth management available on its mobile banking APP, leveraged data to optimize customer experience and increase business supply. It launched intelligent navigation and intelligent outbound call services, which improved the intelligent service capability of air banking jointly with intelligent text-based customer services and brought the proportion of intelligent customer services to more than 80%, one of the highest in the industry.



Interface of Bank of Beijing Mobile Banking APP

As at the end of 2022

The Bank saw the number of mobile banking users top 13 million and the number of MAU exceeded 5.3 million, ranking the first among city commercial banks.

Users exceeded 13 million

MAU exceeded 5.3 million

Improving the financial service system that benefits the people

Committed to the goal of "making people's life more convenient and benefiting the people", the Bank provided convenient and expedient financial services related to social security, healthcare, education, housing provident funds and trade union, playing a positive role in serving citizens in Beijing and promoting the capital's economic development.

Social security + Healthcare + Education + Housing provident funds + Trade union



As at the end of 2022, the Bank issued more than 26 million social security cards, enabling the medical insurance system to cover over 20 million urban residents in Beijing as well as real-time settlement of medical bills upon the presentation of cards at nearly 3,000 designated medical institutions.

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The Bank issued more than 5.93 million trade union cards, and opened more than 3,000 accounts for corporates' trade unions. It launched a "Tuesday—Trade Union Member Day", and upgraded special services for members, so as to set up a harmonious, caring and convenient service platform for members and corporates.

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The Bank has donated funds to award the "Zijin Cup" excellent head teachers in primary and middle schools in Beijing for 16 years in a row, and supported the "Special Fund for Rural Teachers" program launched by Beijing Municipal Education Commission.



The Bank made all-out efforts to advance the building of the special fund system for house maintenance and the housing provident fund system.

The Bank Cooperated with Shijitan Hospital on the Building of a Smart Inpatient Service Platform



As a pilot project, the Bank launched an inpatient service platform at Shijitan Hospital that integrates smart medical service, smart healthcare, smart finance and other services, to provide patients with online services in the whole process from admission registration to discharge procedures. Centering on services before, during and after hospitalization, the platform was aimed to deliver intelligent and digital diagnosis and treatment services, and expected to serve 100,000 inpatients and their families annually. The platform is planned to be scaled up in other hospitals later.

Strengthening protection of consumers' rights

The Bank advanced consumer protection and anti-fraud work with a focus on key aspects, and promoted the deeper integration between consumer protection and business operation, so as to protect consumers' legitimate rights and interests.

Improving governance capability



During the reporting period, the Bank held the 2022 Annual Consumer Protection Conference, and issued the 2022 Work Plan for Consumer Protection and the 2022 Assessment Plan of Consumer Protection for Regional Branches to improve the quality and effectiveness of consumer protection services. Also, it designated employees dedicated to consumer protection in member departments of the Consumer Protection Committee, to enhance consumer protection management in all aspects.

Intensifying the audit mechanism

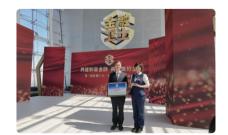


The Bank observed the business requirements for "product innovation, product and agency onboarding, and marketing and promotion". During the reporting period, it audited 63 innovative products, 224 marketing & promotion activities, and attended sales agency and product onboarding approval meetings several times, to effectively prevent behaviors that harm consumers' legitimate rights and interests and enhance consumers' experience under various scenes.

Protecting property safety



The Bank set up the Special Leading Group for the Crackdown on Tele-com Fraud and Cross-Border Gambling Crime, stepped up the building of a mechanism for prevention and control before, during and after the crime and a mechanism for the publicity and education about crime prevention and control, and advanced the regular operation of the working mechanisms.



 Huairou Branch of Zhongguancun Regional Branch winning the "Top 10 Best-Performing Financial Guard Teams" award

Being Voted Beijing's "Top 10 Best-Performing Financial Guards" in the 1st Awarding Activity



In the 1st Beijing's "Financial Guard" awarding activity held in 2022, branches and individuals of Zhongguancun Regional Branch were honored the "Top 10 Best-Performing Financial Guard Teams" and "Top 10 Best-Performing Individuals", showcasing their commitment to serving the people and living up to their mission as financial guards.

Developing "Jinghangbao", a Digital and Intelligent Anti-Fraud System



Hangzhou Regional Branch developed "Jinghangbao", a digital and intelligent anti-fraud and anti-gambling system that is highly precise in early warning and highly efficient in monitoring. Through dynamic data monitoring, active identification of abnormalities and regular account screening, the system was designed to protect people's property safety.

Ensuring immediate handling of complaints

The Bank prioritizes "immediate handling of complaints" in its "people-centric" approach, and views people's appeals as the power and source for its innovation-oriented development. The Bank listens to customers' demands and works to enhance customers' satisfaction. In 2022, it handled 1,423 complaints from citizens, registering an average score of 98.8 points in response rate, resolution rate and satisfaction rate assessment and enjoying 100 points eight times, one of the highest among enterprises under the management of Beijing municipality.

Establishing the organizational mechanism

The heads at all levels were the persons responsible for immediate handling of complaints. The
Head Office oversaw regional branches, which oversaw branches, with responsibilities clearly
defined at each level, so as to ensure response to, handling of and reply to complaints at the
earliest time possible.

Improving the management system

- Mechanism improvement: The Bank used citizens' complaints to identify problems about its systems, processes, products and services, and urged competent departments to rectify problems within the required period of time.
- Regular announcement: The Bank announced assessment results and typical cases of "immediate handling of complaints" on a quarterly basis, and held regular meetings about "immediate handling of complaints" on a monthly basis to analyze key problems and share excellent practice.
- Enhanced coordination: During the reporting period, the Bank held seven cross-business line coordination meetings, and advanced resolution of several key complaints about IT system and business process.

Responding to customers' demands of different types

- During the epidemic control period, to handle the complaints frequently made by elderly citizens
 about pension withdrawal, the Bank opened 26 branches for money withdrawal, and handled over
 1,600 emergent withdrawals for elderly citizens in Beijing, effectively easing their difficulties in life.
- Regarding the concentrated withdrawals and payments resulted from Beijing's adjusted medical
 insurance policy, the Bank did its best to publicize the policies and mobilized all employees to
 support front-line services to ensure successful and orderly withdrawal and payment by citizens.
- For new citizens, including sanitation workers, deliverymen and taxi drivers, the Bank built "Outdoor Workers" stations, leveraging its city-wide branch network and brand-new service facilities to offer them a warm shelter.

Social Responsibility & ESG Report 2022

Quick Response to customer needs





 The "Immediate Handling of Complaint" service team of Jinan Regional Branch

On October 2022, Jinan Regional Branch received a special call through its complaint hotline. According to the customer, his father opened a debit card and purchased a wealth management product at the regional branch before returning to his hometown because of health problems. Later, he wanted to redeem the wealth management product through mobile banking but forgot the password, while he was about to miss the redemption period. In his eighties, the old man couldn't handle the procedure at the site. That's why the customer made the call. Jinan Regional Branch developed an emergency response plan and made arrangements quickly on that evening. The next morning, it designated relation managers to visit the customer after two hours' drive, they arrived at 9:00 a.m. and reset the elderly's password. That earned the regional branch praise from the old man and his family, who sent the Regional Branch a written thank-you letter.

Popularizing financial knowledge

Committed to creating a harmonious financial relationship with the people, popularizing financial knowledge and maintaining financial orders, the Bank, with the focus on key areas financial consumers are concerned about and tricky problems that require immediate solutions, carried out a variety of activities to publicize consumer protection, and further enriched consumers' financial knowledge and raised risk prevention awareness.

In 2022, the Bank held over 6,000 activities, involving more than 10,000 employees and benefiting over 3 million customers. The publicity produced good results.



O Publicity of financial knowledge in communities



O Publicity of financial knowledge in schools



Protecting customer privacy and information security

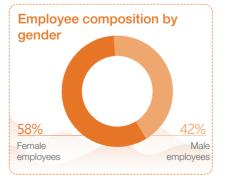
The Bank strictly abided by the Cyber Security Law of the People's Republic of China, the Personal Information Protection Law of the People's Republic of China, the Personal Financial Information Protection Technical Specification and other laws and regulations, and revised and issued the Rules of Bank of Beijing for Personal Financial Information Protection, the Rules of Bank of Beijing for Graded and Classified Management of Data (for Trial Implementation) and the Emergency Response Plan of Bank of Beijing, to standardize the management and use of consumer information and establish a complete mechanism for consumer information protection. By improving the management process and operation requirements, the Bank standardized the management of personal information and protected personal information security.

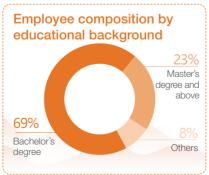


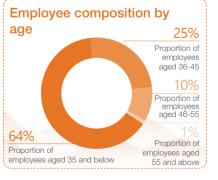
Being People-Oriented and Achieving Development of Both Employees and the Bank

Overview of employees

Regarding talents as the primary resources, the Bank introduced talents through diverse channels, worked to build a learning-oriented bank, provided employees with a comprehensive training system and smooth channels for career development, and protected employees' rights to show care to employees and build a happy home for them.







As of 2022-end

The Bank had 17,980 employees, including 1,447 dispatched employees.

Employees 17,980

Dispatched employees 1,447

Introducing talents through diverse channels

The Bank took a combination of measures to expand the size of recruitment, create more jobs for society and promote common prosperity through high-quality employment. During the reporting period, it recruited over 1,000 college graduates, about one third of whom majored in science or engineering and nearly 40% were Party members. Meanwhile, it recruited near 800 employees from market.

Equal employment: The Bank continued to eliminate discrimination associated with gender, age and educational background and promote the high-quality employment of various kinds of talents.

Introducing talents: The Bank further expanded the size of recruitment particularly among college graduates and talents graduated from overseas colleges, and offered jobs for graduates from families in economic difficulty.

Promoting employment: The Bank actively fulfilled its task of offering jobs for demobilized army cadres, families of servicemen, retired college soldiers and former workers of the Organizing Committee of the Winter Olympic Games, supported employment of disabled people, and provided a variety of jobs through multiple forms of employment.



O Promotion among college graduates at a recruitment session



Training talents in an all-round way

Committed to "building a learning-oriented organization and a learning-oriented bank", the Bank put in place a classified and specialized training system, which covered all employees and involved Party building, integrity education, digital transformation, business and product knowledge, and leadership cultivation, to meet the demands of employees at different levels for career development.

The Bank regularly organized professional qualification tests, and leveraged digital tools to create better training experience for employees and improve their comprehensive quality. In 2022, the Bank organized nearly 2,400 training sessions of various kinds, which lasted nearly 20,000 hours and trained 0.60 million person times. A total of 146 courses were launched on its online learning platform, involving 351 class hours on a cumulative basis.



O "Online Learning Platform" page

The Bank initiated the "Three Eagle Programs":



"Elite Eagle Program"

The Bank collaborated with PBC School of Finance, Tsinghua University and organized training for middle management at the Head Office:



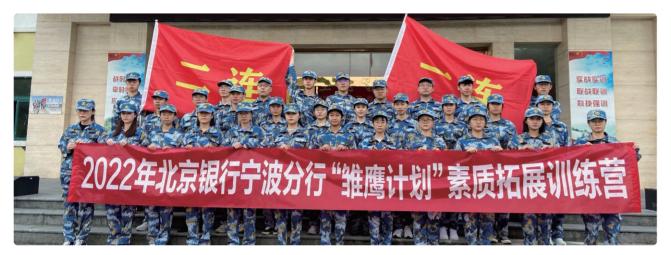
"Powerful Eagle Program"

The Bank appointed 16 managers at the Head Office, regional branches and branches as deputy general managers responsible for IT at regional branches;



"Young Eagle Program"

The Bank appointed 57 deputy heads of sections and 35 heads of sections through competitive selection.



o The quality training camp for fresh graduates under the "Young Eagle Program" organized by the Bank's Ningbo Regional Branch







Orientation training for college graduates

Promoting Talent Training with a Focus on Young Employees



Survey course



Training course



Practice course



Head teacher's class



Dream plant expert show

The Bank's Hangzhou Regional Branch launched the "Youth9" young employee training program, pooled ideas about institutional innovation and talent selection and cultivation, and worked to pave a way to growth for young employees. Through five course modules, i.e. survey course, training course, practice course, head teacher's class and dream plant expert show, it promoted the growth of young employees.



O Employees of Hangzhou Regional Branch in the Youth9 training program

Smoothening channels for career

The Bank attached great importance to employees' career development, and took a combination of measures to smooth development channels:



First, the Bank expanded the areas for career development, and offered employees more diversified choices through management and professional tracks, to create a sound atmosphere where everyone can be a talent.



Second, the Bank organized exchanges across business lines and levels to unlock employees' vitality and potential and offer them more choices in career development.

Protecting employees' rights and interests

In compliance with applicable laws and regulations including the Labor Law of the People's Republic of China and the Labor Contract Law of the People's Republic of China as well as relevant policies of the Bank, the Bank signed official labor contracts with workers, and resolutely banned the use of child labor or forced labor.

Renumeration system

Following the policy orientation of "adapting to the labor market and linked to the enterprise's economic benefits and labor productivity", the Bank continued to optimize the renumeration system and performance assessment mechanism, introduced the assessment mechanism for key posts, and established a regular renumeration adjustment mechanism, to offer employees competitive salaries and ensure that remuneration acts as incentives.





Welfare system

The Bank offered employees a variety of welfares:

The Bank strictly implemented the national rules about paid vacation, including paid annual leave, newly-weds leave and funeral leave. It shows its care for employees and supports the national policy of boosting population growth by extending maternity leave, introducing parental leave, one-child elderly parent care leave and other paid leaves.

The Bank established the enterprise annuity system; employees were entitled to physical examination, supplementary medical insurance, accident insurance and critical illness insurance, among other welfare. It also offered allowances or gifts to employees on major holidays and in case of birthday, marriage, birth or funeral.

Democratic management

The Bank put in place a staff representative conference system, and regularly held staff representative conferences to study and discuss material matters that concern employees' interests, so as to ensure employees the power of democratic management and participate in operation and major decision-making processes.

Implementing Democratic Management dominated by the Staff Representative Congress



In June 2022, the Bank held a staff representative conference, which reviewed the Proposal on Continuing to Implement the Enterprise Annuity Compensation Policy for Employees Who Worked under Old Pension and Retire under New Pension and the Proposal on Re-appointing Employee Representatives as Employee Supervisors, heard the 2022 Work Report by Employee Supervisors, reviewed and signed the 2023 Agreement of Bank of Beijing on Special Collective Consultation on Salaries, to fully exercise its authority.



O Staff representatives voting on a staff representative conference

Ensuring Occupational Health

Valuing employees' occupational health, the Bank organized physical examinations for employees and built green offices to create a sound working environment for employees. During the reporting period, the Bank developed the Green Office Manual of Bank of Beijing, which made overall plans for indoor spaces in terms of naturality, materials, humidity and temperature, and purified office environment through reasonable placement of air purifiers and green plants and regularly disinfection, to give the office space a wider view and more functions. Daily cleaning was done to ensure the desktops, floors, mouses, keyboards and walls to be clean. Construction processes that easily cause pollution to indoor environment were strictly banned to create a clean and comfortable working environment for all employees.

Caring about employees' psychological health, the Bank set up the "Pressure Relief Room" and "Employees' Care Station" under "Employees' Home" to offer employees places and facilities to relieve pressure and maintain psychological health.

Caring about employees

Care for female employees

Caring about female employees, the Bank set up separate baby care rooms, offered female employees a certain amount of sanitation supplies fees, and allowed female employees in the lactation period to take a 1-hour breastfeeding leave every day and work on a flexible schedule. It invited psychological experts to give lectures themed "Be Professional Women with Physical and Mental Health and Happiness", to guide female employees to relieve pressure from work or home in a science-driven way and gain the sense of happiness.









- Beijing Regional Branch's "Making Your Black Dress" activity
- 2 Nanjing Regional Branch's tea art activity
- 3 Ninbo Regional Branch's planting succulents activity for female employees

Ensuring services for retired officials

The Bank offered holiday allowances, physical examination, supplementary medical insurance, and other welfares to retired officials. It showed greater care for retired officials, and paid visits to them on major holidays like Spring Festival, Party Building Festival and National Day and also at other time or on birthdays. It set up the Retired Official Activity Center, where a variety of activities were organized, while steadily advancing the socialized management of retired employees.

Enriching the extracurricular life of employee

To help employees strike a work-life balance, the Bank strengthened the building of its distinctive culture and offered more services through the "Employees' Home". By launching the "Thinking" and Spring Festival themed activities, female employees' handicraft exhibitions and table tennis competitions, among other activities, it worked to enrich employees' cultural life.

The Head Office Enriches Services at the "Employees' Home"



To drive the "Reading by All" campaign, the Head Office introduced intelligent book shelves to facilitate borrowing of various best-sellers and promotional books by employees. It organized calligraphy training classes, where calligraphy teachers were invited to teach employees the writing skills of common fonts as well as the history and art of Chinese calligraphy. Yoga, Zumba and fat burning courses were also offered to raise employees' interest in fitness. Professional barbers were invited to make employees look better and enrich their cultural life in spare time.



O Employees' Home at the Head Office



O The fellowship activity for young employees of the Bank



Purchased in total

RMB **8.4532** million



Promoting rural revitalization

In the year that is critical to the comprehensive advancement of rural revitalization, the Bank implemented the work plans of the CPC Central Committee, State Council and Beijing Municipal Government for the rural revitalization strategy, and explored the new models of and paths to rural revitalization, to continuously improve the quality and effectiveness of the financial services for rural revitalization.

Contributing to the steady advancement of rural revitalization. The Bank set up a leading group and a working team dedicated to rural revitalization, and issued the 2022 Work Plan of Bank of Beijing for Helping Villages with Weak Collective Economy Increase Income and the 2022 Work Plan of Bank of Beijing for Promoting Rural Revitalization, to facilitate assistance in various areas including finance, industry, consumption, employment and public welfare.

Working to forge the distinctive brand of assistance through consumption.

The Bank carried out the month-long consumption assistance campaign themed "Jingcai Xipin" through the labor union, launched "Jingcai Xipin" WeChat mini program, and upgraded the assistance model of "trade union card + assistance via consumption" typical of Beijing, to build a distinctive brand of assistance. In 2022, RMB8.4532 million of products were purchased across the Bank as a form of assistance through consumption.





O Customers shopping in the Xinjiang store of "Jingcai Xipin" campaign

Contributing to output and income increase in collective economy. The Bank took concrete measures to increase support to villages with weak collective economy, and helped Dapuchigou Village, Gushigoumen Village and Donghuangliang Village in Tanghekou Town, Huairou District, Beijing meet the objective of generating no less than RMB100,000 of operating income from collective economy, so as to contribute to the building of a beautiful countryside.

Repairing Roads and Yards to Beautify Villages under Paired Assistance





O Urumqi Regional Branch Helping Repair Roads of a Village under Paired Assistance

The working teams dispatched by the Bank's Urumqi Regional Branch to villages provided concrete help to the people. One of working teams led five teams of villagers in a village under paired assistance in installing fences for alleys, maintaining damaged roads and hardening their surfaces. Also, it planted trees along alleys and roads on both sides of the Village Committee, and spent about RMB15,300 buying cement to repair pavement in the yard of the Village Committee. It suggested the Village Committee in providing 100 tons of cement to renovate the yards of villagers, and offered 300 barrels of emulsion varnish to paint the inner walls of the yard of the Village Committee and outer walls by the roads.

Xi'an Regional Branch introduces high-quality enterprises to help the development of industries in rural areas



In order to solve the problem of production and marketing of swine products in Qipan Village, Ningshan County, Shaanxi Province, an village under paired assistance, Xi'an Regional Branch invited a food company in Shaanxi to visit the village and carried out research on the industrial projects, promoted the establishment of joint ventures between the two sides, and signed a procurement agreement to solve the concerns of villagers for not being able to breed on a large scale due to price fluctuation and helped expand the collective economy of Qipan Village.

Making public welfare donations

Focusing on public welfare undertakings to show its care for people, the Bank actively carried out public welfare activities, and sought to contribute to social charity causes in a broader range of areas and at a higher level. In 2022, it donated RMB60 million in total.



The Bank's Qingdao Regional Branch Launches the Public Welfare Activity themed "Bank of Beijing Care for Girls"



On August 30, 2022, the Bank's Qingdao Regional Branch launched the public welfare activity of "Care for Girls from Bank of Beijing - Qingdao's 'Spring Bud' Program for Girls-Friendly Growth Space" together with several organizations including the Women's Federation of Qingdao. The officials and employees at the regional branch donated to the Women's Federation of Licang District RMB51,000 as a fund under the Spring Bud program to show their care.



O Qingdao Regional Branch Care for Girls Space

Scholarship Fund Donation Supports Excellent Students



The Bank's Hangzhou Regional Branch donated a scholarship fund to Xuejun Middle School in Hangzhou, and successfully held the "Bank of Beijing Support for Students" public welfare donation & Co-branded Xiaojing Card release ceremony on December 19, 2022. The fund will be used to award students with outstanding performance in school records, academic competition, comprehensive quality, social practice and art & sports to encourage them to pursue steady growth in the long run and make achievements.



O Support for Students Public Welfare donation & Co-branded Xiaojing Card Release Ceremony of Hangzhou Regional Branch

Bank of Beijing's donation to show its social responsibility



On March 3, 2022, on the occasion of the 59th "Anniversary of Learning from Lei Feng", the Youth League of Hangzhou Regional Branch and the Blood Center of Zhejiang Province carried out voluntary blood donation, to pass on the spirit of Lei Feng. A total of 16 employees participated in this blood donation activity from the Regional Branch, donating 5,200ml of blood. The Youth League of Hangzhou Branch undertook its social responsibility and made blood donation as a featured and sustained campaign to show case the dedication of Beijing employees



O Hangzhou Regional Branch carries out voluntary blood donation activity

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Set up volunteer 17 teams

Over 2,000 volunteers

Accumulated volunteer service time

6,213 hours



Offering volunteer services

The Bank vigorously carried forward the spirit of Lei Feng and the spirit of volunteer services, and took an active part in various kinds of volunteer activities like community assistance, voluntary blood donation, organization of large events and building of civilized cities, to show its care for the people and honor its commitment to society. In 2022, the Bank set up 17 volunteer service teams, which involved over 2000 volunteers and offered 6213 hours of volunteer services. During the pandemic, it sent 89 young Party members to communities to assist in epidemic control, and mobilized 256 Party members who worked at home to work as volunteers.



O The Garbage Sorting Campaign of the Bank's Zhongguancun Regional Branch



O The campaign in support of the students taking College Entrance Exam and their parents of City Sub-center Regional Branch

Showing Care to Communities



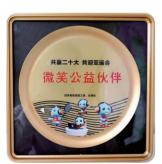
The "Bank of Beijing in Your Companion" volunteer team of the Bank's Beijing Regional Branch, the Youth League branch of Chengshousi Branch and the Youth League branch of Yuquanying Branch, working with Dou Zhen Volunteer Service Federation of Youanmen, Fengtai District, sent volunteers to communities, where they chatted with seniors, helped families in difficulty do cleaning and repair home appliances, and took actions to assist empty nesters and disabled people in the communities.



O "Bank of Beijing in Your Companion" Volunteer Team Helping Families in Difficulty in the Local Community



O Beijing Regional Branch "Bank of Beijing in Your Companion" volunteer team is helping the pedestrians during peak hours at the crossroad



O The Youth League Committee of the Bank's Hangzhou Regional Branch is honored the title of "Embracing the Asian Games • Warm-hearted Public Welfare Partner of Qianjiang New Town" by Sijiqing Subdistrict, Shangcheng District, Hangzhou City

Environmental Responsibility

Improving the Green Finance Strategy to
Build an Ecosystem Bank

Innovating Green Finance Products to Boost the

Realization of Carbon Peak and Carbon Neutrality Goals

Deepening Green Financial Cooperation
to Safeguard Ecological Environment

Advancing Green and Low-Carbon 96

Operation to Reduce Pollution and Emission

Strengthening Sustainable Risk Management 100 to Facilitate Green and Low-Carbon Transformation

Accelerating green development is an important strategic decision that meets the long-ten interests of the country, fits the strategic positioning of the capital, and drives the transformatic and upgrading needs of the banking industry. Green finance is a must choice for ful implementing the new development concept and achieving high-quality development. Upholdir green development philosophy, the Bank is among the first to carry out trials in the building of a green financial system and service innovation, in a way to create a green, low-carboand sustainable financial development path and become a more responsible and influentifications.













Improving the Green Finance Strategy to Build an Ecosystem Bank

The Bank comprehensively upgraded the strategic layout of green finance, made "Ecosystem Bank" one of its five strategic objectives, and anchored green finance as a development orientation at a strategic level, with an aim to build a high-quality, sustainable and green development pattern with "distinctive features, optimal structure, refined management, cutting-edge technology, sound risk control and sustainable growth". Centering on the ten aspects of improving the management structure and system, formulating a green development plan, boosting business growth, accelerating green financial innovation, optimizing business assessment management, building an ESG capacity system, strengthening financial technology empowerment, advancing professional personnel training, expanding business cooperation channels, and advancing carbon-neutral operation, the Bank developed the Green Finance Action Plan 2021-2025 to actively promote green finance product innovation and comprehensively enhance green finance service capability on the premise of controllable risks.

At the same time, closely focusing on the strategic direction of serving the capital's comprehensive low-carbon transformation, the Bank advanced the building of a high-quality "Ecosystem Bank" and made every effort to push its green financial service capability to a new height. The Bank established the first branch named with "green" in Beijing – Bank of Beijing Tongzhou Green Branch, followed by the approval of Mentougou Green Branch by the regulator, forming a pattern of green branches "one in the east and one in the west" in Beijing. (Photo of Tongzhou Green Branch of City Sub-center Regional Branch)



O Tongzhou Green Branch of City Sub-center Regional Branch



O The list of signatories of UN Principles for Responsible Banking on UNEP FI official website

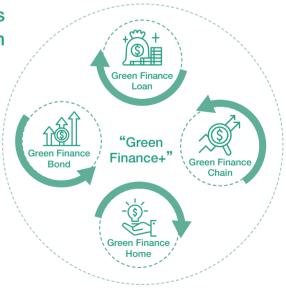
In addition, in order to further promote banking institutions to take concrete actions towards the United Nations 2030 Sustainable Development Goals (SDGs) and the Paris Climate Agreement, in 2019, the UN Environment Programme issued the (Principles for Responsible Banking, PRB). The Bank attaches great importance to its performance as a responsible bank, applied to be a PRB signatory, signed the PRB formally and became a member of UNEP FI in July 2022, and responded to all the 17 SDGs. For details, please refer to Special Report: Principles for Responsible Banking on page 118.





Innovating Green Finance Products to Boost the Realization of Carbon Peak and Carbon Neutrality Goals

Focusing on the need for green financial development, the Bank created the green financial service brand "Green Finance+", and optimized the four series of products and services "Green Finance Loan", "Green Finance Bond", "Green Finance Chain" and "Green Finance Home", and continuously enriched green finance businesses, so as to provide personalized and diversified green financial solutions for new industries and new business models.

























Elevate green finance to an important development strategy of the Bank

- Incorporate green finance into the Bank's business development plan to serve as the main direction and key task for the Bank's differentiated financial development;
- Set the building of a green development pattern as an important guideline for the Bank.



Formulate a special action plan for the Bank's green finance

 Clarify and implement major work objectives and key tasks of green finance in the future, so as to lay a solid foundation for practicing the green development concept, accelerating the Bankwide green transition and better supporting the green development of the capital.



Identify the goal of highquality development for the Bank's green finance business

• Include green credit as one of the "five structural indicators" that the Bank focuses on, and strengthen implementation from various dimensions such as institutional setting, preferential resources, program development, product innovation, assessment and incentive, diversified cooperation and technological support, to lay a solid foundation for the highquality development of green finance business.



Promote product innovation with green credit at its core

- Highlight the low-carbon orientation of business development, and increase green financial support in areas such as energy conservation and environmental protection, circular economy, clean energy etc., to ensure sustained and steady growth in the scale of green credit;
- Incorporate requirements for environmental risk, social risk and safety production into the whole process of credit granting to improve the quality and efficiency of green credit business.



Strengthen the dedicated management capacity for green finance

- Establish a dedicated management department for green finance at the Head Office level to strengthen the green finance business management function and to coordinate and promote the development of green finance business;
- Set up green branches in Tongzhou and Mentougou to steadily push forward the development of special branches;
- Organize a dedicated green finance research team to provide research support for the green finance sector.

Green finance loan

The Bank increased its supply of green loans to support the development of key green industries.

As at the end of 2022

The balance of green loans stood at RMB110.303 billion, with 1,475 green credit customers, an increase of 131.03% from the beginning of the year, maintaining a relatively fast growth momentum.

Among them, the balance of loans to the energy-saving and environmental protection sector was RMB21.972 billion; the balance of loans to the clean production sector stood at RMB6.358 billion; the balance of loans to the clean energy sector reached RMB25.027 billion, and the balance of loans to the ecological sector was RMB5.312 billion.



The balance of green loans $\mathsf{RMB}\, 110.303\, \mathsf{billion}$

up by 131.03% from year-beginning 1,475 green credit customers

Balance of loans to the energy-saving and environmental protection sector RMB 21.972 billion

Balance of loans to the clean production sector $\mathsf{RMB} 6.358 \text{ billion}$

Specifically

Balance of loans to the clean energy sector $\mathsf{RMB} \\ 25.027 \text{ billion}$

Balance of loans to the ecological sector $\mathsf{RMB} \, 5.312 \, \mathsf{billion}$

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Completing the First CCER-Pledged Loan in Beijing and Shanghai



In March 2022, the Bank completed the first national China Certified Emission Reduction (CCER) pledged loan of RMB3 million in Beijing to support enterprises' forestry carbon sink projects, helping to tap the value of ecological products and promote the empowerment and value addition of green industries.

In October 2022, the Bank's Shanghai Regional Branch granted the first CCER-pledged loan in the Shanghai carbon market in 2022, which is the first CCER-pledged loan business conducted by a commercial bank after the PBOC Shanghai Branch, CBIRC Shanghai Office and Shanghai Municipal Bureau of Ecology and Environment jointly issued the Operation Guidelines for Shanghai Carbon Emission Rights Pledge Loan.

Granting the First Loan to Support Carbon Neutrality in the Bank



In September 2022, the Bank launched the first loan in supporting carbon neutrality to a national "little giant" which is a leading small and medium enterprise that specializes in chip substrates, further enriching the Bank's green financial product system. The fund was partly used to purchase carbon emission allowances and partly to neutralize carbon emissions in its production and operation process. The carbon emission allowances were frozen at the China Beijing Green Exchange.

Implementing the Industry's First Market-Based Fundraising of the China-Europe Common Ground Taxonomy Green Syndicated Loan



The China-Europe Common Ground Taxonomy: Climate Change Mitigation ("Common Ground Taxonomy") established internationally recognized criteria for the definition of green economic activities. The industry's first market-based green syndicated loan under the Common Ground Taxonomy was organized by Cinda Financial Leasing Company in November 2022, with the Bank contributing RMB100 million and becoming the only Chinese institution to participate in the syndication. The syndicated loan is a market-based general syndication product with a 2-year maturity and an initial contracted amount of RMB900 million.

PV loan



Wind power



Energy storage loan



Regeneration loan



Technical reform loan

Nanjing Regional Branch Launches "Jiangsu Green+" product to Foster One-Stop Comprehensive Financial Service



At the beginning of 2022, the Bank's Nanjing Regional Branch, together with the Industry and Information Technology Department of Jiangsu Province, launched the exclusive service product of "Jiangsu Green+". Through five specific products of "photovoltaic loan", "wind power loan", "energy storage loan", "regeneration loan", and "technical reform loan", "Jiangsu Green+" opens up an exclusive green channel from program design, business expansion, supply chain service, project approval and other perspectives, and provided one-stop comprehensive financial services for green enterprises to jointly boost the achievement of the carbon peak and carbon neutrality goals, which attracted wide attention from the market and customers.

Beijing Regional Branch Proposes Special Guarantee Model for Distributed PV Project Loans





In order to implement the national carbon peak and carbon neutrality strategy and support the development of green industries and small and medium-sized private enterprises, the Bank's Beijing Regional Branch broke the ground to put forward the innovative loan guarantee model for distributed PV projects, providing RMB2.17 million credit to a new energy technology company in Beijing. The credit was directed to a 0.7084MW distributed PV project for an electrical technology company in Beijing. The project adopts the "self-generation, self-consumption and surplus feed-in grid" mode, and according to the estimation, the average on-grid electricity is expected to stand at 692,000 kWh upon the completion of the project.



O Beijing Regional Branch Supporting Distributed PV Project

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Green financial bond

The Bank set up a green bond service system to help lead the green and low-carbon transformation of industrial structure and energy mix with capital allocation.

As at the end of 2022

The Bank's Financial Market Trading Center held a total of 34 green bonds with a balance of RMB6.768 billion, accounting for 1.1%. Specifically, 17 green financial bonds with a total balance of RMB5.223 billion; 16 special local bonds for water pollution control, ecological and environmental protection and construction, and greenways, with a balance of RMB1.521 billion; and one green corporate bond with a balance of RMB25 million. The total amount of investments in "green" and "carbon neutrality" products through the interbank investment business registered RMB6.448 billion.



Breaking New Ground in Issuing Green Bonds



According to the Green Bond Endorsed Projects Catalogue (2021 Edition), the Bank successfully issued the 2022 tranche 1 green financial bonds of RMB9.0 billion with a maturity of 3 years and a coupon rate of 2.78% in June 2022, which attracted wide participation of investors, especially many overseas institutions. All fund raised will be used for green projects, covering four major areas of energy saving and environmental protection, clean production, clean energy, and green upgrading of infrastructure.





"Auto Loan

"Micro

Auto Loan'

Green finance chain

The Bank worked to support the financial practices and technologies in the industrial chain with green finance, so as to reduce the resources consumed by the industrial chain and the harm caused to the environment, and to achieve the integration of industrial chain development and ecological environment protection.

Establishing Green Auto Financial Center





In January 2022, the Bank established the Green Auto Financial Center and signed strategic cooperation agreements with many auto brands. In an active response to the demand for auto consumer loans in the new energy vehicle market, the Bank launched "Auto Loan+" and "Micro Auto Loan", and is planning to take auto finance as the key business development direction of the Bank in the future to help the development of green and new energy automobile industry.

Other green financial product innovation

The Bank actively carried out green financial product innovation and was the pioneer in a number of green finance businesses.

Participating in Subscription of the First Clean ---**Energy Publicly offered REITs in China**



In June 2022, the Bank participated in the subscription of the market's first clean energy publicly offered REITs project - Penghua Shenzhen clean energy closed infrastructure fund, with a subscription amount of RMB600 million, helping enterprises to achieve the sustainable development of green power infrastructure investment and financing.



O The Bank participated in the subscription of the first clean energy publicly offered REITs in China

Launching ESG-Themed Wealth Case Management Product



BOB Wealth Management issued the ESG-themed annual "Jinghua Huiying Carbon Neutrality Jingpin Annually Regular Opening" series of hybrid close-end wealth management products. As at the end of 2022, the scale of the product exceeded RMB1.5 billion.





Issuing ChinaBond – BOB Wealth Management Green Development Risk Parity Index



On December 23, 2022, BOB Wealth Management and ChinaBond Valuation Center jointly released the ChinaBond – BOB Wealth Management green development risk parity index. The index selects stocks of listed companies with outstanding green sustainable development capability and strong profitability in the A-share market, as well as high-grade green bonds, and provides investors with investment reference and performance comparison benchmarks for green-themed asset allocation by optimizing the weight allocation to realize the equal risk contribution of super asset classes of stocks and bonds to the portfolio.





Deepening Green Financial Cooperation to Safeguard Ecological Environment

Focusing on building a green financial ecosystem, the Bank worked with all relevant parties to explore the forefront of green financial services innovation and deepen its research in the field of green finance. It actively participated in seminars on green finance, ESG, carbon neutrality, low-carbon transformation and other key topics related to sustainable development, as part of its efforts to fulfill its social responsibility and commitment and continuously enhance the Bank's influence in the field of green finance.

Deepening the cooperation with universities to study the empowerment for the high-quality development of green finance. The Bank cooperated with the Central University of Finance and Economics to jointly build the "CUFE-BOB research center on dual carbon and finance" to conduct research projects, so as to promote practice and innovation in the fields of industry analysis, products, policies, statistics and training, and explore effective ways to serve the carbon peak and carbon neutrality goals through financial means.





O City Sub-center Regional Branch supports ecological environment repair of Liangshui River

Actively carrying out innovative cooperation in green finance with a focus on key areas. The Bank joined the United Nations Environment Programme Finance Initiative (UNEP FI) and signed the United Nations Principles for Responsible Banking (UNPRB). Moreover, it signed a memorandum of cooperation with the World Wide Fund for Nature (WWF) Beijing Office on the pilot project of green finance for commodity supply chains, which is the first forest-related green finance pilot project of banks in China. It also signed a strategic cooperation agreement with the PBOC Digital Currency Institute to steadily and orderly promote the pilot e-CNY project, so as to serve digital transformation. The Bank signed a framework agreement on comprehensive strategic cooperation with China Beijing Environment Exchange to carry out in-depth collaboration in green project matchmaking, carbon market development and green financial product innovation. It signed a framework agreement on comprehensive green financial cooperation with Tongzhou District People's Government, and played a role in initiating the establishment of the Green Development Institute of Beijing City Sub-center, aiming to support the high-quality development of green industries in the Beijing City Sub-center and build a green city by strengthening the cooperation between industry and finance, increasing green credit support and innovating green financial products and services.

Digital and Low-Carbon Service Brand to Boost Enterprises' Low-Carbon Development



On June 22, 2022, the Bank held a launching ceremony for the digital and low-carbon service brand "Jingtanbao", officially launching the "Jingtanbao" Digitalization and low-carbon service brand to record the green footprint and help accumulate green assets of enterprises. The launching of the brand advanced the establishment of the full-product green lifecycle equity plan, and helped enterprises implement the carbon peak and carbon neutrality strategy while forming a beneficial cycle of green finance and energy saving and emission reduction, creating a "new green and ecological business card" for enterprises.



 Party Secretary of the Bank's CPC Committee, Chairman Huo Xuewen delivers a speech on "Jingtanbao" Launching Ceremony



Advancing Green and Low-Carbon Operation to Reduce Pollution and Emission

In the interest of the social and public environment, the Bank took "carbon reduction" as the guide and consistently advocated "green office, green procurement and waste classification", in a way to build itself into an "Ecosystem Bank". The Bank established and improved energy-saving and emission reduction rules and management system, strengthened the publicity of energy-saving and emission reduction concepts, carried out the construction of energy-saving facilities and relevant renovation, and promoted the green and ecological transformation of buildings, with an aim to create a green working environment.





 Carbon Neutral Certificate of Tongzhou Green Branch



 Carbon Neutral Certificate of Shanghai Regional Branch

Tongzhou Green Branch Realizes Carbon Neutrality at the Operational Level in 2021



In November 2022, under the professional guidance of the China Beijing Environment Exchange and the Beijing National Financial Technology Certification Center, the Bank's Tongzhou Green Branch achieved carbon neutrality at the operation level in 2021 and became the first carbon-neutral outlet licensed by two specialized organizations in Beijing banking industry, further brightening the green financial brand image of the Bank.





O Green Branch of City Sub-center Regional Branch

Shanghai Regional Branch Headquarters Realizes Carbon Neutrality at the Operation Level



In March 2022, Shanghai Environment and Energy Exchange certified the 2021 carbon neutrality at the operation level of the headquarters of the Bank's Shanghai Regional Branch. The regional branch completed the redemption of equivalent CCERs in the Chinese Certified Emission Reduction trading and registration system to support the Shawan Hydropower Station project in Dadu River, Sichuan Province, which was used to offset its carbon emissions generated at the operation level in 2021, so as to achieve carbon-neutral operation in the year, making the branch the first "green bank" in Shanghai to achieve carbon neutrality at the operation level for 2021.









Enhancing policy formulation:

The Rules of Bank of Beijing for Energy Conservation and Emission Reduction and the Code of Conduct of Bank of Beijing for Green Office were amended and improved to further carry out Bank-wide energy conservation and emission reduction and improve energy management.

Green responsible procurement:

The Rules of Bank of Beijing for Centralized Procurement was formulated to further standardize the procurement processes, which specifies that centralized procurement shall give priority to the energy-saving and environment-friendly products and comply with relevant requirements of national laws, regulations and policies, and that costs shall be minimized while ensuring quality.

Green supplier:

In goods procurement projects, materials waste were eliminated from the source, and the selection and assessment of suppliers were in strict accordance with standards such as whether the product complied with the requirements of energy saving and environmental protection, whether the product was of high quality and low price, and whether the supplier enjoyed a good reputation. For example, it was clearly clarified that in furniture procurement, the selected office furniture should meet the national mandatory environmental standards and requirements, and key projects should comply with the environmental protection requirements of E0 international standards.

Enhancing the management of construction sites:

The Bank adhered to the green and civilized construction concept of "complete set of necessary functions, cost effectiveness, energy conservation and environmental protection". The selection of energy-saving and environment-friendly decoration materials met local conditions to ensure construction safety. The construction entity was required to strengthen safety and personnel management of the construction site, reduce the pollution and damage of dust, noise, exhaust gas and wastewater to the surrounding environment during construction, decrease the consumption of water and electricity by formulating relevant measures to avoid waste, and timely recycle all recyclable materials in order to ensure energy conservation.

Establishing an intelligent office platform:

The Bank actively explored an intelligent property service mode based on various intelligent platforms, with an aim to realize digital management through the Internet of Things. It adopted online applications for maintenance and meeting service to streamline the processes. It realized the connection of building facilities through IoT, effectively monitoring the operation status of these facilities in real time, improving the operation efficiency and reducing the maintenance cost of all facilities.

Unified recycling of e-waste:

All kinds of e-waste that meet scrapping standards were handed over to specialized environmental protection institutions for recycling and disposal to avoid environmental pollution, and unauthorized disposal was strictly prohibited.

Energy conservation:

Priority was given to homemade new energy vehicles for vehicle renewal. Regular inspection and maintenance of existing vehicles were required, and reasonable scheduling was made to reduce the travel frequency and empty mileage of vehicles, so as to effectively reduce fuel consumption. Efforts were made to minimize the power consumption in standby mode when using computers, printers, copiers and other automation equipment in the office. The rules for the operation of air conditioning were strictly implemented, with the temperature set at no less than 26 °C in summer and no higher than 20 °C in winter. It was advocated that the office area was opened one hour late and closed one hour early each day during working hours.

Practicing thrift office:

In terms of materials requisition, the management of goods in and out of the warehouse followed the principles of appropriate quantity at the right time, "first in first out", consistency between the accounts and the real numbers, compliance requisition and regular inventory, and office supplies were issued in accordance with the staffing quotas, while advocating the trade-in of old for new. Waste paper and other paper products were collected and disposed of in a unified manner.

Implementing garbage sorting and recycling:

The Bank-wide series activities for garbage sorting were launched to continuously deepen the efforts in publicity and mobilization, garbage cans guardian and demonstration unit development, and the reporting of the Report on Series Activities of Garbage Sorting Launched by Bank of Beijing was completed.





Strengthening Sustainable Risk Management to Facilitate Green and Low-Carbon Transformation

Strict control in credit granting areas

Focusing on the Green Industry Guiding Catalogue as well as the policies of carbon peak and carbon neutrality and the "dual control" in the intensity and amount of energy consumption, the Bank scaled up its credit granting to zero-carbon, low-carbon and carbon reduction sectors.

Meanwhile, on the premise of risk control and commercial sustainability, the Bank actively supported green financial products such as energy efficiency loans, pledged loans for future income rights of the energy performance contracts, and pledged loans for carbon emission rights.

Environmental risk assessment

The Bank incorporated requirements for environmental risks, social risks and production safety into the whole process of credit granting, and firmly implemented the requirement of a "veto" system in environmental protection.

In terms of industries, the Bank strictly followed the restrictions on energy consumption, water consumption and pollutant emissions, and strengthened the environmental risk assessment of industries with high energy consumption, high emissions and excess capacity.

In terms of enterprises (projects), the Bank strictly reviewed the risks of environmentally sensitive enterprises and strengthened risk prevention and control measures for carbon-intensive enterprises. It paid extra attention to the carbon performance of key energy-consumption enterprises (projects) and fully assessed the pressure caused by the carbon reduction of carbon-intensive enterprises. The Bank proactively conducted financial risk screening of projects with high energy consumption and high carbon emission, firmly implemented restrictions on energy consumption, water consumption and pollutant emissions, and strictly prohibited involvement in such projects.

Zero-carbon and low-carbon sectors

The Bank, with reference to the Green Industry Guiding Catalogue, mainly supported enterprises with cutting-edge green production and manufacturing technologies, stable operations and without over-reliance on financial subsidies. Priorities were also given to support local governments in pooling green projects, green manufacturers, green factories, green industrial parks, green supply chains, etc.

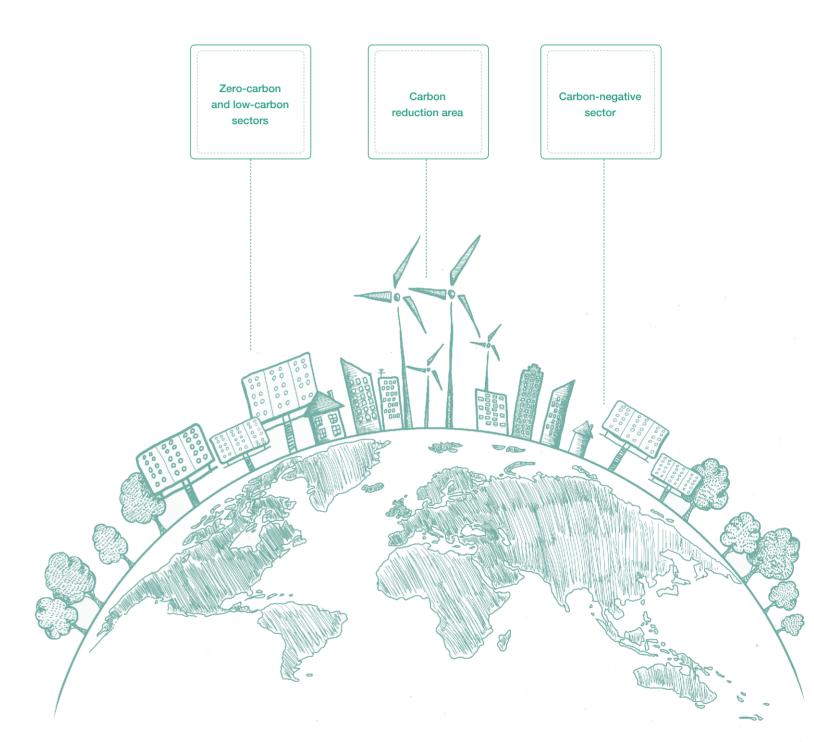
Carbon reduction area

The Bank targeted enterprises with high energy consumption and heavy carbon emission and took energy consumption as the indicator to support energy-saving and emission reduction projects of large enterprises and green transformation projects of industrial enterprises, as well as model enterprises in energy efficiency and manufacturing enterprises for energy-saving equipment.

Carbon-negative sector

Priorities were given to head enterprises engaged in carbon capture technology and carbon sink forest planting.





Governance

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Optimizing Corporate Governance by

Consolidating Growth Foundation

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Standardized and science-driven corporate governance can strengthen the self-restraint of the banking industry, thus establishing a good market image, gaining public trust and achieving healthy and sustainable development. Taking the improvement of corporate governance as a crucial starting point for deepening corporate reform and transforming institutional mechanisms, the Bank comprehensively promoted ESG management, financial risk prevention and resolution and its digital transformation strategy, and strengthened the supporting "soft facilities" for comprehensive management. As a result, positive results were made in corporate governance and reform, and the high-quality development of the Bank was advanced in a steady and sustainable manner through high-quality corporate governance.







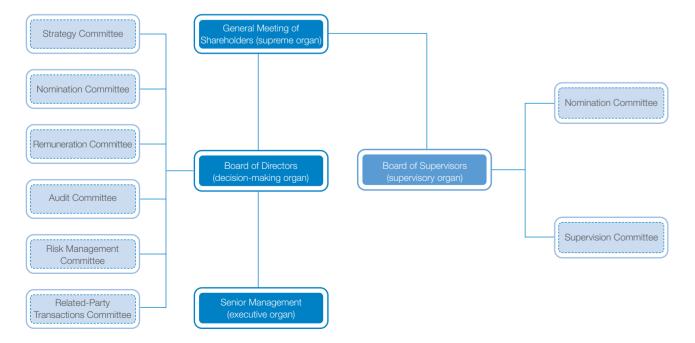


Corporate governance framework

Based on the Companies Law of the People's Republic of China, the Law of the People's Republic of China on Commercial Banks, the Standards for Corporate Governance of Banking and Insurance Institutions and other relevant laws and regulations as well as the rules and policies of regulatory authorities, the Bank continued to improve a modern corporate governance structure by establishing a modern corporate governance structure consisting of the General Meeting of Shareholders, the Board of Directors, the Board of Supervisors, and the Senior Management, and promoted the in-depth integration of the Party leadership into corporate governance, thus forming a science-driven governance model in which the Party Committee coordinates with the General Meeting of Shareholders, the Board of Directors, the Board of Supervisors, and the Senior Management in a coordinated manner for mutual progress. At the same time, taking into account the development trend of sustainability issues in the new era as well as regulatory policy and requirements, changes in market conditions, customer service demand and technological development, the Bank integrated the ESG theoretical framework into the corporate governance, in a bid to consistently promote the improvement of the Bank-wide governance system and capabilities.

Operation of corporate governance bodies

The governance structure of the Bank consists of the General Meeting of Shareholders, the Board of Directors, the Board of Supervisors and the Senior Management, with the Shareholders' Meeting as the supreme organ, the Board of Directors as the decision-making organ, the Board of Supervisors as the supervisory organ and the Senior Management as the executive organ. Six special committees were set up under the Board of Directors, i.e. Strategy Committee, Related-Party Transactions Committee, Risk Management Committee, Audit Committee, Nomination Committee and Remuneration Committee, and two special committees were set up under the Board of Supervisors, i.e. Nomination Committee and Supervision Committee. In addition, in accordance with the Bank's Articles of Association, the Board of Directors shall regularly assess and improve the corporate governance, safeguard the legitimate rights and interests of financial consumers and other stakeholders, and review the Bank's ESG (environmental, social and governance) report.





During the reporting period, the Bank convened four General Meeting of Shareholders and reviewed and approved 27 proposals regarding the work reports of the Board of Directors and the Board of Supervisors, financial report and financial budget report, profit distribution plan, election of directors, etc. The Bank strictly implemented the resolutions of the General Meeting of Shareholders and effectively safeguarded the legitimate rights and interests of shareholders.



O The Bank convened the Y2021 Annual General Meeting of Shareholders



During the reporting period, the Bank convened a total of 10 meetings of the Board of Directors to review or listen to 122 proposals regarding regular reports, profit distribution proposal, development plan for tier-2 regional branches, the 14th Five-Year development plan, etc., and come up with 95 resolutions, giving full play to the strategic leading role of the Board of Directors. The special committees of the Board of Directors held 28 meetings, effectively playing the supporting role of special committees in decision-making.



 The Bank convened the 3rd Extraordinary Meeting of Shareholders and the 6th Meeting of Board of Directors in 2022



During the reporting period, the Bank convened 10 meetings of the Board of Supervisors to consider or listen to a total of 135 proposals regarding regular reports, work report of the Board of Supervisors, the Bank's operating results, financial reports, etc. All these meetings and procedures conformed to relevant laws and regulations, the Articles of Association and the Rules of Procedure of the Board of Supervisors. The special committees of the Board of Supervisors convened 11 meetings, with six for Nomination Committee and five for Supervision Committee, at which 46 proposals regarding internal control assessment report, supervisory index system report and performance appraisal implementation plan were reviewed or listened to.



The Senior Management of the Bank consists of the President and other senior management personnel who exercise their powers and functions to carry out business management activities in accordance with laws, regulations, the Articles of Association of the Bank and the authorization of the General Meeting of Shareholders and the Board of Directors.



O The Bank convened the Y2021 and Q1 Y2022 Results Release



The Bank attached great importance to investor relations management and was included into the "List of Best Practices for Listed Companies' Annual Results Presentation for 2021" by the China Association for Public Companies. On the one hand, the Bank conscientiously managed investor relations, established communication with investors through various channels such as the investor hotline, mailbox of the Board Secretary, e-interaction and reception of investor survey, and responded to investors' concerns in a timely manner. On the other hand, through activities such as results presentation, investors' open day and analyst afternoon tea, the Bank took the initiative to convey the Bank's prudent operation philosophy and its transformation and development achievements to the capital market.



O The Bank was included into the "List of Best Practices for Listed Companies' Annual Results Presentation for 2021"



Overview of digital transformation

In response to the national strategy of developing digital economy, the Bank set up the Digital Transformation Strategy Committee with the Bank's Chairman as the committee chair, the Bank's President as the vice chair, and members from the Senior Management, to give full play to the leading role of digital transformation as the core strategy. The Committee is responsible for promoting the implementation of key project clusters of digital transformation by strengthening the top-level design and carrying out the digital transformation action plan from the top down.

During the reporting period, the Bank made a number of heavyweight achievements in consolidating the technical base, improving data governance, developing digital marketing, and advancing digital risk control and digital operation system, and achieved a series of important breakthroughs in creating an agile innovation mechanism and building an agile team.



Reinforcing data governance

Guided by the strategic concept of "One Bank, One Data, One Platform" and the requirements of the "Five-Prong Transformation", the Bank achieved multiple results in its unified data base project, particularly in the fields of new data building and upgrading of existing platforms. During the reporting period, the Bank promoted the model building of the integration layer of the base, completing the thematic design of 9 major models and the processing design of more than 10,000 data logics. It carried out the data asset inventory and the building of data base asset platform, completing more than 1,140 physical inventories and realizing the synchronous online display of inventory results. The Bank created "user-centered" data application products, and also pushed forward the development of unified regulatory data mart, increased the automation rate of regulatory reporting from 55% to 91%, and reduced the working hours of statistical reporters by more than 70%.

At the same time, the Bank continued to promote the platform building of the "Integrated Data Think Tank", which was awarded the "Top Ten Cases of Financial Technology Innovation and Application", "2022 Annual Data Governance Innovation Award" and the "Star River" Excellent Case of Big Data.



O The Bank convened the Kickoff Conference of Digital Transformation



"Integrated Data Think Tank"

Enhancing technological capacity

During the reporting period, the Bank advanced its digital transformation, formed an architecture-led, platform-empowered, innovation-driven, independent and controllable technology development and delivery system, and significantly improved its capability of technological governance.

First, the Bank clarified the IT application pathway and took the identification of major projects as the guidance to form an enterprise-level perspective in the coordination of major projects, so as to drive the business agility with technical agility;

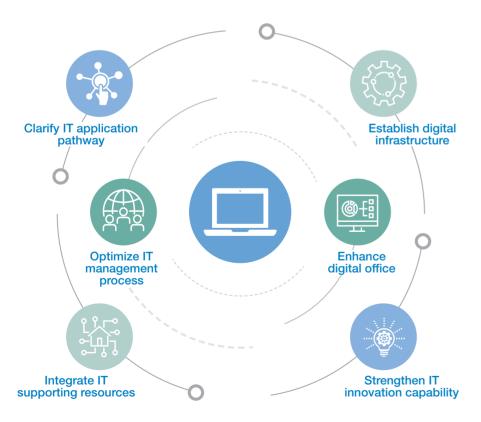
Second, the Bank optimized the IT management process to continuously improve the project team's delivery capability;

Third, the Bank established the digital infrastructure and built a cloud ecosystem, and provided a digital infrastructure system with centralized management, advanced intelligence and sound flexibility;

Fourth, the Bank integrated supporting resources of IT development to promote the infrastructure and foundation construction of a unified financial operating system and a unified data base, with an aim to enhance the autonomous control and continuous delivery capability of relevant business lines through flexible assembly;

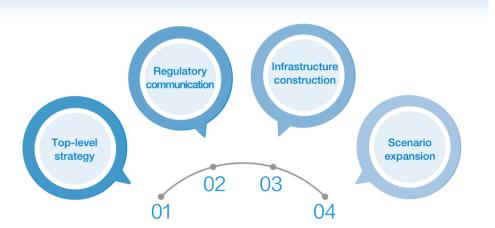
Fifth, the Bank strengthened its IT innovation capability by creating the "*Jingzhi* Brain (BOB Smart Brain)", an enterprise-level Al platform, in a bid to reinforce targeted empowerment of different users, different scenarios and different products;

Sixth, the Bank advanced the digital office, accelerated the agile iteration, and created a staff forum of "Firefly Community", realizing full coverage, free voice, online supervision, timely transformation and results sharing at an initial stage.



Building an e-CNY bank

E-CNY is the digital version of fiat currency issued by the People's Bank of China. During the reporting period, the Bank further promoted the building of an "e-CNY Bank" and worked to achieve the progression from the theoretical end of policy-making to the practical end through four steps of top-level strategy, regulatory communication, infrastructure construction and scenario expansion.



First, the Bank strengthened the top-level design

The Bank clarified the overall philosophy of "1234+N". It set up a steering group for digital currency strategic planning and a steering group for legal digital currency promotion and application to undertake the coordination work and strategic leadership.

Second, the Bank improved regulatory communication

The Bank deepened interaction with the Beijing Municipal Bureau of Financial Work, the PBOC Digital Currency Institute and other regulators. It cooperated with the PBOC Digital Currency Institute in areas such as digital currency acquiring, smart contract application platform and currency bridge, and actively promoted the application for qualifications in acquiring service and operation.

Third, the Bank reinforced the basic capacity building

Based on the advantages of the financial operation system, the Bank created the "e-CNY + intelligent contract" model to promote the realization of an online e-CNY service platform that is scenario-oriented and intelligent.

Fourth, the Bank promoted the expansion of scenarios

The Bank implemented the e-CNY projects of payroll payment service, Party membership fee payment, and e-CNY for ticket payment of public transportation group, organized an e-CNY exhibition in the China International Fair for Trade in Services, and promoted the research and expansion of business scenarios such as harvest China, prepaid fund supervision, e-CNY red envelope, and "Zan (Like)" card.

Strengthening Comprehensive Risk Management to Guarantee Safe Operation

Strengthening comprehensive risk management

The Bank strictly implemented the requirements of "comprehensive and rigorous Party governance, Bank governance, and comprehensive risk management" and adhered to the approach of driving risk management transformation and development with digital transformation. By continuously promoting the development of risk management structure, policy, rules, process, mechanism, system and culture which are in line with digital risk control requirements, the Bank consistently promoted the intelligent upgrading of the risk management model from "manual prevention and control" to "automated prevention and control", so as to achieve full coverage and high-vision development of the Bank's risk management capacity.

During the reporting period, the Bank relied on its digitalized capacity and related supporting facilities to optimize its risk identification, risk management and credit business management system based on the need for corporate governance, significantly enhancing its comprehensive risk management capability.



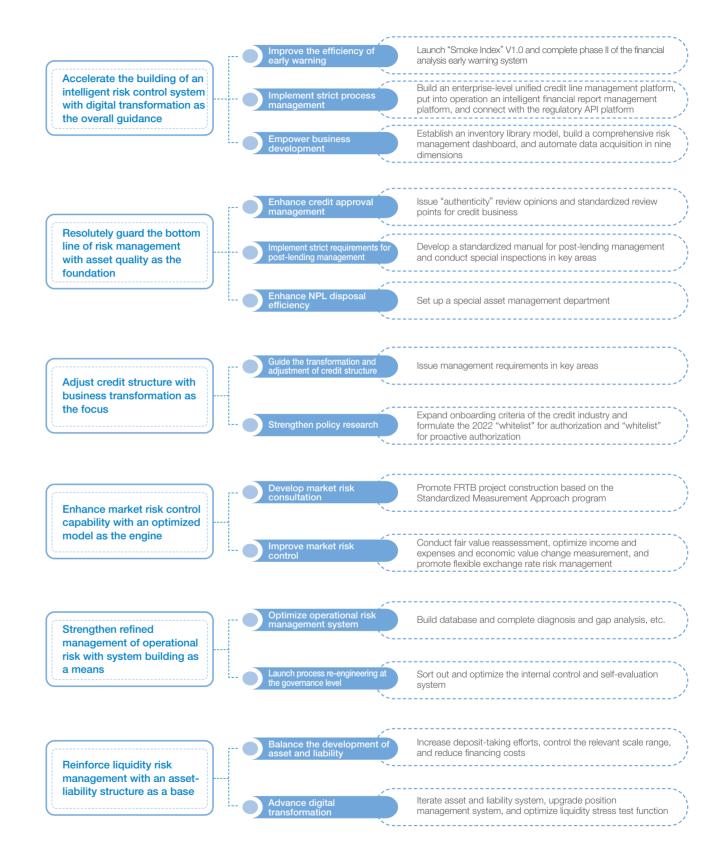


Relying on "Smoke Index" to Build a Digital and Intelligent Risk Control System



Relying on the "Smoke Index" model, the Bank built a digital and intelligent risk control system that is "measurable, predictable, controllable and disposable", which covers the whole business process before, during and after lending. The system now covers 300,000 customers with a credit line balance of RMB2 trillion, forming 150 differentiated early warning signals, accessing over 200 million pieces of data, and identifying over 50,000 abnormal behaviors. The accuracy, efficiency and intelligence of risk warning were continuously improved.





Advancing internal control and compliance

The Bank continued to improve the framework of the internal control and compliance management system, highlighting the importance of the long-effect planning and management policy formulation for internal control and compliance. It also refined the operation mechanism of compliance management, carried out inspections, and clarified the working methods and requirements for compliance culture development, in a way to promote internal control and compliance development in an orderly manner.

First, advancing the overall planning for the internal control management system building



The Bank developed the *Long-Term Planning for Internal Control Work (2022-2025)* to identify relevant objectives, major tasks and implementation measures.

Second, improving the review quality and efficiency of the internal control and compliance policies



The Bank combined policy re-inspection with regular re-evaluation, strengthened the review of system documents, and transformed re-inspection results into higher efficiency.

Third, promoting special inspections on key areas with internal control & compliance and operational risks



The Bank organized and carried out 2022 special inspections on key areas with internal control & compliance and operational risks, covering 115 items in 11 categories, such as the policy and process system, internal control development in key risk areas, consumer rights protection and social responsibility, and fee collection management.

Fourth, carrying out diversified internal control and compliance publicity and education campaigns



With manuals, periodicals, multimedia and other media as the main work focus, the Bank systematically pushed forward the "Year for Compliance Management Improvement" campaign throughout the Bank, with an aim to firmly establish a unified culture of "compliance for all and compliance in everything".

Strengthening reputational risk management

The Bank remained committed to leading publicity and public opinions response with Party building, and perceived reputational risk management from an large-picture perspective, with the overall situation of public opinions remaining stable throughout the year and relevant risks staying preventable and controllable.

Hangzhou Regional Branch Holds Training to Create an Agile Organization for Reputational Risk Management



On June 23, 2022, the Bank's Hangzhou Regional Branch held a special training on ideology and reputational risks, and invited famous experts in the industry to give a lecture on the "Identification and Disposal of Financial Reputational Risk" to share key nodes, disposal methods and response skills in the whole process of public opinion incidents with the participants, in a way to effectively improve the theoretical acknowledgement and practical response ability of the regional branch in reputational risk management.



O Hangzhou Regional Branch held a special training on ideology and reputational risks

Enhancing Internal Management to Improve Agility

The Bank was rated excellent in the assessment and evaluation of the three-year action plan for SOE reform

Overview of internal management improvement

Since the implementation of the three-year action plan for SOE reform, with its well-designed planning and coordinated efforts, the Bank was rated excellent in the assessment and evaluation of the three-year action plan for SOE reform among 41 municipal enterprises in 2021.

During the reporting period, the Bank attached great importance to strengthening the "soft facilities" for the overall management and achieved significant results in methodological research, mechanism building and innovative communities. The main achievements included designing and implementing the "LPRM refined working method", establishing the mechanism for addressing urgent, difficult, worrying or highly concerned issues, and creating the intranet forum "Firefly Community".

Launching "LPRM refined working method"

The Bank introduced the "LPRM refined working method" based on the framework of "list management", "project promotion", "responsibility implementation" and "matrix management". Together with the management measures featuring refined decomposition, overall planning, rapid implementation and systemic coordination, a list of key tasks was formed, and in accordance with the project system, major time nodes and individual responsibilities were specified, with an aim to ensure that the resources of the whole bank are fully mobilized to promote the efficient and orderly implementation of key tasks in all lines.



Application of "LPRM refined working method" in the reengineering of account opening process

In order to effectively address customers' pain points, such as long waiting time and complex process for account opening, the Bank fully applied LPRM refined working method by setting up an inter-departmental agile team, working out a detailed task list, establishing a specific project portfolio, and defining a horizontal matrix agile management mechanism. The task of re-engineering the account opening process was successfully completed in 18 days. By digitizing, automating and intensively re-engineering the original process, the waiting time of customers was greatly reduced by 80%, and the customer experience for account opening was shortened to filing, transaction, and activation only for once.





 Establishing coordination mechanism for addressing urgent, difficult, worrying or highly concerned issues

In order to improve the handling efficiency of feedback collected from employees at all levels of the Bank and to timely respond to and solve the demands of employees at the primary level, the leadership of the Party Committee of the Bank set up a steering group on the coordination of urgent, difficult, worrying or highly concerned issues.

As at the end of 2022

A total of 46 issues were effectively reflected through the mechanism, involving primary-level business demands, system and workflow improvement suggestions, salary and remuneration, public housing ownership, etc., among which, 35 issues were completed and 5 were under progress, with an acceptance rate of 87%. All of these were practical actions that embodied the Bank's "people-centered" concept, effectively giving full play to its high-quality service and helping solve the urgent, difficult and key problems of the majority of officials and employees, especially those at the primary level.

Developing the enterprise-level internal forum "Firefly Community"

In order to give full play to the Party leadership and listen to the voices of the mass employees, the Bank has made every effort to create the "Firefly Community" forum, an online platform in the new era to solicitate employees' opinions. In 2022, the community gave full play to its role as a bridge between each and every employee, and strove to solve the pressing problems and difficulties for all, which serves as a digital, intelligent, and featured mechanism to listen to people's voices, gather people's wisdom, solve people's problems, and synergize people's efforts.



O Front page of the "Firefly Community"

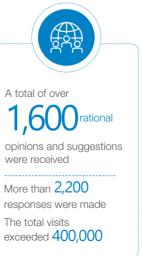
As at the end of 2022

The total visits to the "Firefly Community" exceeded 400,000, with a total of over 1,600 rational opinions and suggestions received and more than 2,200 responses made, promoting the agile development of key projects in various fields such as Party affairs, data governance, service management, product innovation, marketing and promotion, risk prevention and control, technology support and employee training.



A total of 35 issues were completed

5 were under progress with an acceptance rate of 87%



Strengthening
Responsibility
Management as a
Good Corporate
Citizen

Overview of internal management improvement

To build the community with a shared future for mankind, sustainable development is an inherent requirement. The concept of ESG investment is essential to sustainable development, and ESG investment, serving as an important approach to promoting the ecological progress and building of a beautiful China, boasts a broad prospect. Based on the economic characteristics of Beijing and the defining features of responsible investment, the Bank worked to promote goodness through finance, and built itself into a more responsible and heartfelt "value-creating bank", as well as a more responsible and influential "environment-friendly bank", so as to emerge as a "responsible investor" in the new era and interpret the profound connotation of the community with a shared future for manking with financial actions.

Value-creating bank

The Bank worked to promote goodness through finance, and built itself into a more responsible and heartfelt "value-creating bank"

Environment-friendly bank

The Bank built itself into a more responsible and influential "environment-friendly bank"

Responsible investor

To emerge as a "responsible investor" in the new era and interpret the profound connotation of the community with a shared future for mankind with financial actions

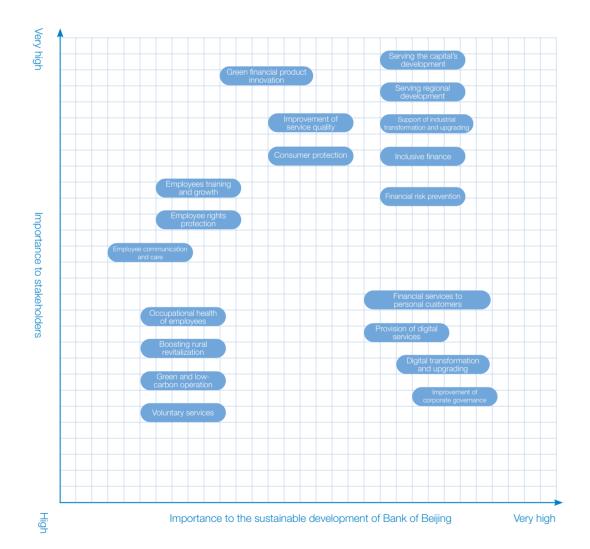
The Bank became a signatory of the *UN Principles for Responsible Banking*, built an ESG management system highlighting both internal and external perspectives, formulated a three-year ESG action plan, and set up 14 key ESG issues of 7 major stakeholders. It strictly implemented regulatory requirements, actively responded to international ESG guidelines such as GRI, SDGs and PRB, promoted the modernization of corporate governance capacity and risk governance system, and published ESG reports, in an effort to achieve the harmonious and thorough implementation of its political, economic, social and environmental responsibilities. Moreover, the Bank integrated ESG factors into the whole process of investment decision-making, and interpreted the profound connotation of the community with a shared future for mankind with financial actions, aiming to explore a green, low-carbon and sustainable financial pathway to contribute to high-quality development.



Analysis of substantive issues

In accordance with relevant requirements for corporate disclosure of environmental, social and governance (ESG) information set forth in domestic and international regulatory rules and standards, the Bank consulted with the Senior Management and internal and external stakeholders to further improve and define the content and process of the report by aligning with the disclosure of ESG issues of advanced international companies. The Bank ranked the importance of ESG issues based on two dimensions, i.e. "importance to the sustainable development of Bank of Beijing" and "importance to stakeholders".

Matrix of substantive issues



Communication with stakeholders

The Bank established diversified and open communication channels to listen to stakeholders' expectations and appeals, as well as their analysis and response to these substantive issues, so as to enable stakeholders to understand how the Bank practices ESG philosophy. Furthermore, through the coordination mechanism between business departments in the Head Office and between the Head Office and branches, the substantive issues of stakeholders' concerns were incorporated into the Bank's overall development strategy, annual development plan and routine operation activities.

Requests of Stakeholders and Response of the Bank

Stakeholders	Substantive issues	Response
Government	 Responding to national industrial policies to serve transformation and development Caring for people's livelihood 	 Remain committed to serving the real economy with financi services and supporting the development of micro and sma enterprises, scientific and technological, and cultural and creative industries Actively create jobs and promote the harmonious development of enterprises and society
Regulators	 Operation with compliance and fair competition Risk prevention for financial stability 	Build a sound corporate governance system Improve compliance system and internal control developme Implement comprehensive risk management
Investors	 Full understanding of the company's operations Maintenance of the company's growing value and the sustainability of investment returns 	Improve operating results with continued cash dividends Strengthen information disclosure and maintain sound communication with investors
Customers	High-quality financial products and servicesSound business environment	 Promote product innovation, and maintain transparent rate to meet customer needs Improve technological capacity to ensure the security of customer information
Employees	 Reasonable career development plan and abundant growth opportunities Perfect compensation and rights protection system 	 Implement standard labor contracts Perfect employee welfare system Establish a three-level training system of Head Office, region branch and branch to meet the diversified training needs or employees
Public	Easy access to financeGood community and public relations	 Continuously carry out financial popularization and public charity activities Maintain good public relations
Environment	Low-carbon and energy-savingEnvironment-friendly	 Increase green credit granting Innovate green financial products and services Continue to promote e-banking business Adhere to the green office and integrate the concept of energy saving and environmental protection into day-to-day operation

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Special Report: Principles for Responsible Banking

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As a signatory to the *Principles for Responsible Banking (PRB)*, Bank of Beijing keeps its strategy and operation consistent with the *2030 Agenda for Sustainable Development* of the United Nations, the target set by the Paris Agreement, and the customer needs and social goals. The Bank incorporates ESG management into its corporate strategy and governance, and risks related to climate change and other environmental challenges into its risk management system, promoting the modernization of corporate governance capacity and risk management system. To pursue the carbon peak and carbon neutrality goals, the Bank sought the balance between economic development and resources and environment by vigorously developing green financial products and services and actively assumed its social responsibilities by developing inclusive finance and promoting rural revitalization. The Bank highly values the issues of stakeholders' concerns, operates transparently and ethically, with an aim to contribute to sustainable development and common prosperity.



Special Report: Principles for Responsible Banking

Principle 1: Alignment

We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.

Business model

Describe (high-level) your bank's business model, including the main customer segments served, types of products and services provided, the main sectors and types of activities across the main geographies in which your bank operates or provides products and services. Please also quantify the information by disclosing e.g. the distribution of your bank's portfolio (%) in terms of geographies, segments (i.e. by balance sheet and/or off-balance sheet) or by disclosing the number of customers and clients served.

Established in 1996 as a city commercial bank, Bank of Beijing has been ranked among the top 100 Message from the Chairman banks in the global banking industry for nine consecutive years. The Bank has set up over 640 business units in more than 10 major cities such as Beijing, Tianjin, Shanghai, Xi'an, Shenzhen and Hangzhou as well as in Hong Kong SAR and the Netherlands, and built up a network of 757 overseas correspondent | About Bank of Beijing: banks in 86 countries and regions. It provides deposit business, credit granting, bond issuance, wealth | Company Profile, Strategy management, settlement services, electronic banking and other related products and services to a | Management number of retail customers, micro-, small - and medium-sized enterprises (MSMEs), large corporate customers, government bodies and other stakeholders, as part of its efforts to explore a classic pattern of innovative development for small - and medium-sized banks.

The Bank makes all-out efforts to build itself into a hi-tech bank, digital bank, e-CNY bank, ecosystem bank and cultural bank, and adheres to serving the real economy, putting customers first, and following a people-centered and responsibility-oriented approach. In this way, the Bank established a classic pattern of innovative development for small - and medium-sized banks.

Message from the President

Strategy alignment

Does your corporate strategy identify and reflect sustainability as strategic priority/ies for your bank?

JYes

□No

Please describe how your bank has aligned and/or is planning to align its strategy to be consistent with the Sustainable Development Goals (SDGs), the Paris Climate Agreement, and relevant national and regional frameworks.

Does your bank also reference any of the following frameworks or sustainability regulatory reporting requirements in its strategic priorities or policies to implement these?

☐ UN Guiding Principles on Business and Human Rights	
☐ International Labour Organization fundamental conventions	
□ UN Global Compact	
☐ UN Declaration on the Rights of Indigenous Peoples	

Any applicable regulatory reporting requirements on environmental risk assessments, e.g. on climate risk - please specify which ones: Guidelines on Green Finance for the Banking and Insurance Industry issued by the CBIRC

☐ Any applicable regulatory reporting requirements on social risk assessments, e.g. on modern slavery – please specify which ones:

☐ None of the above

The Bank works to promote the building of a community with a shared future for mankind and supports | Message from the Chairman the United Nations Sustainable Development Goals (SDGs), the Paris Agreement and other international frameworks and agreements to build a better world together.

The Bank fully observes the new development philosophy of innovation, coordination, green, openness and sharing, and comprehensively studies, understands and implements the guiding principles of the Environmental Responsibility 20th CPC National Congress. Under the guidance of the grand blueprint of the Outline of the 14th Five-Year Plan (2021-2025) for National Economic and Social Development and the Long-Range Objectives Through the Year 2035 of the People's Republic of China, the Bank upholds a peoplecentered approach, responds to the people's aspiration for a better life, continuously enhances the people's sense of gain, happiness and security, promotes green development, and contributes to the achievement of national carbon peak and carbon neutrality goals, in an effort to advance the highquality economic and social development of the country. The Bank also formulated the 14th Five-Year Development Plan and the Long-Range Objectives Through the Year 2035 of Bank of Beijing, which sets out the development goals in environmental and social fields and the key tasks to achieve them.

In the field of society, the Bank vigorously developed inclusive finance, making "serving micro and small enterprises" one of its three strategic positions and building diversified financial service scenes for micro and small enterprises, with an aim to boost the development of these enterprises. To support rural revitalization, the Bank issued the 2022 Work Plan of Bank of Beijing for Helping Villages with Weak Collective Economy to Increase Income and the 2022 Work Plan of Bank of Beijing for Helping Rural Revitalization to provide comprehensive assistance through the means of finance, industry, consumption, employment and public welfare. Concerning the financial needs of children, the elderly and new citizens, the Bank developed and launched exclusive financial service programs. It also endeavored to protect the legitimate rights and interests of employees and provide a sound employment environment and development platform for employees.

In the field of environment, in an active response to the requirements of the Guidelines for Establishing the Green Financial System and the Guidance on Promoting Investment and Financing to Address Climate Change, as well as the green development policy and plans of the capital, the Bank formulated the Green Finance Action Plan 2021-2025, which clearly put forward ten major work directions of green finance, and the Green Development Plan, which elevated green finance to an important development strategy for the whole Bank. The Bank made every effort to promote its own green financial service capability to a new level.

The Bank vigorously supported major projects in green industries such as clean energy, energy conservation and environmental protection, clean production, ecological environment, green upgrading of infrastructure, and green services, as well as green bonds for zero-carbon, low-carbon and carbonreducing projects. To actively respond to climate change, the Bank also put forward ten initiatives to help the development of climate investment and financing.

The Bank formulated and implemented a series of initiatives such as the Rules of Bank of Beijing for Energy Conservation and Emission Reduction and the Code of Conduct of Bank of Beijing for Green Office to promote energy conservation and emission reduction, garbage classification and recycling etc.

In the field of governance, the Bank strictly complied with the Company Law of the People's Republic of China, the Law of the People's Republic of China on Commercial Banks, the Standards for Corporate Governance of Banking and Insurance Institutions and other relevant laws and regulations as well as regulatory requirements, and continued to improve its corporate governance structure. At the same time, taking into account the development trend of sustainability issues in the new era, as well as regulatory policies and requirements, changes in market conditions, customer service demand and technological development, the Bank integrated the ESG theoretical framework into its corporate governance, in a bid to consistently promote the improvement of the Bank-wide governance system and capabilities.

Message from the President Social Responsibility

Principle 2: Impact and Target Setting

We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.

2.1 Impact Analysis (Key Step 1)

Show that your bank has performed an impact analysis of its portfolio/s to identify its most significant impact areas and determine priority areas for target-setting. The impact analysis shall be updated regularly and fulfil the following requirements/elements (a-d)2:

a) Scope: What is the scope of your bank's impact analysis? Please describe which parts of the bank's core business areas, products/ services across the main geographies that the bank operates in (as described under 1.1) have been considered in the impact analysis. Please also describe which areas have not yet been included, and why.

The scope of impact analysis mainly covers retail banking and corporate banking, with the former mainly | About Bank of Beijing including savings, credit cards, investment and wealth management, and loans, and the latter mainly including deposit and loan management and debenture investment.

The regions involved in the impact analysis include Beijing, Tianjin, Shanghai, Zhejiang, Guangdong, Jiangxi, Jiangsu, Shandong, Shaanxi, Hunan, Xinjiang Uygur Autonomous Region and Hebei.

b) Portfolio composition: Has your bank considered the composition of its portfolio (in %) in the analysis? Please provide proportional composition of your portfolio globally and per geographical scope

i) by sectors & industries3 for business, corporate and investment banking portfolios (i.e. sector exposure or industry breakdown in %), and/or

ii) by products & services and by types of customers for consumer and retail banking portfolios.

If your bank has taken another approach to determine the bank's scale of exposure, please elaborate, to show how you have considered where the bank's core business/major activities lie in terms of industries or sectors.

The corporate banking mainly refers to deposit and loan management and debenture investment. | Environmental Responsibility: Industries with deposit and loan management businesses accounting for more than 10% include manufacturing (12.9%), real estate (11.4%), leasing and commercial services (18.9%), and water, Risk Management to Facilitate environment and public facilities management (12.4%).

The Bank identifies its risk exposures in the following manners:

The Bank strengthened guidance of credit policy and developed customer and project onboarding criteria for different areas. It strengthened asset quality control and established mechanisms such as joint deliberation for large credit lines, real-time spot check of approved business, return visits for loan authenticity, and stationing supervision of business units. It strengthened the building of information systems, launched intelligent financial analysis tools, suspected related parties identification project, Annual Report comprehensive risk early-warning platform, and intelligent risk control App, promoted the establishment of a risk control command center and a unified credit line management platform, and strengthened the development of long-effect mechanisms.

For more information, please refer to the Bank's 2022 Annual Report.

Strengthening Sustainable Green and Low-Carbon Transformation

Governance: Strengthening Comprehensive Risk Management to Guarantee Safe Operation

Principle 2: Impact and Target Setting

c) Context: What are the main challenges and priorities related to sustainable development in the main countries/regions in which your bank and/or your clients operate?4 Please describe how these have been considered, including what stakeholders you have engaged to help inform this element of the impact analysis.

This step aims to put your bank's portfolio impacts into the context of society's needs.

The key challenges and priorities related to sustainable development faced by the Bank were mainly | Message from the Chairman reflected in the environmental and social issues such as supporting the achievement of national carbon peak and carbon neutrality goals, boosting the rural revitalization strategy, vigorously developing green | Environmental Responsibility: finance, and promoting public welfare and charity.

Efforts in the social field: To support the rural revitalization strategy, the Bank created the "Jingcai | Ecosystem Bank Xipin", a special brand supporting sales of agriculture products, assisted villages with weak collective economies, and continuously increased credit support for the agriculture, rural areas and rural residents. As at the end of 2022, the balance of agriculture-related loans was RMB88.581 billion, up 22% from and Carbon Neutrality Goals the beginning of the year. The Bank also developed inclusive financial services and helped micro, small and medium enterprises overcome the negative impact caused by factors such as the pandemic by extending the loan maturity, so as to boost their growth.

Efforts in the environmental field: To support achievement of the carbon peak and carbon neutrality goals, the Bank scaled up its credit supply to zero-carbon, low-carbon and carbon reduction sectors. It signed a strategic cooperation agreement with the PBOC Digital Currency Institute to promote the pilot project of e-CNY in a steady and orderly manner. It cooperated with universities to carry out green | Focusing on Real Economy research and strengthen green cooperation. Moreover, the Bank strictly observed the requirements of the PBOC, the CBIRC and other regulatory bodies, and conscientiously implemented the Guidelines on Green Finance for the Banking and Insurance Industry, as part of its efforts to actively support the development of green finance.

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¹ That means that where the initial impact analysis has been carried out in a previous period, the information should be updated accordingly, the scope expanded as well as the quality of the impact analysis improved over time.

² Further guidance can be found in the Interactive Guidance on impact analysis and target setting.

³ 'Key sectors' relative to different impact areas, i.e. those sectors whose positive and negative impacts are particularly strong, are particularly relevant here.

Global priorities might alternatively be considered for banks with highly diversified and international portfolios.

Principle 2: Impact and Target Setting

Based on these first 3 elements of an impact analysis, what positive and negative impact areas has your bank identified? Which (at least two) significant impact areas did you prioritize to pursue your target setting strategy (see 2.2)5? Please disclose.

Through the analysis of its own products and services, the Bank recognized that it can support key | Environmental Responsibility: industries and sectors through financing and investment, and can support the development of individuals and enterprises by providing them with financial products and services. Therefore, the Bank prioritized support for issues related to green finance and inclusive finance to help improve the environment, combat climate change and promote social development.

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d) For these (min. two prioritized impact areas): Performance measurement: Has your bank identified which sectors & industries as well as types of customers financed or invested in are causing the strongest actual positive or negative impacts? Please describe how you assessed the performance of these, using appropriate indicators related to significant impact areas that apply to your bank's context.

In determining priority areas for target-setting among its areas of most significant impact, you should consider the bank's current performance levels, i.e. qualitative and/or quantitative indicators and/or proxies of the social, economic and environmental impacts resulting from the bank's activities and provision of products and services. If you have identified climate and/or financial health&inclusion as your most significant impact areas, please also refer to the applicable indicators in the Annex.

If your bank has taken another approach to assess the intensity of impact resulting from the bank's activities and provision of products and services, please describe this.

The outcome of this step will then also provide the baseline (incl. indicators) you can use for setting targets in two areas of most significant impact.

In the environmental field, the Bank closely followed the capital's green development policy and plans to Message from the Chairman develop green finance, putting forward ten key tasks, including improving the management structure and system, formulating a green development plan, promoting business growth, accelerating green financial innovation, optimizing business assessment and management, building an ESG capacity system, strengthening empowerment of financial technology, advancing professional talent training, expanding Improving the Green business cooperation channels, and pushing forward carbon neutrality at the operation level. It actively implemented the national strategy of carbon peak and carbon neutrality with a focus on the green finance sector, particularly the progress in the four series of products and services, i.e. "Green Finance Loan", "Green Finance Debt", "Green Finance Chain" and "Green Finance Ecosystem". The Bank identified the three green credit areas with a large business scale as clean energy, energy conservation and environmental protection, and clean production, where the Bank played an active role in providing support. It also strictly implemented the PBOC's requirement of "two no-less-than" for green loans, set a growth target for the Bank's green credit business and conducted a performance evaluation of green finance.

In the social field, closely following the strategy of strengthening Beijing's functions as the "four centers" and promoting well-coordinated development of the "five key initiatives" of Beijing, the Bank actively provided financial support to key areas including the Beijing Municipal Administrative Center construction, energy supply, necessities supply, infrastructure, new infrastructure and urban renewal. Focusing on key areas such as the relocation of Beijing's functions non-essential to its role as China's capital, the transportation integration in the Beijing-Tianjin-Hebei region, and the ecological and environmental development in the Beijing-Tianjin-Hebei region, the Bank improved its financial | Development service capability through the "five synergies" in credit granting, high-caliber personnel, performance assessment, business and Party building to fully serve the overall and coordinated development of Serving Personal Customers the Beijing-Tianjin-Hebei region. To further develop its inclusive finance, the Bank highlighted the strengthening of financial services for micro, small and medium enterprises as well as the promotion of financial services for agriculture, rural areas and rural residents and the "rural revitalization" strategy, deepened the reform and transformation of state-owned enterprises, supported the expansion of small | Active Part in Social Causes and medium enterprises in advanced manufacturing, technological, cultural and green sectors, and vigorously cultivated specialized and sophisticated enterprises that produce new and unique products. The three regions with the so-far identified largest scale of inclusive finance business were Beijing, Hangzhou and Shenzhen.

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⁵ To prioritize the areas of most significant impact, a qualitative overlay to the quantitative analysis as described in a), b) and c) will be important, e.g. through stakeholder engagement and further geographic contextualisation.

Principle 2: Impact and Target Setting

Self-assessment summary:

Which of the following components of impact analysis has your bank completed, in order to identify the areas in which your bank has its most significant (potential) positive and negative impacts?6

Scope:	Yes	☐ In progress	□ No
Portfolio composition:	☑ Yes	☐ In progress	□ No
Context:		☐ In progress	□ No
Performance measurement:		☐ In progress	□ No

Which most significant impact areas have you identified for your bank, as a result of the impact analysis?

Climate change mitigation, and financial health & inclusion

How recent is the data used for and disclosed in the impact analysis?

■ Up to 6 months prior to publication

☐ Longer than 18 months prior to publication

Open text field to describe potential challenges, aspects not covered by the above etc.: (optional)

2.2 Target Setting (Key Step 2)

Show that your bank has set and published a minimum of two targets which address at least two different areas of most significant impact that you identified in your impact analysis.

The targets⁷ have to be Specific, Measurable (qualitative or quantitative), Achievable, Relevant and Time-bound (SMART). Please disclose the following elements of target setting (a-d), for each target separately:

a) Alignment: which international, regional or national policy frameworks to align your bank's portfolio with have you identified as relevant? Show that the selected indicators and targets are linked to and drive alignment with and greater contribution to appropriate Sustainable Development Goals, the goals of the Paris Agreement, and other relevant international, national or regional frameworks.

You can build upon the context items under 2.1.

Principle 2: Impact and Target Setting

The Bank's investment portfolio served as an active response to the United Nations Sustainable | Message from the Chairman Development Goals (SDGs) and the Paris Agreement, as well as the national energy conservation and | Message from the President emission reduction policies such as the carbon peak and carbon neutrality goals and the "dual control" policies. In accordance with the requirements of the Outline of the 14th Five-Year Plan (2021-2025) for National Economic and Social Development and the Long-Range Objectives Through the Year 2035 of the People's Republic of China, the Guidelines for Establishing the Green Financial System and the Guidance on Promoting Investment and Financing to Address Climate Change, the Bank endeavored to promote green and low-carbon development and the harmonious coexistence between man and nature, increased financial support for green industries, deepened development of the inclusive finance, facilitated the growth of micro, small and medium enterprises and the financial services for agriculture, rural areas and rural residents, and advanced the implementation of "rural revitalization" strategy.

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Climate change mitigation:

Impact area Indicator code Response Taking the opportunity of the selection of Tongzhou and Miyun Districts of Beijing as two of the first national pilot zones for climate investment and financing, the Bank formulated ten initiatives for A.1.1 boosting the pilot work in climate investment and financing with financial strength, and actively responded to the financing needs in the field of climate investment and financing.

The Bank carried out carbon emission data accounting and disclosure and actively promoted net zero carbon emissions in its A.1.2 own operations, with the main offices of Tongzhou Green Branch and Shanghai Regional Branch headquarters already achieving carbon neutrality at the operation level.

transformation of customer activities and business models. The Bank distinguished between high-carbon and low-carbon A.1.4 industries in its credit quidelines and formulated differentiated quidance policies.

Climate change mitigation

A.1.3

A.1.5

A.2.1

The Bank developed a variety of green financial products and

The Bank established rules and processes related to customer

relations and actively cooperated with customers to promote the

As at the end of 2022, the Bank's green loan balance was RMB110.303 billion, an increase of RMB62.559 billion or 131.03% compared with the beginning of the year. As at the end of 2022, the Bank held 34 green bonds with a total balance of RMB6.768 billion, accounting for 1.1% of the total, and 17 green financial bonds with a total balance of RMB5.223 billion. The Financial Market Trading Center had 16 special local bonds for water pollution control, ecological and environmental protection, and greenways, with a balance of RMB1.521 billion, and one green corporate bond with a balance of RMB25 million. The amount of investments in green and carbon neutrality products through the interbank investment business totalled RMB6.448 billion.

The Bank actively explored ESG-themed wealth management products, with the ESG-themed concept "Jinghua Huiying Carbon Neutrality Jingpin Annual Close-end" series of hybrid wealth management products issued by BOB Wealth Management.

The Bank also launched the "Jingtanbao" corporate carbon account to record the green footprint and help accumulate the green assets of enterprises.

Environmental Responsibility

6	You can respond "Yes" to a question if you have completed one of the described steps, e.g. the initial impact analysis has been carried out, a pilot has been
	conducted.

Operational targets (relating to for example water consumption in office buildings, gender equality on the bank's management board or business-trip related greenhouse gas emissions) are not in scope of the PRB.

Your bank should consider the main challenges and priorities in terms of sustainable development in your main country/ies of operation for the purpose of setting targets. These can be found in National Development Plans and strategies, international goals such as the SDGs or the Paris Climate Agreement, and regional frameworks. Aligning means there should be a clear link between the bank's targets and these frameworks and priorities, therefore showing how the target supports and drives contributions to the national and global goals.

Impact area	Indicator code		Response			
		The greenhouse gas emicalculated. The 2022 en equivalence of green credit	ergy conservation	_		
		Energy conservation and carbon reduction equivalent	Unit	Conservation amount in 2022		
		CO ₂ equivalent	10,000 tons	4008.69		
	A.4.1	Standard coal	10,000 tons	320.75		
		Chemical oxygen demand	10,000 tons	41.08		
		Ammonia nitrogen	10,000 tons	1.88		
		Sulfur dioxide	10,000 tons	10.66		
		Nitrogen oxides	10,000 tons	1.82		
		Water conservation	10,000 tons	5048.34		
Inclusive finance:					Social Responsibility:	
Impact area	Indicator code		Response		Focusing on Real Economy	
Financial health & inclusion	C.1.1	The Bank developed incluprovided over a hundred bank-wide, supporting mersonal customers in technology, construction, The key products and sensuch as "Yinshui Loan" at the convenience of first-companion program and the digital, intelligent and conline corporate lending printelligent, traditional + intestablishment of a digital.	inclusive financial icro, small and no various industries manufacturing, culvices of the Bank in and "Inclusive Quitime loan busines inclusive custome online services of inclusive months and "onovative" service incovative" service inclusive service incovative service service incovative service	I products and services nedium enterprises and such as information liture and catering. Included: online products ck Loan" for enhancing ser; the digital inclusion or expansion platform for neclusive finance; and the ffline + online, artificial + model to accelerate the	and Serving its High-Quality Development Putting Customers First and Serving Personal Customers Wholeheartedly Fulfilling Social Responsibilities and Taking Active Part in Social Causes	
	C.1.2	establishment of a digital and inclusive financial system. All relevant relationship managers received effective training on financial inclusion.				

Impact area	Indicator code	Response
C.2.1	C.2.1	The Bank continued to promote the publicity of financial knowledge, with a total of over 6,000 activities held by more than 10,000 BOB employees, covering more than 3 million customers. Relying on self-owned channels such as the official website, WeChat official account, the mobile banking App and credit card App, the Bank released financial knowledge and riskwarning cases in a timely manner and launched a number of original articles and short videos online jointly with many regional branches. It also cooperated with 21st Century Business Herald to produce a number of online articles and live broadcasts on the theme of "preventing telecom fraud", in a bid to popularize financial and risk management knowledge for consumers.
	C.2.3	The number of new customers per month reached 143 thousand (monthly average in 2022).
C.3.3		Online inclusive business accounted for nearly 20% of the total inclusive business.
	C.4.1	The percentage of customers with two or more active financial products from different categories with the Bank stood at 16.6%.

c) SMART targets (incl. key performance indicators (KPIs)9): Please disclose the targets for your first and your second area of most significant impact, if already in place (as well as further impact areas, if in place). Which KPIs are you using to monitor progress towards reaching the target? Please disclose.

The Bank developed growth targets for its green credit business on an annual basis, and monitored the Environmental Responsibility: implementation progress of green credit targets by observing indicators such as the scale of green loans, proportion of green loans, and number of green credit customers served.

The Bank vigorously developed inclusive finance and scaled up financial support for micro and small enterprises by monitoring the inclusive loan scale for such enterprises, promoting deferral of principal and interest repayments, and advancing the digital transformation of inclusive businesses. It also worked to push forward the strategies of financial services for agriculture, rural areas and rural residents and the "rural revitalization" by monitoring the balance of agriculture-related loans and the implementation progress of the "Ten-Thousand Courtyard Program".

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 $^{^{9}}$ Key Performance Indicators are chosen indicators by the bank for the purpose of monitoring progress towards targets.

Principle 2: Impact and Target Setting

d) Action plan: which actions including milestones have you defined to meet the set targets? Please describe.

Please also show that your bank has analysed and acknowledged significant (potential) indirect impacts of the set targets within the impact area or on other impact areas and that it has set out relevant actions to avoid, mitigate, or compensate potential negative impacts.

The Bank formulated the Three-year ESG Action Plan (2023-2025) of Bank of Beijing to provide guidance for Social Responsibility: its ESG progress. It strove to build the "Green Finance+" brand and set up a three-dimensional service system covering green loans, green bonds, green supply chains and green financial ecosystems. It clearly put forward and Serving its High-Quality the ten major work directions of green finance, with green finance elevated as an important development | Development strategy of the Bank and incorporated into the five structure targets of the Bank. In actual operation, the Bank identified industry segmentation, further explored projects in the upstream and downstream of green industries, Serving Personal Customers and set assessment and incentive policies.

The Bank focused on issues such as promoting coordinated regional development, deepening inclusive finance. and increased credit growth in strategic emerging industries, micro and small enterprises, financial services for agriculture, rural areas and rural residents and "rural revitalization" to continuously promote high-quality development of the manufacturing industry. It upgraded the "Finance+" system to boost the development of education, culture, sports and other happiness industries, in a way to fulfill its social responsibility.

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2.3 Target implementation and monitoring (Kev Step 2)

For each target separately:

Show that your bank has implemented the actions it had previously defined to meet the set target.

Report on your bank's progress since the last report towards achieving each of the set targets and the impact your progress resulted in, using the indicators and KPIs to monitor progress you have defined under 2.2.

Or, in case of changes to implementation plans (relevant for 2nd and subsequent reports only): describe the potential changes (changes to priority impact areas, changes to indicators, acceleration/review of targets, introduction of new milestones or revisions of action plans) and explain why those changes have become necessary.

The Bank actively implemented the targets set for green finance and inclusive finance, responded to Message from the Chairman climate change, developed inclusive finance and practiced ESG philosophy.

In the environmental field, the Bank promoted the digitization of project review and approval and set up the "Green into Gold" project team to be responsible for intelligent identification of green assets, system labeling, regulatory reporting, green credit environmental benefit measurement and dynamic monitoring | Improving the Green of environmental risk, which effectively improved the efficiency of green asset identification and provided a strong foundation for green financial business management.

During the reporting period, the scale of the Bank's green loans increased significantly. As at the end | Innovating Green Finance of 2022, the Bank's green loan balance was RMB110.303 billion, an increase of RMB62.559 billion | Products to Boost the or 131.03% from the beginning of the year. The balance of green bonds held by the Bank stood at RMB7.876 billion, with a green credit ratio of 10.30% and a total of 1,475 customers served.

As part of its efforts to practice the green development concept, the Bank highlighted digital Deepening Green Financial transformation and upgrading, launched the service brand "Jingtanbao", actively promoted the Cooperation to Safeguard application of e-CNY, and optimized the low-carbon trading model. In 2022, the Bank invested a total of RMB6.448 billion in "green" and "carbon neutrality" products through its interbank investment business.

The Bank actively supported the development of key green industries. In particular, the loan balance of | Risk Management to Facilitate the clean energy industry, energy conservation and environmental protection industry, clean production | Green and Low-Carbon industry, and eco-environmental industry reached RMB25.027 billion, RMB21.972 billion, RMB6.358 Transformation billion, and RMB5.312 billion respectively.

In the social field, the Bank further developed inclusive finance by launching the online unsecured loan product exclusive for sci-tech innovation finance, "Keqi Loan" (Sci-Tech Corporate Loan), which is the first in the industry to use big data of intellectual property rights for automated approval. As at the end of 2022, the Bank issued a total of RMB13.2 billion loans for various types of specialized and sophisticated enterprises that produce new and unique products in Beijing through the "Linghang Loan | Putting Customers First and for Specialized and Sophisticated Enterprises That Produce New and Unique Products", benefiting more than 1,200 enterprises and ranking first among the financial institutions cooperating with the Beijing Municipal Bureau of Economic and Information Technology in terms of lending volume. As at the end of 2022, the balance of the Bank's inclusive finance loan posted RMB172.128 billion, with a year-on-year

The Bank was devoted to providing financial services to agriculture, rural areas and rural residents and boosting "rural revitalization". It granted RMB2.0 billion of bonds themed with "rural revitalization" to micro and small enterprises, with the proceeds being used exclusively for inclusive loan supply to micro and small enterprises in counties. The "Ten-Thousand Courtyard Program" granted a total of RMB1.4 billion in loans, providing credit support to more than 2,800 small courtyards and covering more than 5,000 merchants with comprehensive retail banking services.

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Principle 3: Clients and Customers

We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.

3.1 Client engagement

Does your bank have a policy or engagement process with clients and customers¹⁰ in place to encourage sustainable practices?

Yes ☐ In progress □ No

Does your bank have a policy for sectors in which you have identified the highest (potential) negative impacts?

☐ Yes П № In progress

Describe how your bank has worked with and/or is planning to work with its clients and customers to encourage sustainable practices and enable sustainable economic activities¹¹). It should include information on relevant policies, actions planned/implemented to support clients' transition, selected indicators on client engagement and, where possible, the impacts achieved.

This should be based on and in line with the impact analysis, target-setting and action plans put in place by the bank (see P2).

Remaining committed to customer services based on the responsible principle of "our sincerity, your Message from the Chairman trust", the Bank worked to bridge the government's "smart government affairs" and people's "better life" Message from the President with the power of finance, provided lifecycle financial services to customers, and strengthened resource Environmental Responsibility: input in areas such as new citizens and elderly care.

The Bank created the green financial service brand "Green Finance+" and focused on the four series of products and services of "Green Finance Loan", "Green Finance Bond", "Green Finance Chain" and "Green Finance Ecosystem" to continuously enrich the green finance business, so as to brighten the Products to Boost the green financial brand of "Green Finance+".

The Bank further supported investment in the "carbon neutrality" area and provided ordinary investors Deepening Green Financial with the opportunity to participate in the investment in "carbon neutrality" areas. It developed a digital and low-carbon service brand "Jingtanbao" to record the green footprints of enterprises. It released the ChinaBond - BOB Wealth Management Green Development Risk Parity Index to provide investors with investment reference and performance comparison benchmarks for green-themed asset allocation. The Bank also launched ESG-themed concept wealth management products.

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3.2 Business opportunities

Describe what strategic business opportunities in relation to the increase of positive and the reduction of negative impacts your bank has identified and/or how you have worked on these in the reporting period. Provide information on existing products and services, information on sustainable products developed in terms of value (USD or local currency) and/or as a % of your portfolio, and which SDGs or impact areas you are striving to make a positive impact on (e.g. green mortgages - climate, social bonds - financial inclusion, etc.).

Principle 3: Clients and Customers

Environmental field:

Adhering to the green finance philosophy, the Bank developed diversified green financial instruments such as green bonds and green loans and relied on the concept of green investment to select highquality fixed-income assets and equity enhancement strategies related to green development through Focusing on Real Economy the flexible allocation of equity and debt assets.

As at the end of 2022, the Bank's green loan balance reached RMB110.303 billion, an increase of RMB62.559 billion or 131.03% from the beginning of the year. The balance of green bonds held by the Bank registered RMB7.876 billion, and the green bonds underwritten (domestic and overseas) amounted to RMB828 million.

Social field:

As at the end of 2022, the Bank's balance of inclusive finance loans, and loans for targeted support was RMB172.128 billion and RMB400 million respectively.

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ESG Performance Indicators

Principle 4: Stakeholders

We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.

4.1 Stakeholder identification and consultation

Does your bank have a process to identify and regularly consult, engage, collaborate and partner with stakeholders (or stakeholder groups¹²) you have identified as relevant in relation to the impact analysis and target setting process?

☐ In progress

Please describe which stakeholders (or groups/types of stakeholders) you have identified, consulted, engaged, collaborated or partnered with for the purpose of implementing the Principles and improving your bank's impacts. This should include a high-level overview of how your bank has identified relevant stakeholders, what issues were addressed/results achieved and how they fed into the action planning process.

The Bank has identified 7 major stakeholders namely governments, regulators, customers, investors, Governance: employees, the public and environment, and actively and responsibly engaged, communicated and cooperated with relevant stakeholders through research and interview. The Bank highly valued the issues of stakeholders' concerns, and identified 14 major key ESG issues of 7 major stakeholders in accordance with regulatory requirements and international rules on environmental, social and governance including the GRI standards, SDGs and PRB.

Through in-depth communication with stakeholders, the Bank understood their expectations and requirements, and incorporated ESG issues of stakeholders' concern into corporate governance based on the Bank's strategic management plan. The Bank built an ESG management system that incorporates both internal and external guidelines, formulated a three-year ESG action plan, and promoted the modernization of corporate governance capacity and risk governance system. The Bank also issued the ESG report, striving to implement and balance political responsibility, economic responsibility, social responsibility and environmental responsibility.

Strengthening Responsibility Management as a Good Corporate Citizen

¹⁰ A client engagement process is a process of supporting clients towards transitioning their business models in line with sustainability goals by strategically accompanying them through a variety of customer relationship channels.

¹ Sustainable economic activities promote the transition to a low-carbon, more resource-efficient and sustainable economy.

¹² Such as regulators, investors, governments, suppliers, customers and clients, academia, civil society institutions, communities, representatives of indigenous population and non-profit organizations.

We will implement our commitment to these Principles through effective governance and a culture of responsible banking

5.1 Governance Structure for Implementation of the Principles

Does your bank have a governance system in place that incorporates the PRB?

☐ In progress

√ Yes

□ No

Please describe the relevant governance structures, policies and procedures your bank has in place/is planning to put in place to manage significant positive and negative (potential) impacts and support the effective implementation of the Principles. This includes information about

- which committee has responsibility over the sustainability strategy as well as targets approval and monitoring (including information about the highest level of governance the PRB is subjected to),
- details about the chair of the committee and the process and frequency for the board having oversight of PRB implementation (including remedial action in the event of targets or milestones not being achieved or unexpected negative impacts being detected), as well as
- remuneration practices linked to sustainability targets.

The Bank continuously improved its corporate governance structure, established a modern corporate | Environmental Responsibility governance structure consisting of the Shareholders' Meeting, the Board of Directors, the Board of Supervisors and the Senior Management. It also integrated the ESG theoretical framework into corporate governance and constantly improved the organizational structure of the Head Office.

The Bank clarified the strategic planning, governance structure and responsibility management | the Growth Foundation system for sustainable development, established accountability mechanisms at all levels, and strictly | Strengthening Comprehensive implemented sustainable risk management.

In an active response to the strategic direction and goals of the country's all-round green transformation of economic and social development, the Bank actively worked on the green financial development system, the green and low-carbon transformation of investment and financing, and product innovation.

Governance:

Optimizing Corporate Governance to Consolidate

Risk Management to Guarantee Safe Operation

5.2 Promoting a culture of responsible banking:

Describe the initiatives and measures of your bank to foster a culture of responsible banking among its employees (e.g., capacity building, e-learning, sustainability trainings for client-facing roles, inclusion in remuneration structures and performance management and leadership communication, amongst others).

The Bank continued to practice green operations and strengthened policy formulation and management | Environmental Responsibility: by formulating the Rules of Bank of Beijing for Energy Conservation and Emission Reduction and the Code of Conduct of Bank of Beijing for Green Office, so as to promote Bank-wide energy conservation and emission reduction, optimize energy management, and improve energy consumption and efficiency while taking into full account of integrated utilization and energy saving.

Based on the strategic guidance of GBIC2, the Bank launched an enterprise-level forum "Firefly Community" to establish a digital and intelligent opinion collection and transformation platform, providing an intelligent community medium for all employees to contribute to the sustainable governance and transformation of the Bank.

Advancing Green and Low-Carbon Operation to Reduce Pollution and Emission

Governance:

Enhancing Internal Management to Improve Aailitv

Principle 5: Governance & Culture

5.3 Policies and due diligence processes

Does your bank have policies in place that address environmental and social risks within your portfolio?¹³ Please describe.

Please describe what due diligence processes your bank has installed to identify and manage environmental and social risks associated with your portfolio. This can include aspects such as identification of significant/salient risks, environmental and social risks mitigation and definition of action plans, monitoring and reporting on risks and any existing grievance mechanism, as well as the governance structures you have in place to oversee these risks.

During credit granting, the Bank paid attention to country risk, operational risk, reputational risk, IT risk, Governance compliance risk, anti-money laundering risk, collateral situation, etc., while the main focus offline lies in credit risk and online goes to model risk. The lending credit line, industry, region and other factors were comprehensively considered and monitored.

In due diligence reports, the Bank took into consideration environmental risks involved in projects, and strictly controlled and inspected them in credit approval. It encouraged support for green industries and set minimum onboarding standards for industries and companies involved in pollution or high emissions.

The Bank introduced the "LPRM Way of Working" based on the framework of "list-based management", "project-based implementation", "responsibility assignment" and "matrix management". Together with the management measures featuring detailed task allocation, overall planning, rapid implementation and systemic coordination, the resources across the Bank were fully mobilized to boost the efficient and orderly implementation of key tasks in all lines.

The Bank developed the ESG Self-evaluation Report of Bank of Beijing to conduct an in-depth analysis of the Bank's overall performance and all-dimensional development of ESG and summarize problems in ESG development, putting forward targeted policy recommendations.

Self-assessment summary

Does the CEO or other C-suite officers have regular oversight over the implementation of the Principles through the bank's governance system?

☐ Yes

Does the governance system entail structures to oversee PRB implementation (e.g. incl. impact analysis and target setting, actions to achieve these targets and processes of remedial action in the event targets/milestones are not achieved or unexpected neg. impacts are detected)?

Does your bank have measures in place to promote a culture of sustainability among employees (as described in 5.2)?

 Yes ☐ In progress

¹³ Applicable examples of types of policies are: exclusion policies for certain sectors/activities; zero-deforestation policies; zerotolerance policies; gender-related policies; social due diligence policies; stakeholder engagement policies; whistle-blower policies etc., or any applicable national guidelines related to social risks

We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society's goals.

6.1 Assurance

Has this publicly disclosed information on your PRB commitments been assured by an independent assurer?

☐ Yes

☐ Partially

√ No

If applicable, please include the link or description of the assurance statement.

The Bank highly valued the issues of stakeholders' concerns and acted in accordance with relevant | Governance: requirements for disclosure of environmental, social and governance (ESG) performance in the domestic | Strengthening Responsibility and international regulatory rules and standards such as the Global Reporting Initiative (GRI) Standards, Management as a Good UN Sustainable Development Goals, the Principles for Responsible Banking (PRB) and the Guidance on Social Responsibility (ISO 26000) by International Standard Organization as well as the Opinions on Strengthening the Social Responsibilities of Banking and Financial Institutions (Yinjianbanfa [2007] No.252) and the Standards for Corporate Governance of Banking and Insurance Institutions (Yinjianbanfa [2021] No.14) issued by the CBIRC. It also actively and responsibly engaged, communicated and cooperated with relevant stakeholders through research and interview, identified 14 major key ESG issues of 7 major stakeholders including government, regulators, customers, investors, employees and the public, and incorporated important ESG issues of concern to each stakeholder into the Bank's operation and management, while strictly implementing regulatory requirements and actively responding to international ESG guidelines.

Corporate Citizen

ESG Performance Indicators

The Bank is planning to engage an independent auditor to conduct ESG report assurance in the future.

6.2 Reporting on other frameworks

Does your bank disclose sustainability information in any of the listed below standards and frameworks?

GRI

☐ IFRS Sustainability Disclosure Standards (to be published)

☑ Other:

The report was compiled in accordance with information disclosure standards and relevant requirements | Report Statement at home and abroad, including the Global Reporting Initiative Standards (2021), the Guide for Business Action to Advance the Sustainable Development Goals, the Principles for Responsible Banking, the Opinions on Strengthening the Social Responsibilities of Banking and Financial Institutions and the Standards for Corporate Governance of Banking and Insurance Institutions issued by the CBIRC, the Guidelines for Self-Regulation of Companies Listed on the Shanghai Stock Exchange issued by the Shanghai Stock Exchange, and the Guidelines on Corporate Social Responsibility for Banking Institutions in China issued by China Banking Association.

6.3 Outlook

What are the next steps your bank will undertake in next 12 month-reporting period (particularly on impact analysis¹⁴, target setting¹⁵ and governance structure for implementing the PRB)? Please describe briefly.

The Bank will continue to support national strategies such as the carbon peak and carbon neutrality | Message from the Chairman goals and "Common Prosperity", and actively assume environmental, social and governance responsibilities.

Message from the President

In the future, the Bank will focus its marketing and services on technological enterprises with strong growth potential such as those listed on the STAR Market and the Beijing Stock Exchange, as well as "Little Giants", or leading small and medium enterprises that specialize in niche sectors, and provide a package of comprehensive financial service for customers with different life cycles, and value-added services for start-up incubation through its Little Giant Maker Centers in Beijing, Shanghai and Nanjing.

The Bank will continue to promote cooperation with government departments in the ESG area. For example, the Bank signed a comprehensive strategic cooperation agreement with the Pinggu District People's Government in Beijing to support the construction project of the Zhongguancun-Pinggu National Agricultural Science and Technology Innovation Demonstration Zone. The Bank's Hangzhou Regional Branch signed a strategic cooperation agreement with Yuhang District People's Government in Hangzhou to develop SMEs in advanced manufacturing, technological, cultural and green areas.

The Bank will consistently promote and standardize the development of green finance and develop a feasible green finance development plan. It will also deliver vigorous support to multiple fields such as clean energy, green transportation, and pollution prevention and control.

6.4 Challenges

Here is a short section to find out about challenges your bank is possibly facing regarding the implementation of the Principles for Responsible Banking. Your feedback will be helpful to contextualise the collective progress of PRB signatory banks.

What challenges have you prioritized to address when implementing the Principles for Responsible Banking? Please choose what you consider the top three challenges your bank has prioritized to address in the last 12 months (optional question).

If desired, you can elaborate on challenges and how you are tackling these:

☐ Embedding PRB oversight into governance	☐ Customer engagement
☑ Gaining or maintaining momentum in the bank	☐ Stakeholder engagement
$\ensuremath{\mathbb{Z}}$ Getting started: where to start and what to focus on in the beginning	□ Data availability
☐ Conducting an impact analysis	☐ Data quality
☐ Assessing negative environmental and social impacts	☐ Access to resources
$\ensuremath{\square}$ Choosing the right performance measurement methodology/ies	□ Reporting
☐ Setting targets	□ Assurance
□ Other:	☐ Prioritizing actions internally
If desired, you can elaborate on challenges and how you are tackling	g these:

¹⁴ For example outlining plans for increasing the scope by including areas that have not yet been covered, or planned steps in terms of portfolio composition, context and performance measurement.

¹⁵ For example outlining plans for baseline measurement, developing targets for (more) impact areas, setting interim targets, developing action plans etc..

ESG Performance Indicators

Key performance indicators	Unit	2022
Environment	al performance	
Green	n office1	
Water consumption in operation	Cubic meter	286193.61
Energy consumption in operation	kWh	82405333
Gas consumption in operation	Cubic meter	1471032
Heat purchased from external	Kilojoule	91749.96
Greenhouse	gas emission ²	
Direct GHG emission (Scope 1)		4848.79
Indirect GHG emission (Scope 2)	ton of carbon dioxide equivalent	59865.32
Total greenhouse gas emission		64714.11
Green finar	nce business ³	
Green loan balance	RMB100 million	1103.03
Green credit customer	Customer	1475
Percentage of green credit	%	10.30%
Balance of green bonds held	RMB100 million	78.76
Balance of climate investment and financing	RMB100 million	911.38
Scale of green bond underwriting (domestic and abroad)	RMB100 million	8.28
Social pe	erformance	
SME loan balance	RMB100 million	3888.06
Inclusive SME loan balance	RMB100 million	1721.28
Agriculture-related loan balance	RMB100 million	885.81
Target-support loan balance	RMB100 million	4

Key performance indicato	rs	Unit	2022
Number of employees		Person	17980
Orandan	Number of female employees	Person	10428
Gender	Number of male employees	Person	7552
	Senior management	Person	7
Turns of ampleuses	Middle management	Person	233
Type of employees	Management	Person	1891
	Ordinary employees	Person	15849
	Others	Person	1421
Classification by education	Bachelor	Person	12372
	Master and above	Person	4187
	29 and below	Person	5406
Classification by age	Between 30 and 49	Person	11576
	50 and above	Person	998
Person-times of training received by employees		Person-times	647300
Total training hours received by all staff		Hour	2226448
T. (Total training hours received by the management	Hour	458635
Type of employees	Total training hours received by ordinary employees	Hour	1767813
Customer satisfaction ratio of the	he customer service hotline	%	98.51%
Expense on charitable donation	1	RMB10,000	6000
	Financial data		
Total assets			33879.52
Total customer loans and advances		_	17973.19
Total customer deposits		RMB100 million	19133.58
Operating income		-	662.76
Net profit		_	247.60
Basic earnings per share		RMB	1.02

¹ Green office data only cover the Head Office.

² Greenhouse gas emission data only cover the Head Office.

³ Green finance business data are calculated based on the standards of the PBOC.

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GRI Index

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Feedback Form

Thank you for reading the *Bank of Beijing Social Responsibility & ESG Report 2022*. You are invited to complete this feedback form, leave your valuable comments and suggestions, and provide us with the feedback through any of the below methods, so that we can strengthen communication and exchanges with our stakeholders and further improve our ESG performance.

further improve our ESG performance.
Address: Bank of Beijing Building, No. 17C, Financial Street, Xicheng District, Beijing, PRC
Phone: 86-10-66223826
Fax: 86-10-66426519
Email: snow@bankofbeijing.com.cn
1. Which stakeholder group do you belong to:
□Government □Regulatory Authority □Shareholder □Customer □Employee □Supplier □Partner □Community □Environmental □Other
2. You are located in: □Chinese Mainland □Hong Kong SAR, Macao SAR, or the Taiwan region of China □Outside of China
3. Your overall assessment of this report is:
□Negative □Average □Positive □Very Positive
4. Your evaluation of Bank of Beijing's social responsibility practices is:
□ Negative □ Average □ Positive □ Very Positive
5. Your evaluation of Bank of Beijing's environmental protection practices is:
□ Negative □ Average □ Positive □ Very Positive

6. Your evaluation of Bank of Beijing's corporate governance practices is:
□ Negative □ Average □ Positive □ Very Positive
7. Do you believe that the information disclosed in this report is accurate? □No □Somewhat □Yes
8. Do you believe that the information disclosed in this report is complete? □No □Somewhat □Yes
9. Do you believe that the content and format of this report is clear and easy to understand? □No □Somewhat □Yes
10. Do you believe that this report meets your reading needs? □No □Somewhat □Yes
11. Other comments or suggestions on improving and enhancing Bank of Beijing's ESG performance and the report: