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, P.R.China 100033

办公电话 / Tel:86-10-66426500

客服电话 / Call Center:95526

传 真/ Fax:86-10-66426519

www.bankofbeijing.com.cn



北京银行 2021 年社会责任报告



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BANK OF BEIJING

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基本信息 董事长致辞 行长致辞 公司架构 Message from Chairman Message from President **Basic Information** Corporate Framework 凝心 聚力 以绿色绘未来 以守正稳发展 以真情惠民生 以转型促蝶变 Dedication Cohesion Ensure Stable Development with Political Integrity Benefit People's Livelihood with Sincerity Transform for Changes Picture A Green Future 责任理念 构建绿色金融体系 助力乡村振兴再升级 完善科技治理架构 Responsibility Philosophy Supporting the upgrade of rural revitalization Improvement of the IT governance structure Building a green financial system 责任模型 20 强化三农金融服务 科技供给与业务需求高效融合 94 推行绿色信贷 62 Responsibility Model Improving financial services for agriculture, Efficient integration of technology supply and Providing green credit farmers and rural areas business demand 24 责任管理 创新绿色金融服务 手机银行和开放银行建设 98 Innovating green financial services Responsibility management Mobile banking and open banking 坚持绿色运营 Being committed to green operations 以至善承责任 筑梦 以实干践初心 Take Responsibility with Utmost Kindness 以文化聚同心 锦程 Pursue the Original Aspiration with Solid Actions 促进社会就业 **Pursuit of Dreams** 以实力添动力 Creating more employment opportunities Unite People through Culture 推动普惠金融发展 38 Prosperity 加强金融普及 70 提高员工综合素质,畅通职业发展通道 102 Promoting inclusive finance Strength Generates Impetus Promoting financial literacy Improving comprehensive quality of 助推区域经济发展 46 employees and enriching their career path Promoting regional economic development 保护金融消费者权益 75 Protecting financial consumers' rights and interests 举办丰富业余活动,营造积极向上氛围 创新推出多样化产品服务 52 Rolling out diversified and innovative

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董事长致辞

MESSAGE FROM CHAIRMAN

2021 年是"两个百年"奋斗目标历史交汇处,开启了全面建设社会主义现代化国家新征程,北京银行坚持以习近平新时代中国特色社会主义思想为指引,坚决贯彻落实党中央、国务院和北京市委市政府指示精神,秉承"讲政治、创价值、担责任"的核心理念,主动提升对实体经济高质量发展的服务能力,持续推进"发展模式、业务结构、客户结构、运营能力、管理方式"五大转型,在强化责任治理、服务实体经济、助力乡村振兴、发展绿色金融、关爱员工成长、践行公益慈善等多方面取得了良好的履责绩效,进一步实现了政治责任、社会责任、经济责任的有机统一。

The year 2021 witnessed the historical convergence of China's two centenary goals and the kickoff of China's new undertaking to build a modern socialist country. Guided by the Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, we resolutely implemented the decisions and instructions by the CPC Central Committee, the State Council, the CPC Beijing Municipal Committee and the Beijing Municipal Government. Pursuing our core values, namely "to stay committed to political integrity, create value and shoulder responsibility", we worked on the abilities to support the quality development of real economy, and strove to transform our development mode, business structure, customer mix, operation capability and way of management. With improvement in abilities and progress in transformation, we made great achievements in fulfilling responsibility, supporting real economy, facilitating rural revitalization, boosting green finance, nurturing staff, and promoting public welfare and charity. By so doing, we further fulfilled our political, social and economic responsibilities in an integrated way.

强化责任治理展现新担当

Taking on greater responsibility

2021年是本行成立 25 周年,同时也是实施本行"十四五"规划起步之年。这一年,本行扎实推进全面从严治党,创新"党建+公司治理"模式,党建势能不断转化为发展动能。资产规模稳健增长,成为首家总资产突破 3 万亿的城市商业银行,并入选我国系统重要性银行名单。战略转型目标明确,盈利能力持续增强,在零售转型、特色金融、科技赋能等领域转型亮点频出。积极保护投资者、回报投资者,股息率超过 6%,保持行业前列。坚持底线思维,打好防范化解金融风险的攻坚战和主动仗,不良贷款率、资本充足率实现同步改善。

Last year marked the 25th anniversary of Bank of Beijing and the starting point for implementing the Bank's Development Plan for the 14th Five-Year Plan Period. In 2021, we adhered to strict Party self-governance and creatively married party building with corporate governance, thereby translating good party building into driving force of growth. With robust growth in asset size, Bank of Beijing became the first city commercial bank with total assets surpassing the RMB 3 trillion mark and was identified as a domestic systematically important bank. With a clear goal of strategic transformation in mind, we pulled off remarkable changes in retail banking, unique financial services and technological empowerment, which resulted in an ever better profit performance. With an industry-leading dividend yield of over 6%, Bank of Beijing proved to be a safe and profitable option for its investors. As we stayed prudent and fought hard and proactively to prevent and resolve financial risks, Bank of Beijing enjoyed an overall improvement in the NPL ratio and capital adequacy ratio.

服务实体经济取得新成效

Serving the real economy

本行坚守金融服务实体经济本源, 聚焦供给侧结构性改革和经济高质 量发展,积极优化信贷投放结构和 金融服务质效,助力"六稳""六保" 落地和货币政策传导。更加注重精 准投放,强化科创金融、文化金融、 普惠金融、绿色金融等特色金融服 务, 持续提升价值创造能力和价值 贡献,推动企业发展与经济转型同 频共振。扎根首都沃土,主动担当 作为,为北京"四个中心"、"两区" 建设、"五子联动"等重点工作, 城市副中心、冬奥会等重点项目, 中国国际服务贸易交易会、中关村 论坛、金融街论坛等重要活动提供 金融支持。

We firmly believe that supporting the real economy is the original purpose of financial services. Keeping a keen eye on the supply-side structural reform and highquality economic development helped us optimize our credit structure, improve financial service quality and efficiency, better ensure stability on the six fronts and security in the six areas and follow monetary policies. Targeting at specific areas, we stepped up financing supplies in sci-tech innovation, culture and creative sectors, SMEs and green sectors to create more value, keeping the rhythm of our development in line with that of economic transformation. As a Beijing-based bank, we were always there, ready to help Beijing financially with key tasks like "Four Centers", "Two Zones", and "Five Key Projects", key projects like construction of the Beijing Municipal Administrative Center and the Winter Olympics venues, and key events like CIFTIS, Zhongguancun Forum and the Financial Street Forum.



助力乡村振兴展现新作为

Facilitating rural revitalization

我国脱贫攻坚战的全面胜利,为实现城乡共同富裕奠定了 坚实基础。北京银行坚决贯彻落实巩固拓展脱贫攻坚成果、 全面推进乡村振兴的统一部署,优化调整金融帮扶政策, 坚持常态化驻村帮扶和多样化帮扶相结合,通过定点帮扶、 产业帮扶、消费帮扶、教育帮扶、公益帮扶五大模式,切 实巩固好金融扶贫成果,接续推进脱贫地区乡村振兴。围 绕农业高质高效、乡村宜居宜业、农民富裕富足的目标, 紧密对接农业农村产业特点,创新"三农"金融产品,升 级"富民直通车",打造"万院计划",在金融服务支持 乡村振兴、促进共同富裕的道路上笃定前行。 The full victory in the critical battle against poverty meant one firm step forward towards common prosperity for rural and urban areas alike. We tried hard to further the country's efforts in poverty alleviation and rural revitalization with optimized financing policies and customized financial products. To be specific, the Bank made stationing employees at villages in need of financial know-how a regular practice and made efforts in assisting specific villages, specific industries, consumption, education and public welfare campaigns. Aiming at "enhancing agriculture, enriching farmers and embellishing countryside", we factored in the specific financial needs in rural areas and agricultural sector, and creatively rolled out a wide range of targeted financial products including an updated version of "Wealthy Farmer Vehicle" and the "Ten-Thousand-Courtyard Plan". We are fully committed to supporting rural revitalization and boosting common prosperity with financial services.

深耕金融科技打造新体验

Working on financial technologies

北京银行积极融入产业数字金融新时代, 以"211 丁程"统筹项目群建设、打造"数 字京行"。运用先进技术手段构建综合化、 智能化、生态化的现代金融产品服务体系, 迭代升级"京彩生活""掌上精彩"两大 APP, 打造"京惠贷""北京银行京管家" 等更具新时代基因、更具智慧的金融产品 和服务,多维度提升客户服务体验。构建 "1+3+1"的科技治理格局,充分发挥金融 科技助力经营转型和业务发展的积极作用, 推动传统业务与新兴业务相互促进、金融 与科技融合发展。打造金融科技"新基建", 建立国际一流、技术领先的现代化金融研 发基地, 打造具备快速扩展能力和敏捷交 付能力的数字化转型稳健后台, 支撑全行 在数字经济时代的转型发展。

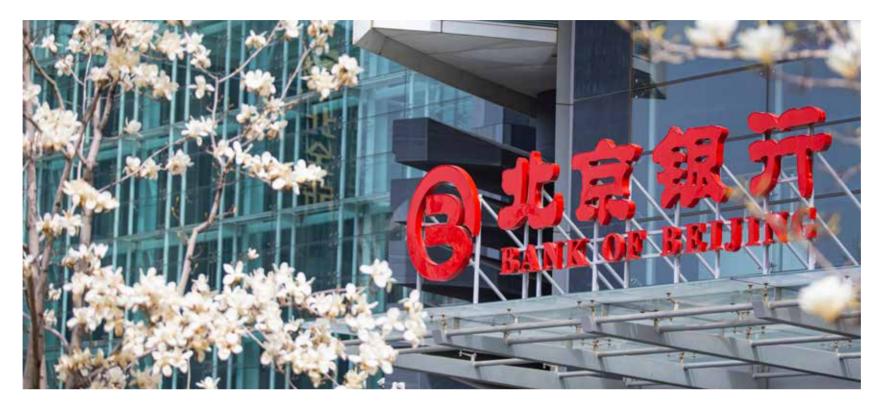
We proactively adapted to the new era of digital finance and launched the "211 Project" to digitalize the Bank. We put together an entire ecosystem of smart financial products and services, iteratively upgraded our Mobile Banking APP and Credit Card APP, and released smarter and more relevant products and services like Jinghuidai (Bank of Beijing online inclusive loan) and the SME Butler (the SME banking service APP). The "1+3+1" organizational structure (that is, a technology line comprised of three departments plus a fintech subsidiary of Bank of Beijing) allowed financial technologies to fully empower our transformation and development, and to bring traditional and new businesses together in a mutually enforcing manner. We built a world-class and state-of-the-art modern financial research and development base that is responsive, scalable and agile, as the bedrock of our fintech infrastructure as well as stable and strong support of the Bank's digital transformation in the digital economy era.

携手员工共享发展新成果

Sharing the fruits of development with our employees

北京银行坚持人才强行战略, 打造 多元化的培训体系,持续完善人才 培养模式,不断提升员工政治素养 和专业能力。完成"组织与人力资 源效能提升项目",构建与经营发 展相适应的岗位体系, 推讲"管理、 技术双通道"并行发展,畅通员工 职业发展通道。坚持员工与企业共 同成长的理念, 在思想上引导、在 实践中锻炼、在生活中关爱,将关 心关爱员工落到实处,举办多种活 动丰富员工文化生活, 打造深受员 工喜爱的"职工之家",以和谐的 企业氛围调动员工的积极性,激发 全体干部员工拼搏奉献、爱岗敬业、 团结协作的团队精神。

We believe that talents make a bank competitive and keep enhancing employees' political awareness and professional competency by offering a myriad of training tools and constantly upgrading the talent development modes. In 2021, we completed a human resources efficiency upgrade and realigned the workforce makeup with our business reality. We put in place a dual-career-path system where employees are allowed to climb the career ladder to serve roles of management or become professional experts. We stand by the belief that employees and the Bank should grow together. To make the growth happen, we guided our employees with our core values, trained them through hands-on practice and take care of their wellbeing after work. We also managed to bring out the initiative, passion, dedication and teamwork spirit in our staff with a wide range of cultural activities, a cozy staff recreational center and an enabling workplace.



开启公益慈善服务新篇章

Advancing public welfare and charity

积极践行企业社会责任,热心推动公益事业发展,2021年对外捐款和赞助超过9800万元。号召全行干部员工参与社会公益,相继在北京、天津、上海、西安、深圳、杭州、长沙、南京、济南、南昌、石家庄、乌鲁木齐、青岛等地区成立志愿者服务队,在全国开展志愿服务活动,志愿者达2000余人,志愿活动时长超过2700小时,通过组织参与疫情防控、垃圾分类、礼让斑马线、线上金融讲座、关爱弱势群体、资助贫困地区学生等方式,积极践行社会主义核心价值观,传播京行大爱。

We have been shouldering our corporate social responsibilities and advancing public welfare in all earnest. In 2021, our donations and sponsorships totaled more than RMB 98 million. Beyond that, we called on employees to take part in public services and set up volunteer teams in Beijing, Tianjin, Shanghai, Xi'an, Shenzhen, Hangzhou, Changsha, Nanjing, Jinan, Nanchang, Shijiazhuang, Urumqi and Qingdao, bringing in more than 2000 volunteers and contributing over 2700 hours to public services. By engaging in epidemic prevention, waste sorting, traffic management, online financial lectures, and social services for vulnerable groups, and sponsoring students in poverty-stricken areas, we practiced the core values of socialism and helped to make the world a better place for all.

绿色金融发展迈向新高度

Promoting green finance

坚持绿水青山就是金山银山,持续完善全行绿色金融组织体系、政策体系、产品体系,积极探索具有自身特色的绿色金融发展道路。优化信贷资源配置,加强环境风险管理,强化环境信息披露,提升绿色金融品牌影响力。践行"绿色采购、绿色办公、垃圾分类"的环保理念,积极开展节能设施建设和节能改造,建立健全节能减排规章制度和管理体系,努力打造节约型企业。

Adhering to the belief that clear waters and lush mountains are as precious as mountains of gold and silver, we continued to upgrade our organizational structure, policy system and product matrix around green finance, and keenly explored a unique way towards green banking. We optimized credit resource allocation, bolstered environmental risk management, enhanced ESG information disclosure and raised the brand awareness of our green financing. We tried to reduce the carbon footprint and built an energy-saving bank by advocating "green procurement, green office and waste sorting", carrying out green facilities construction and renovation, and building up green policies and managerial systems.

As can be seen, Bank of Beijing is moving ahead at full steam and with new ambitions. Sticking to the mission of serving the real economy, Bank of Beijing will proceed from the new realities and carry through the new development philosophy so as to better serve the new development dynamic. We will diligently build ourselves into a "century-old bank" with steadier performance, superior services and higher-quality development.

北京银行股份有限公司 董事长

Secretary of Bank of Beijing Committee of the CPC and Chairman of Bank of Beijing



2022年4月28日 28 April, 2022



行长致辞

MESSAGE FROM PRESIDENT

2021年,我们迎来了中国共产党百年华诞,也迎来了北京银行 25 周岁生日。一年来,我们秉承"为客户创造价值,为股东创造收益,为员工创造未来,为社会创造财富"的理念,全力服务国家发展战略,支持首都经济发展,在服务实体经济、促进共同富裕、发展普惠金融、践行绿色理念等方面主动作为、开拓创新,以实际行动彰显北京银行责任担当。

The year 2021 witnessed the 100th anniversary of the founding of the CPC as well as the 25th birthday of Bank of Beijing. Over the year, we have been wholeheartedly serving national strategies, supporting economic development of the capital city, and taking the initiative to serve the real economy, promote common prosperity, develop inclusive finance and practice green development concept, under the principle of "creating value for customers, creating return for shareholders, creating future for employees, and creating wealth for society". We shouldered our responsibilities with practical actions.

全面推进创新发展, 积极服务实体经济

Comprehensively promoted innovation and actively served the real economy

一年来,我们全力服务国家发展战略和首都经济建设,为相关企业提供优质金融服务。截至 2021 年末,本行京津冀协同发展重点项目贷款余额 335 亿元,"一带一路"重点项目贷款余额 221 亿元,非首都功能疏解项目贷款余额 56.3 亿元,城市副中心重点项目贷款余额 90 亿元。不断完善科技治理架构,优化全行科技资源配置,打造"1+3+1"的科技治理格局,与业务创新形成发展合力,为客户搭建专业化金融服务平台。大力推进综合化经营发展,投资机构坚守定位、协同联动、优势互补,为客户提供一揽子、定制化、全流程金融服务,持续提升服务实体经济质效。

Over the year, we devoted ourselves to serving the national strategies and economic construction of the capital city, and offered quality financial services to relevant companies. By the end of 2021, loan balance of key projects related to Beijing-Tianjin-Hebei coordinated development reached RMB 33.5 billion; loan balance of the "Belt & Road Initiative" projects RMB 22.1 billion; loan balance of projects for phasing out non-capital functions RMB 5.63 billion; and loan balance of key projects of Beijing Municipal Administrative Center RMB 9 billion. The Bank continued to improve IT governance architecture and optimize bank-wide IT resource allocation by building the "1+3+1" organizational structure (that is, a technology line comprised of three departments plus a fintech subsidiary of Bank of Beijing), so as to boost business innovation and build a professional financial service platform for customers. Mixed operation of business was vigorously pushed forward with subsidiaries and affiliates sticking to their positions and offering customers packages of tailor-made full-process financial services in a coordinated manner, which enhanced the quality and efficiency of serving the real economy.

全力促进民生建设,持续助推共同富裕

Made every effort to benefit people's livelihood and promote common prosperity

加强民生建设,实现共同富裕,是社会主义的本质要求。我们关注民生焦点,心系首都教育、医疗卫生、工会事业发展,"校园缴费"产品累计接入中小学校81家,"智慧医保2.0"覆盖超700万参保客户,工会互助服务卡累计发卡582万张。我们热心公益事业,积极参与捐赠赞助活动,2021年对外捐款超9800万元。全面贯彻落实乡村振兴战略,巩固拓展脱贫攻坚成果,合作发行乡村振兴票据4.1亿元,打造"万院计划"支持乡村旅游发展,累计发放惠农贷款上千亿元,为实现共同富裕贡献金融力量。

Benefiting people's livelihood and realizing common prosperity are the essence of socialism. We focused on people's livelihood, especially development of education, medical care and labor unions in the capital city. The "Campus Payment" has been rolled out in 81 primary and secondary schools, over 23 million "Jingyitong (medical service)" cards have been issued, over 7 million customers are covered by "Smart Medical Insurance 2.0", and 5.82 million Labor Union Cards have been issued. We have been promoting public welfare and actively participating in donation and sponsorship activities, with a donation of over RMB 98 million made in 2021. To implement the rural revitalization strategy and consolidate the achievements of poverty alleviation, the Bank issued RMB 410 million of rural revitalization notes, created the "Ten-thousand-Courtyard Plan" to support rural tourism, and issued over RMB 100 billion loans that benefitting agriculture and rural residents, thus contributing financial strength to the common prosperity.

全心服务广大客户,大力发展普惠金融

Served customers wholeheartedly and developed inclusive finance vigorously

我们积极落实普惠金融政策,提高普惠金融贷款权重,全力推进普惠金融业务发展。 截至 2021 年末,普惠金融贷款余额 1261 亿元,同比增加 332 亿元,增幅 35.7%,增量增速创近三年新高。落实两项直达实体经济的货币政策工具,普惠小微企业信用贷款余额达 162 亿元,较年初增加 102 亿元;办理小微企业延期还本付息 4769 笔、272.7 亿元。创新推出多样化金融产品服务,设立适老化金融服务特色网点,推出尊爱版、英文版手机银行,增强客户金融服务获得感。推动金融知识普及,加强金融消费者权益保护,不断提高金融消费者满意度。

We actively implemented the inclusive finance policy, increased the percentage of inclusive loans, and made every effort to promote in inclusive finance development. By the end of 2021, the balance of inclusive loans reached RMB 126.1 billion, an increase of RMB 33.2 billion or 35.7% year-on-year, reaching a new high in the past three years. The Bank leveraged two monetary policy instruments to support the real economy: credit loans for small- and micro-sized enterprises registered a balance of RMB 16.2 billion and an increase of RMB 10.2 billion compared with the beginning of the year; and 4769 payment holidays were offered to SMEs with repayment of RMB 27.27 billion of principal deferred. Diversified financial products and services were creatively launched, including branches and mobile banking specially designed for senior citizens and the English-version mobile banking APP, to enhance customer experience. The Bank also promoted the popularization of financial knowledge and strengthened the protection of consumers' rights and interests, so as to continuously improve the satisfaction of consumers.



全速发展绿色金融,助力生态文明建设

Developed green finance with full speed and supported the construction of ecological civilization

积极探索绿色金融发展新模式,制定绿色金融专项行动计划,构建总分联动的绿色金融管理体系。加大绿色信贷支持力度,截至 2021 年末,本行绿色贷款余额 477.4 亿元,较年初增长 215.2 亿元,同比增长 82.1%。参与气候风险压力测试,强化客户环境风险分类管理。加强绿色金融服务创新,发行全国首单"碳中和"小微金融债券 20 亿元,落地北京市首笔碳配额质押贷款,助力全国首批、北京市首笔公募 REITs"首钢绿能"项目成功募集。积极践行绿色发展理念,制定《北京银行节能降耗实施方案》,大力倡导低碳绿色出行,扎实推进垃圾分类工作,全力打造绿色环保办公环境。

We actively explored the new mode of green finance development by formulating the green finance special action plan and building a management system featuring head office-regional branch coordination. By the end of 2021, balance of green loans reached RMB 47.74 billion, an increase of RMB 21.52 billion or 82.1% from the beginning of the year. The Bank conducted climate risk stress tests, and enhanced customer classification based on environment risk. Innovative efforts were made to improve green financial services, such as issuing RMB 2 billion of "Carbon Neutrality" SME financial bond, which was the first in the nation, disbursing the first carbon-emission-quota-pledged loan in Beijing, and facilitating the successful raising of the first public-offered REITs in Beijing, which was also among the first batch in China. The Bank actively practiced the concept of green development by formulating "Bank of Beijing Measures of Energy Conservation and Consumption Reduction", advocating low-carbon and green travel and promoting waste sorting, and cultivated a green office environment.

2022 年是进入全面建设社会主义现代化国家、向第二个百年奋斗目标新征程进军的重要一年,我们将坚决贯彻党中央国务院决策部署和北京市委市政府工作要求,积极与利益相关方沟通交流,坚持"讲政治、创价值、担责任",持续为经济、社会、环境可持续发展贡献京行力量。

In 2022, standing at a brand new start of the journey towards building a modern socialist country in an all-round way and achieving the second centenary goal, we will resolutely implement the decisions and arrangements of the CPC Central Committee and the State Council, and follow requirements of the CPC Beijing Municipal Committee and Beijing Municipal Government. We will proactively communicate with stakeholders, stay committed to political integrity, create values and shoulder our responsibilities, so as to contribute to the sustainable development of economy, society, and environment.

北京银行股份有限公司 行长

Deputy Secretary of Bank of Beijing Committee of the CPC and President of Bank of Beijing

2022年4月28日

28 April, 2022



传真:

Fax:

基本信息

Basic Information

法定中文名称: Registered Corporate Name in Chinese:	北京银行股份有限公司
法定英文名称:	Bank of Beijing Co.,Ltd. (缩写: "BOB")
Registered Corporate Name in English:	Bank of Beijing Co., Ltd. (Abbr. "BOB")
法定代表人:	霍学文
Legal Representative:	Huo Xuewen
董事会秘书:	刘彦雷
Secretary for the Board of Directors:	Liu Yanlei
注册地址:	北京市西城区金融大街甲 17 号首层
Registered Address:	1F, No.17A Financial Street, Xicheng District, Beijing
办公地址:	北京市西城区金融大街丙 17 号北京银行大厦
Office Address:	Bank of Beijing Building, No.17C Financial Street, Xicheng District, Beijing
邮政编码: Postal Code:	100033
值班电话:	(86) 10-66426500

T dr.	
客户服务电话: Call Center:	95526
咨询电话: Hotline:	(86) 10-66223826
国际互联网网址: Website:	http://www.bankofbeijing.com.cn
股票上市交易所: Listed in:	上海证券交易所 Shanghai Stock Exchange
股票简称: Stock Abbr.:	北京银行 Bank of Beijing
股票代码: Stock Code:	601169

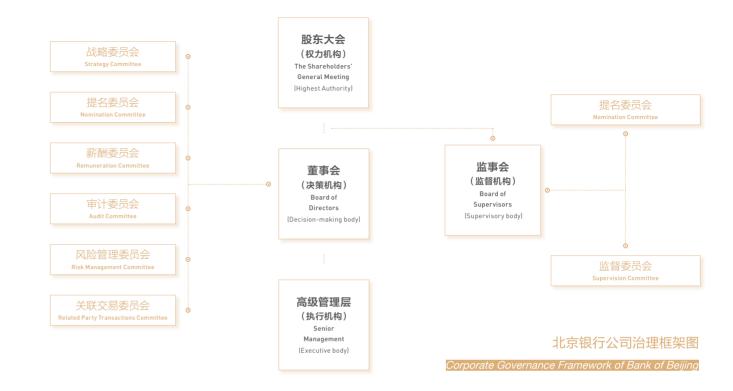
(86) 10-66426519

公司架构

Corporate Framework

完善的公司治理架构有利于保障利益相关方的利益。本行根据《公司法》《商 业银行法》《银行保险机构公司治理准则》等相关法律法规以及监管机构的 规章制度,构建了"三会一层"现代公司治理架构,股东大会为最高权力机构、 董事会为决策机构、监事会为监督机构、高级管理层为执行机构。在董事会 下设战略、关联交易、风险管理、审计、提名与薪酬六个专门委员会, 监事 会下设提名、监督委员会两个专门委员会。

A sound corporate governance framework is beneficial to the protection of interests of stakeholders. Bank of Beijing has built a modern corporate governance framework consisting of "Shareholders' General Meeting, Board of Directors, Board of Supervisors, and Senior Management" in accordance with the "Company Law", the "Commercial Bank Law", the "Rules on the Corporate Governance of Commercial Banks", other relevant laws and regulations, and the rules of regulatory authorities. The Shareholders' General Meeting is the highest authority, the Board of Directors is the decision-making body, the Board of Supervisors is the supervisory body, and the Senior Management is the executive body. There are six committees under the Board of Directors, dedicated respectively to strategy, related party transaction, risk management, gudit, nomination, and compensation. Another two specialized committees are under the Board of Supervisors, namely the Nomination Committee and the Supervision Committee.



股东大会:

合法权益。

Shareholders' General Meeting:



In 2021, Bank of Beijing convened 4 Shareholders' General Meetings, reviewed and approved 18 proposals including the Work Report of the Board of Directors and the Board of Supervisors, Financial Report and Financial Budget Report, Profit Distribution Plan, and Proposal on Electing Directors of the Board. Bank of Beijing strictly implemented resolutions of Shareholders' General Meetings to effectively protect legal benefits and rights of shareholders

2021年本行共召开股东大会4次,审议通过

董监事会工作报告、财务报告及财务预算报

告、利润分配方案、选举董事等议案共18项。

全行严格执行股东大会决议, 有效维护股东

董事会:



Board of Directors:

2021年我行共召开董事会会议 12次, 审议或听取定期报告、利润分配 预案、二级分行发展规划、"十四五"时期发展规划等议案共 113 项, 形成决议86项;各项决策严格按照《公司章程》规定,决策程序公开透明, 依法合规,充分发挥了董事会战略引领作用。同时,累计召开董事会下 设专门委员会 28 次, 审议或听取财务报告、风险管理策略等议案共 105 项,有效发挥了专门委员会的决策支持作用。

In 2021, Bank of Beijing Board of Directors convened 12 meetings, reviewed or listened to 113 proposals including the regular reports, Profit Distribution Plan, Tier-2 Regional Branch Development Plan, Development Plan during the 14th Five-Year Plan Period and passed 86 resolutions. The Board of Directors made decisions in compliance with the Articles of Association through open and transparent processes, thus playing its crucial role of strategic decision-making and corporate governance. The special committees under the Board of Directors convened 28 meetings, reviewed or listened to 105 proposals such as Financial Reports and Risk Management Strategy Reports, which effectively played the role of these specialized committees in supporting decision making.

监事会:



Board of supervisors:

2021年我行召开监事会会议13次,审议通过了定期报告、监事会工作 报告、董事会、高级管理层履职评价报告等重要议题, 听取了风险、内控、 财务等部门的工作报告及董事会各项议题,会议的召开和议事程序均符 合法律法规、公司章程和监事会议事规则的规定。同时, 监事会下设专 门委员会累计召开会议 13 次,审议或听取高管述职报告、董监高履职 评价报告、内部控制评价报告等议题共39项。

In 2021, the Board of Supervisors convened 13 meetings, reviewed and approved such proposals as regular reports, the Board of Supervisors Work Report, the Board of Directors Work Report, and the performance evaluation reports of Directors and Senior Managers, and listened to the work reports of departments in charge of risk management, internal control, and finance and resolutions made by the Board of Directors. The convening and decision-making procedures of those meetings were all in line with laws and regulations, Articles of Association and rules of Board of Supervisors. The special committees under the Board of Supervisors convened 13 meetings, reviewed or listened to 39 proposals, including work report of senior executives, the performance evaluation reports of directors, supervisors and senior executives, and internal control assessment reports, among others.

高级管理层:



Senior Management:

我行高级管理层由行长及其他高级管理人员 组成,依据法律、法规、公司章程以及股东 大会、董事会的授权行使职权,组织开展经 营管理活动。

Comprising the President and other senior executives, the Senior Management of Bank of Beijing exercises powers in accordance with laws, regulations, the Articles of Association, and the authorization of the Shareholders' General Meeting and the Board of Directors, and organizes business operation and management.





Ensure Stable Development with Political Integrity

夯实根基,同时稳中求进。站在国家"十四五"规划和实现第二个一百年奋斗目标新征程的开局之年,北京银行党委始终贯彻党中央国务院决策部署、北京市委市政府工作要求、监管政策指引,牢牢把握"坚持党的领导、加强党的建设,是国有企业的'根'和'魂'"性质定位,为全行构建新发展格局,推动高质量发展提供强大政治保障。

多年来,北京银行始终坚持治理透明、管理规范、诚信经营、内控严密,构建起完善的法人治理结构、健全的制度体系、长效的激励约束机制、多元化的股权结构、顺畅的运行机制以及透明的信息披露机制,打造了广获赞誉的资本市场品牌形象。进入新时代,北京银行创新"党建+公司治理"模式,推动党的领导与公司治理深度融合,不断提升公司治理效能。

We consolidated the foundation while striving for progress steadily. At the initial year of the "14th Five-Year" Plan and the new journey to achieve the Two Centenary Goals, the CPC Committee of Bank of Beijing has always implemented the decisions and arrangements of the CPC Central Committee and the State Council, the work requirements of the CPC Beijing Municipal Committee and the Beijing Municipal Government, and the regulatory policy guidelines, and firmly held onto the "root" and "soul" of state-owned enterprises, i.e. "upholding the leadership of the Party and strengthening the Party building", which provided strong political guarantee for the whole bank to build a new development paradigm and promote high-quality development.

Over the years, Bank of Beijing has always adhered to the principles of transparent governance, compliant management, honest operation, and strict internal control, and built up a sound corporate governance structure, a well-rounded policy system, a long-term incentive and restraint mechanism, a diversified equity structure, a smooth operation mechanism, and a transparent information disclosure mechanism, thus creating a highly acclaimed brand image in the capital market. In the new era, Bank of Beijing has developed the mode of "Party building + corporate governance", promoting the deep integration of Party leadership and corporate governance to continuously improve the efficacy of corporate governance.

责任理念

Responsibility Philosophy



责任模型

Responsibility Model



责任管理

Responsibility Management



责任理念

Responsibility Philosophy



愿景 Vision

使命 Mission

核心理念 Core values 服务理念

Service concept



建设服务领先、经营稳健、价值卓越、高质量发展的 百年银行

Build a century-old bank with leading service, stable operation, excellent value, and quality development

V

为客户创造价值、为股东创造收益、为员工创造未来、 为社会创造财富

Create value for customers, create return for shareholders, create future for employees, and create wealth for society

自成立以来,北京银行高度重视与利益相关方的沟通,始终将北京银行的

发展与政府、监管机构、股东、客户、员工、公众及环境的期望相契合,



讲政治、创价值、担责任

Have political integrity, create value, and shoulder responsibility



真诚 所以信赖

Our sincerity, your trust

责任模型

Responsibility Model





北京银行利益相关方列表

List of stakeholders of Bank of Beijing





北京银行社会责任报告 2021

政府 Government



监管机构 Regulators



投资者 Investors



客户 Customers



员工 **Employees**



公众 Public



环境 Environmental sector

Topics of concern





响应国家产业政策, 服务转型发展

Implementing national industrial policies and contributing to transformation and development

关注民生

Paying attention to people's livelihood

合规经营, 公平竞争

Compliance-based operation and fair competition

防范风险,维护金融体 系稳定

Preventing risks and maintaining the stability of financial system

充分了解公司的经营

Fully recognizing the operating status of the company

保持公司价值的成长性

与投资回报的持续性 Ensuring ever-growing corporate value and steady investment returns

优质的金融产品和

Quality financial products and services

良好的经营环境

Sound operating environment

良好的职业发展规划与 成长机会

Sound career plans and growth opportunities

完善的薪酬与权益保障 体系

Full-fledged compensation, rights and interests maintenance system

便捷的金融可获得性

Convenient access to finance

良好的社区公共关系 Sound community relations

支持低碳节能、实现环

Supporting low carbon and energy conservation, and realizing environment-friendly operation

The Bank's respon

坚持金融服务实体经 济, 支持小微企业、科 技、文化创意产业发展

Consistently boosting real economy with financial services, with emphases on small and micro enterprises as well as cultural and creative industries

积极创造就业机会,促 进企业与社会和谐发展

Creating job opportunities to promote harmonious development of enterprise and society

构建完善的公司治理体 系,完善合规体系与内 部控制建设,实施全面 风险管理

Establishing a full-fledged corporate governance framework, optimizing the compliance system and internal control, and conducting overall risk management

不断提升经营业绩,持 续进行现金分红

Constantly improving operating performance and distributing cash dividends

加强信息披露建设,保 持与投资者的良好沟通

Enhancing information disclosure and maintaining effective investor engagement

推动产品创新,保持资 费透明,满足客户需求

Promoting product innovation and maintaining transparency of fees and charges

提高科技水平,保证客 户信息安全

Enhancing technical capacity to ensure customer information

实施规范的劳动合同和 完善的员工福利制度

Regulating labor contracts and optimizing the employee welfare system

总分支三级培训体系, 满足员工多元化培训 需求

Implementing a three-tiered system to satisfy diversified needs for employee training

持续开展金融普及与公 益慈善活动,维护良好 的公众关系

Constantly conducting financial literacy and charity campaigns to maintain sound public relations



加大绿色信贷投放

Enhancing growth of green credit

创新产品推广电子银行 业务

Promoting e-banking with innovative products

坚持绿色办公,将节能 环保理念贯穿日常运营

Proceeding with green workplace and integrating green ideology into daily

责任管理

Responsibility Management

党建引领

Party building

2021年,北京银行党委发挥把方向、管大局、保落实的重要作用,持续加强"六个建设",切实增强"四个意识"、坚定"四个自信"、做到"两个维护",推动全面从严治党向纵深发展。





狠抓政治建设,坚定正确发展方向

Paying due attention to political development and adhering to the correct direction

北京银行制定党委会前置研究讨论重大事项清单及程序,修订"三重一大"决策制度、党委会议事规则,充分落实"第一议题"制度,修订完善重大事项请示报告制度,建立请示报告重大事项清单,制定北京银行党建"十四五"规划,印发《党建工作指导意见》,逐级制定落实《全面从严治党任务安排》并按季督办。制定《全面从严治党(党建)工作考核评价办法》并赴各分行、投资机构开展动态抽查,对各级党组织主体责任落实情况进行评价、考核、反馈,营造良好政治生态。

Bank of Beijing formulated a list of major priority issues and the procedures for pre-approval deliberation by the Party Committee, revised the "Three Importances and One Greatness" decision-making system and the rules of procedure of the Party Committee, thoroughly implemented the "Top Topic" policy, revised and improved the policy for requesting instructions for and reporting significant matters, drew up a list of significant matters for which instructions should be requested, formulated the 14th "Five-Year Plan" for party building at the Bank, distributed the "Guiding Opinions on Party Building Work", and formulated and implemented the "Arrangements of Tasks Concerning Full and Rigorous Party Governance" level-by-level, and conducted supervision of related operations on a quarterly basis. The Bank formulated the "Measures for Appraising and Assessing Work Performance related to Full and Rigorous Party Governance", and carried out random onsite inspections at branches and subsidiaries and affiliates to appraise and assess the implementation of the Measures by party committees at various levels with feedback provided, thus creating a favorable political ecosystem.

狠抓思想建设,筑牢意识形态阵地

Paying due attention to ideological building and consolidating e the ideological stance

扎实开展党史学习教育工作,组织全行认真学习习近平总书记"七一"重要讲话精神并开展专题研讨,召开党史学习教育动员部署大会,成立党史学习教育领导小组,开展"庆百年、学党史、促发展"系列活动。

The Bank solidly pushed ahead with Party history learning and education, organized all members across the Bank to earnestly study the spirit of Xi Jinping's "July 1" Speech and follow-up seminars, held a launch meeting of the campaign on Party history learning and education, set up a Party history learning and education leadership group, and organized a series of events themed on "celebrating the centenary of CPC's founding, learning Party history and facilitating development".

召开党委会议专题研究部署意识形态工作,明确北京银行意识形态工作领导小组、舆情应对常态化工作专班,一方面加强对二级企业监督考核,另一方面积极配合市国资委党委专项检查组。

The Bank held a Party Committee meeting to study ideological thinking and make arrangement of ideological work, and officially established Bank of Beijing's leading group of ideological work and task force on routine response to public opinion, so as to strengthen the supervision and assessment of secondary subsidiaries, and proactively cooperate with the special inspection team of the SASAC Party Committee of SASAC Beijing Office.

BANK OF BEIJING

In 2021, the Party Committee of Bank of Beijing played an important role in setting the development direction and ensuring effective macro-level planning and policy implementation, and continued to push ahead with the "Six Constructions", effectively enhanced the "Four Awarenesses", upheld the "Four Self-Confidences", and maintained "Two Upholdings", thereby promoting full and rigorous governance over the Party in both depth and breadth terms.





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狠抓组织建设,打造过硬金融队伍

Paying due attention to organizational building and building a strong financial team

围绕疫情防控、巩固拓展脱贫攻坚成果与乡村振兴有效衔接、"接诉即办"等重点任务,以党建引领为抓手,全力做好金融服务。

Focusing on epidemic prevention and control, poverty alleviation, rural vitalization, complaint handling and other key tasks, Bank of Beijing has been doing its best to provide financial services under the leadership of Party organizations.

北京银行共有党组织
 Currently, the Bank now has 393 Party organizations

393

• 党员 5,950 Party members

5950

狠抓作风建设,营造真抓实干氛围

Paying due attention to the construction of work style and creating a pragmatic environment

北京银行召开巡察与内控发现问题警示教育大会,深刻剖析行内巡察、审计、风险发现典型问题。召开"以案为鉴、以案促改"警示教育大会,全行一千余人参会,深刻剖析行内反面典型案例,以身边事警示教育身边人。同时,在全行深入开展违反中央八项规定精神和"靠企吃企"问题及"四类问题"专项整治,坚持纠"四风"与树新风并举,在全行形成警示效应,提升作风建设治理效能。

More than 1,000 staff attended a Bank-wide conference on the issues detected through inspection and internal control. With the theme, "taking cases as a mirror and promoting reform through cases", the conference went into depth on the typical negative cases of the Bank by way of admonitory education. Also, the Bank cracked down on violations of the central government's eight-point frugality code, rectified parasitic behavior and "four types of irregularities" (in the use of official vehicles, the issuance of allowances or benefits, the receipt of valuable specialties and gifts in cash or in kind, and in eating and drinking), and placed equal emphasis on the clean-up of "four forms of decadence" (formalism, bureaucratism, hedonism and extravagance) and the creation of new trend. These efforts have raised employees' awareness and improved the efficacy of work style construction and governance across the board.

狠抓纪律建设,持续推进正风肃纪

Paying due attention to discipline construction and continuously improving employees' conduct

做好巡视举一反三以及巡察工作。狠抓中央巡视北京市反馈意见中涉及市管企业相关问题整改,认真落实周报告、季报告、年报告制度,推动整改落地见效。

The Bank vigorously rectified the problems (mentioned by the CPC Central Committee's inspectors in Beijing) related to the companies directly managed by the municipality, and conscientiously implemented the mechanism of weekly, quarterly and annual reports.

研究制定《中共北京银行股份有限公司第二届委员会巡察工作规划》《中共北京银行股份有限公司委员会巡察工作领导小组工作规则》。

After careful studies, the Bank formulated the "Work Plan for Inspection by the 2nd CPC Committee of Bank of Beijing Co., Ltd." and the "Work Rules of the Leading Group for Inspection by the CPC Committee of Bank of Beijing Co., Ltd."



廉政建设

Clean Governance

2021年,北京银行坚持以习近平新时代中国特色社会主义思想为指导,全面贯彻落实习近平总书记、党中央决策部署,认真贯彻北京市委、市政府工作要求,增强"四个意识"、坚定"四个自信"、做到"两个维护",坚定不移深化全面从严治党,持续释放"严"的主基调,一体推进不敢腐、不能腐、不想腐,深化纪检监察体制改革,推动监督不断向基层延伸,在推动全行高质量发展及防控金融风险中充分发挥监督保障执行、促进发展的作用。

In 2021, guided by the Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, Bank of Beijing fully implemented the decisions and arrangements of General Secretary Xi Jinping and the CPC Central Committee, as well as the work requirements of CPC Beijing Municipal Committee and Beijing Municipal Government. The Bank heightened the "four awarenesses", boosted "four self-confidences", and held "two upholdings". The Bank resolutely deepened the concept of strict management self-governance of the Party, continuously released the main tone of "strictness", promoted the implementation of systems and measures to ensure that officials do not dare to be, are not able to be, and do not want to be corrupt, deepened the reform of the discipline inspection and supervision system, extended supervision to the grassroots level, and gave full play to the role of supervising and supporting implementation and facilitating and improving development in the process of promoting the high-quality development of the Bank and preventing and controlling financial risks.











强化政治监督

Strengthening political supervision

建立健全联合监督执纪、线索联合排查等机制,一体推进主体责任和监督责任同向发力;开展行内巡察,进一步发挥巡察利剑和震慑作用;聚焦重要时间节点,坚持节日提醒、约谈和检查制度,严防"四风"问题反弹回潮。

The Bank established and improved the mechanisms for joint supervision and discipline enforcement, joint investigation of clues, and more, and further implemented its main responsibility and supervision responsibility. The Bank carried out intra-Bank inspection, which has an increased chastening effect on its employees. The Bank also pressed ahead with the reminder of disciplines before holidays, interview and inspection mechanism to strictly prevent the "four forms of decadence" from rearing their heads.



从严监督执纪问责

Strictly supervising and enforcing discipline and accountability

聚焦信贷管理、不良资产处置、集中采购、财务费用管理、 员工行为等关键领域,严肃查处以贷谋私、利益输送、违 规操作、违规经商办企业等问题,加大执纪问责力度,对 违纪违法行为"零容忍"。

Focusing on key areas such as credit management, disposal of non-performing assets, centralized procurement, financial expense management, and employee behavior, the Bank strictly investigated and dealt with issues like using loans for personal gain, transfer of benefits, irregular operations, and irregular business ventures. The Bank increased disciplinary accountability and showed "zero tolerance" for violations.



深入开展警示教育

Deepening admonitory education

以行内反面典型案例为鉴,开展专题教育整改,做好以案 促改、以案促治;充分运用北京银行警示教育中心,用身 边事教育身边人,强化警钟长鸣。

The Bank analyzed the typical negative cases of the Bank, and carried out thematic education and rectification. With the help of the Bank of Beijing Admonitory Education Center, the Bank seeks to put its employees on the alert.



推进廉洁文化建设

Promoting clean culture

制定清廉金融文化三年工作规划及年度重点任务,将清廉金融文化建设融入公司治理、融入风险防控、融入合规管理、融入全面从严治党,涵养全行清廉金融文化良好氛围。

The Bank developed a three-year work plan (with annual key tasks) for clean and integrity financial culture. Across the Bank, the culture has been integrated into corporate governance, risk prevention and control, compliance management, and full and strict governance over the Party.

合规经营

Compliance

2021年,北京银行贯彻落实监管 机构的决策部署和最新要求,以 制度重检为核心,深入推进"内 控合规管理建设年"工作,持续 推动合规管理工作精细化,不断 夯实合规管理工作,为推动北京银 行高质量发展筑牢基础。

In 2021, the "Year of Internal Control and Compliance Management", Bank of Beijing implemented the decisions and latest requirements of the regulators with a focus on policy re-examination. The Bank kept trying to strengthen compliance management down to the last detail, so as to build a solid foundation for the high-quality development of the Bank.

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健全合规制度体系,夯实合规风险管理根基

Improving the compliance system and consolidating the foundation of compliance risk management

完成合规体系文件首轮重检工作

The Bank completed the first round of re-examination of compliance system documents

按照重检方案, 重检完成全行合规体系文件

The Bank re-examined 961 compliance system documents of the Bank according to plan



同时做好制度重检结论效能转化,紧盯制度修订进度,确保制度重检工作发挥 实效。

The Bank also closely monitored the progress of policy revision based on the conclusions of the reexamination.

做好监管新规监测工作

The Bank kept a close eye on new regulations

及时收集、解读、发布法律法规及监管规定,提示最新监管要求和管理要点,要求总行部门按照新规修订本行制度文件,确保行内制度与监管要求相适应。

The Bank promptly collected, interpreted, and circulated the relevant laws, regulations and supervisory provisions, notified the latest regulations and key management concerns, and ordered functional departments at the Head Office to revise the Bank's policy documents, with the aim of aligning its internal policies with the regulatory requirements.

坚持做好总行体系文件的合规性审核

The Bank pushed ahead with the compliance audit of the Head Office's system documents

2021 年全行共出台合规体系文件 In 2021, the Bank issued 180 compliance system documents

提出合规完善建议

Made more than 4,700 suggestions on compliance improvement

通过制度文件的合规性审核,保证规章制度对业务拓展的刚性约束,有效提高 规章制度的合规性和针对性。

Through the compliance audit, the Bank ensured rigid, targeted management of business expansion and an improved level of compliance.



深入开展"内控合规管理建设年"活动,厚植稳健审慎经营文化

Organizing activities for the "Year of Internal Control and Compliance Management" to strengthen the culture of robust and prudent operation

为强化内控合规管理建设,夯实本行高质量发展根基,根据《北京银保监局转发中国银保监会关于开展银行业保险业"内控合规管理建设年"活动文件的通知》(京银保监发[2021]251号)要求,组织开展"内控合规管理建设年"活动。在深入开展自查自纠基础上,牵头组织开展联合现场检查工作,抽调总分行领导及骨干员工成立检查组,对各家分行及总行相关部门进行现场检查。

To strengthen internal control and compliance management and build a solid foundation for high-quality development, the Bank organized activities for the "Year of Internal Control and Compliance Management" according to the requirements of China Banking and Insurance Regulatory Commission and its Beijing Office. On the basis of thorough self-examination and self-correction, the Bank took the lead in organizing joint on-site inspections. Comprising leaders and key members of the Head Office, the Bank's inspection team visited various regional branches and relevant departments of the Head Office. The Bank also prepared and submitted the "Annual Report of Bank of Beijing on Activities for the Banking Industry's Year of Internal Control and Compliance Management" as planned.



持续强化责任追究机制,提高问责震慑作用

Continuously strengthening the accountability mechanism to increase the chastening effect

完成问责制度修订工作

The Bank completed the revision of its accountability policies

根据总行各部门及各分行修订建议,结合北京市国资委相关规定,修订完成《北京银行问责制度》,构建本行内容协调、流程清晰、配套完备、有效管用的责任追究制度体系。

Based on the revision suggestions of the Head Office and regional branches, and in conjunction with the relevant regulations of Beijing Office of SASAC, Bank of Beijing's new accountability policy system is coherent, clear, complete and feasible.

组织开展国资委违规投资责任追究自查工作

The Bank organized a self-examination on the accountability for irregular investments

根据北京市国资委《关于做好 2021 年市管企业违规经营投资责任追究工作有关事项的通知》(京国资办发〔2021〕4号)要求,对本行及投资机构违规经营投资责任追究工作体系建设情况进行了自查梳理,要求各机构对照自查工作内容查漏补缺,确保各项工作落到实处,发挥实效。

According to the "Notice of Beijing Office of SASAC on Matters Relating to the Accountability for Operational and Investment Irregularities of Companies Directly Managed by the Municipality in 2021 (SASAC Beijing Office General Office Issue [2021] No.4), the Bank examined how far the Bank as well as its subsidiaries and affiliates had come in building the accountability system for non-compliant operations and investments, and ordered each of these subsidiaries and affiliates to benchmark themselves against the self-examination requirements, to ensure that everything was falling into place.



注重合规宣教,提升依法合规意识

Enhancing awareness of law and compliance through publicity and education

编制合规手册

The Bank compiled a compliance manual

便于各机构学习规章制度、实施自查自纠,逐步在全行形成"不能违规、不敢违规、不愿违规"的合规文化氛围,全力推动北京银行持续稳健发展。

The manual helps subsidiaries and affiliates study rules and regulations, conduct self-examination and self-correction, and gradually form a Bank-wide compliance culture where employees "are not able to, do not dare to, and do not want to violate rules", so as to promote the robust and sustainable development of the Bank.

定期发布合规月刊

The Bank published the compliance journal on a monthly basis

进一步明确合规及操作风险管理要求,助力重塑 合规文化,为全行依法合规经营与稳健发展保驾 护航

To further specify the requirements of compliance and operational risk management, help reshape the compliance culture, and navigate the Bank in the compliance operational and compliance sound development for.

多种形式开展合规宣教月刊

The Bank carried out compliance publicity and education in various forms

组织总分行操作风险及合规风险管理人员,参加商业银行合规管理专题研修班,提升本行风险管理人员在全面风险管理框架下的风险防范和处置能力。同时,以"内控合规管理建设年"活动及清廉金融活动为契机,组织全员参与内控合规知识线上答题,涵养合规生态,强化合规经营意识。

The Bank called on operational and compliance risk managers at the Head Office and regional branches to attend workshops on compliance management for commercial banks, so that they could enhance their risk prevention and handling capabilities under the framework of comprehensive risk management. Taking advantage of the activities for the "Year of Internal Control and Compliance Management" and clean finance, the Bank also encouraged its staff to participate in the online quiz on internal control and compliance, so as to foster a compliant environment and strengthen the awareness of compliance operation.

反洗钱

Anti-money laundering

北京银行始终坚持风险为本的反洗钱 工作理念,严格落实反洗钱法律法规 和监管要求,切实履行各项反洗钱义 务,不断提升反洗钱工作水平。

Adhering to the philosophy of risk-oriented AML, Bank of Beijing has duly fulfilled its AML obligations in strict accordance with relevant laws, regulations and supervisory provisions, and continuously improved the standard of money laundering risk management.

内控机制建设方面

In terms of the internal control mechanism



本行在高级管理层下设立洗钱风险管理委员会,全面统筹领导全行洗钱风险管理工作,持续规范董事会、监事会、高管层、反洗钱牵头部门、业务部门、分支机构等各层级职责分工,不断优化反洗钱管理机制。

The Bank set up a Money Laundering Risk Management Committee under the senior management to comprehensively coordinate and lead the Bank's AML efforts. The Bank further specified the AML responsibilities of the Board of Directors, Board of Supervisors, senior management, AML steering departments, business departments and branches, and constantly improved the mechanism for AML management.

制度建设方面

In terms of policy formulation



本行建立了覆盖客户身份识别、客户身份资料及交易记录保存、大额和可疑交易报告等较为完善的内控制度体系,2021年根据反洗钱法律法规变化及本行工作实际,修订更新了涉及洗钱和恐怖融资风险自评估、恐怖活动客户资产冻结及培训宣传等方面的内控制度,不断完善反洗钱制度体系。

The Bank established a sound internal control system that covers client identification, storage of client identity data and transaction records, and reporting of large-sum and suspicious transactions. In 2021, the Bank revised and updated its internal control system involving self-assessment of money laundering and terrorist financing risks, freezing of assets of clients with terrorist activities, and AML training and publicity, in accordance with the changes in AML laws and regulations and the Bank's realities.

履职监督方面

In terms of performance supervision



本行不断加大反洗钱考核管理力度,开展反洗钱现场及非现场检查,持续督导客户身份信息治理、高风险客户和高风险业务管控等重点领域的洗钱风险管理工作,查缺补漏,持续夯实本行反洗钱工作基础。

The Bank constantly strengthened AML assessment and management. The Bank carried out on- and off-site AML inspections, enhanced prevention of money laundering risks among high-risk clients and in key areas of high-risk business management and control, screened loopholes and further consolidated the foundation for AML.

系统建设方面

In terms of system development



积极开展名单监控系统改造,不断优化 客户评级及可疑交易自主监测模型和 规则,持续完善反洗钱案例处理、风险 评级等反洗钱系统功能,加快推动系统 功能改造和反洗钱基础数据质量治理, 不断提高反洗钱科技工作水平。

The Bank vigorously transformed its list-based monitoring system, optimized the client rating mechanism and the autonomous monitoring models and rules for suspicious transactions, constantly improved AML case handling and risk rating, and stepped up efforts to promote the transformation of system functions and quality management of basic AML data.

宣传教育方面

In terms of publicity and education



本行积极践行社会责任,持续开展面 向全员、客户以及社会公众的反洗钱 宣传教育, 2021年累计开展 2万余人 次的、覆盖多层级的反洗钱业务知识 培训,在全行积极组织开展非法集资 宣传月和以"预防洗钱犯罪、维护金 融安全"为主题的反洗钱宣传活动, 充分利用线下网点、社区,线上门户 网站、微信公众号等多种方式和渠道 开展宣传, 在行内组织开展反洗钱征 文活动及反洗钱知识答题测试活动, 持续营造反洗钱工作良好氛围。反洗 钱知识宣传活动期间累计发放各类宣 传材料 10 万余份,直接参与的社会公 众超5万人次,为营造稳定金融环境 贡献积极力量。

the Bank spared no effort to fulfill its social responsibilities by constantly organizing AML literacy campaigns for its employees, clients, and the public. In 2021, the Bank's multi-level AML training had more than 20,000 participants. The Bank organized a month of admonitory education on illegal fund raising, in addition to the publicity on "preventing money laundering crimes and maintaining financial security". Its publicity goes on through multiple channels, including physical branches, communities, online portals and WeChat official account. To create a favorable atmosphere for AML, the Bank also called for papers and launched a quiz. During the AML literacy campaigns, the Bank distributed more than 100,000 copies of promotional literature of all types, directly engaged over 50,000 community residents, and thus contributed to the building of a stable financial environment.

反洗钱知识宣传活动期间累计发放各类宣 传材料

During the AML literacy campaigns, the Bank distributed more than 100,000 copies of promotional literature of all types

7 万余份

直接参与的社会公众超

Directly engaged over 50,000 community residents

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万余人次



▲ 北京银行积极开展反洗钱宣传活动。
Bank of Beijing is actively promoting anti-money laundering knowledge.

全面风险管理

Comprehensive risk management

2021年,北京银行以构建全面风险管理体系为中心,保持战略定力严守风险底线,坚持科技引领夯实工作基础,加强协同联动助推转型发展,实现了风险管理水平的不断提升。开展风险管理"基础与质量提升年"工作,梳理全行风险管理 40 项重点工作,实现政策研究水平、制度约束刚性、流程管控效率、系统支撑能力、风险资产质量、数据治理能力、考核问责效力和人员队伍素质八大方面的有效提升,进一步强化全面风险管理体系建设。

资产质量持续平稳向好发展

Asset quality continued to develop steadily

截至2021年末,北京银行资产质量继续保持"两稳(不良贷款率、拨备覆盖率稳中向好)、两降(逾贷比、不良贷款生成率下降)、一升(不良贷款处置规模同比提升)"的发展态势。

As of the end of 2021, Bank of Beijing had witnessed "two stables" (stable non-performing loan and provision coverage ratios), "two declines" (decline in past due loan and newly increased non-performing loan ratios) and "one increase" (YoY increase in the scale of disposal of non-performing loans) in asset quality.

信贷结构持续优化

Credit structure continued to improve

在信贷政策方面

In terms of credit policy

出台精细化授信业务指导意见,结合本行风险偏好,首次对 21 个板块共 124 个细分领域制定客户和项目准入底线标准。

Bank of Beijing issued guidance on refined credit business and, taking account of its risk appetite, set the Bank's client/project onboarding standards for 124 segments of 21 sectors.

在行业研究方面

In terms of industry studies

完成医药制造、汽车金融、电子元器件等七个重点行业研究报告,加强研究工作对前台业务开展的支持能力。
The Bank completed research reports on seven key sectors, including pharmaceutical manufacturing, auto finance, and electronic components, to provide greater support for frontend business.

在客户结构方面

In terms of client structure

进一步弱化"枣核型"客户结构特征,加大对优质大型企业和优质项目信贷投放力度,压缩虚假优质客户等中间层客户,审慎选择下沉客户授信策略。

The Bank increased credit investment in large quality enterprises and outstanding projects while slimming the waist (i.e. offloading some clients that are not as quality as they claim) and prudently adjusting the credit strategy for clients going downhill.

在大额风险管控方面

In terms of large-sum transaction risk control

提高大额风险管控约束刚性,严格分类压降,截至 2021 年末,除支持国家和北京市重点项目外,10 亿元以上集团客户授信风险敞口及户均较年初均有所下降。

The Bank increased rigid restrictions and strictly implemented classified policies to reduce the risk exposure. As of the end of 2021, both the credit risk exposure and the number of billion-yuan clients (excluding national and municipal key projects) had dropped from the beginning of the year.

In 2021, the "Year of Risk Management and Quality Improvement", Bank of Beijing built a comprehensive risk management system, adhered to its risk control strategy and bottom line, and strengthening synergy to promote IT-driven transformation and development. Specifically, the Bank reviewed 40 key tasks of risk management across the Bank, and achieved substantial improvement in eight aspects: policy research, rigid restrictions, process control efficiency, system support, quality of risks assets, data governance, efficacy of assessment and accountability, and team building.

风险管理工作机制持续优化

The risk management mechanism was continuously optimized 建立贷款真实性回访机制,强化贷款真实性管理;建立批单落实检查机制,提升批单要求落实质效;建立风险履职评价档案机制,强化重点机构关键人员管理;建立履约监测及风险化解定期监测报告机制,持续督导强化潜在风险化解;建立分行权限内审批业务检查监督机制、建立重点经营单位派驻督导机制、风险倒查机制和线索移交机制,提升全面风险管理质效。

To fully improve the efficacy of risk management, the Bank developed mechanisms for a) re-checking the genuineness of loans and the efficacy of approved loans; b) archiving the assessments of risk management performance (to strengthen management of key personnel at key subsidiaries and affiliates); c) regular monitoring and reporting of risk management and mitigation performance; d) examination and supervision of approval business at the regional branch level; e) on-site supervision and guidance for key operating units; and f) risk investigation and clue sharing.

风险防控技术持续升级

Risk prevention and control technology continued to be upgraded

在增强智能化审批能力方面

In terms of smart approval

完成财务预警系统功能开发,上线疑似关联关系识别项目,有效防控"化整为零绕权限"情形。
The Bank completed the development of financial "early warning system" and launched a project to identify suspicious affiliation.

在增强自动化预警能力方面

In terms of automated early warning

推进全面风险预警管理平台开发工作,打造 PC 端、APP 端双渠道的平台,"京行 E 警通"系统一期正式全行推广应用。

The Bank moved forward with the Bank of Beijing e-Warning System, a comprehensive risk alert and management platform accessible on both desktop and mobile devices. So far, the Phase I system has been adopted across the Bank.

在增强风险数据应用效能方面

In terms of risk data application goes

推进风控指挥中心五期建设,完成与全面风险预警平台、天眼大数据的展示衔接;完成模型实验室模型 监控二期功能上线,优化信用风险模型管理流程;启动非零售 PD 模型及组合管理优化项目,推进重点 模型的迭代更新;上线大额风险暴露系统一期功能,实现全口径数据接入及 G14 报表自动化生成。

The Bank advanced the construction of the Risk Control Command Center (Phase V) and connected it to the comprehensive risk warning platform and Tianyan Check Big Data. The Model Lab (Phase II) launched the model monitoring function to streamline the credit risk model management process. The Bank kicked off the non-retail PD model and portfolio management optimization project, as part of an effort to promote the iteration and upgrading of key models. The newly-initiated Large-sum Transaction Risk Exposure Detection System (Phase I) realized omni-channel data access and automatic generation of G14 reports.

资本与投资者关系管理

Capital and Investor Relations management

资本补充进程加快,服务实体经济能力增强

The capital replenishment process was accelerated and the ability to serve the real economy enhanced



年内顺利完成 600 亿元永续债发行工作

The Bank successfully issued RMB 60 billion perpetual bonds over the year

讲一步拓宽资本补充渠道,有助于优化资本结构、增强服务实体经济和抵御风险的能力。

Which further broadened the capital replenishment channels and helped optimize its capital structure and enhance its ability to serve the real economy and withstand risks.

做好存量资本工具付息工作

The Bank successfully paid dividends of the existing capital instruments

顺利完成北银优1和北银优2优先股付息工作。

Preferred Share Beiyinyou 1 and Preferred Share Beiyinyou 2, two preferred stocks.

加强信息披露,有效开展投资者关系管理

Enhancing information disclosure and managing investor relations

信息披露方面

In terms of information disclosure

严格按照中国证监会、上海证券交易所等监管机构要求披露定期报告

Bank of Beijing disclosed regular reports in compliance with the requirements of China Securities Regulatory Commission, Shanghai Stock Exchange and other regulators

报告期内,高质量完成 2020 年年度报告、2021 年第一季度报告、2021 年半年度报告和 2021 年第三季度报告的编制披露工作;合规披露 2020 年度社会责任报告、内控审计报告、独董述职报告、资本结构等信息,定期报告披露合法合规。

During the reporting period, the Bank disclosed high-quality reports including the annual report for 2020, semi-annual report for 2021, and Q1 report and Q3 report of 2021. It also published the 2020 CSR report, audit report on internal control, and work report of independent director, and properly disclosed information on capital structure.

规范推进临时公告的编制披露工作

Bank of Beijing proceeded with the standardization of interim announcements

加强信息披露的主动性、针对性和有效性,真实、准确、完整、及时披露董监事会决议、股东大会决议、关联交易、利润分配、永续债发行等公告,不断提高公司透明度,确保广大投资者能够及时全面了解本行经营情况。报告期内,本行累计发布 56 项临时公告,信息披露合法合规。

With a view to effective, proactive, targeted information disclosure, during the reporting period, Bank of Beijing made 56 interim announcements in a truthful, accurate, complete and timely manner and in line with laws and regulations, in an effort to constantly increase our transparency to the large investor base.

重视投资回报,保障股东权益

Underscoring investment returns and guaranteeing shareholders' interests



在实现自身可持续发展的同时,北京银行坚持将发展成果惠及股东,每年通过送股、现金分红等形式,保障股东获得稳定的收益。 2021 年 7 月,本行实施了 2020 年度红利分配,本次利润分配以方案实施前的公司总股本 21,142,984,272 股为基数,每股派发 现金红利 0.30 元(含税),共计派发现金红利

Bank of Beijing is committed to sharing our sustainable achievements by delivering a constant level of shares and cash dividends to shareholders. In July 2021, based on the capitalization of 21,142,984,272 shares before the profit distribution, the Bank distributed dividends of RMB 0.30 (tax included) per share for 2020, totaling RMB 6,342,895,281.60.

6,342,095,201.60



投资者关系管理方面

In terms of investor relations management



创新线上路演形式

The Bank organized an online road show

采取视频业绩发布、分析师电话会等线上交流形式,展示本行经营特色及亮点,推介本行投资价值。同时,保持了传统路演形式,首次举办海外投资者交流活动,与泰康人寿、大家资管和南方基金等重要机构投资者进行多场线下一对一交流,线上线下双轨做好投资者关系维护工作。

It adopted online communication forms such as video-based performance release and analyst conference call to showcase its operating characteristics and highlights, and promote its value of investment. Meanwhile, the Bank maintained the traditional form of road show and carried out the first exchange event with overseas investors and many offline one-on-one exchanges with important institutional investors such as Taikang Life Insurance, Dajia Asset Management and China Southern Asset Management, with a view to maintaining investor relations well both online and offline.

举办投资者开放日活动

The Bank held Open Day for investors

行领导与分析师进行深入交流,并向分析师们传递本行紧跟政 策导向、差异化定位,携手小微企业客户共赢成长的发展理念。

When its senior management had in-depth exchanges with analysts, and communicated the Bank's development philosophy to them, that is, following closely the regulatory policies, taking differentiated positioning, and growing together with micro and small businesses to achieve a win-win outcome.

开放董秘信箱、投资者热线

Convenient communication channels for investors

为投资者尤其是中小投资者提供便捷的交流渠道,确保中小投资者权利得到有效行使。

It provided investors, especially small- and medium-sized investors, with convenient communication channels such as the Board Secretary Mailbox and the hotline for investors to ensure that small- and medium-sized investors can effectively exercise their rights.



奋进 以实干践初心

Ambition

Pursue the Original Aspiration with Solid Actions

不断超越,同时恪守底线。北京银行始终以服务国家战略、服务首都建设为工作重心,升级科创金融、文化金融、绿色金融等特色金融品牌,推动企业发展与经济转型同频共振。全力服务北京"四个中心""两区""三平台""五子联动"等重点工作,不断加大北京地区贷款投放力度,全面对接北京市区重点项目,为北京城市副中心、北京冬奥会重点项目建设提供金融支持。

2021年,北京银行作为全面战略合作伙伴,全方位支持中国国际服务贸易交易会、中关村论坛、金融街论坛等重要活动的举办,完成与北京市、区两级 115 个重点项目对接,坚持做"价值创造型银行",有力彰显了北京银行在促进首都经济发展中的责任与担当。北京银行不断加大改革转型力度,实现了规模、效益、质量、品牌的均衡稳健发展,成为首家资产总额超3万亿元的城市商业银行,同时,被人民银行和银保监会认定为全国19家系统重要性银行之一。

We made headways constantly, while keeping the bottom line. Focused on serving the national strategies and the building of the capital city, Bank of Beijing has upgraded its special financial brands such as sci-tech innovation finance, cultural finance and green finance, and kept the rhythm of enterprise development in line with that of economic transformation. The Bank has made great efforts to serve Beijing's "four centers", "two zones", "three platforms" and "five key projects" for development, and other key tasks, continuously increase the scale of loan disbursement in Beijing, comprehensively support the key municipal and district projects in Beijing, and provide financial support for the construction of key projects such as Beijing Municipal Administrative Center (BMC) and Beijing Winter Olympics.

In 2021, Bank of Beijing, as a comprehensive strategic partner, fully supported the holding of important events such as China International Fair for Trade in Services (CIFTIS), the Zhongguancun Forum, and the Financial Street Forum. It has participated in 115 key projects at municipal and district levels in Beijing, and insisted on being a "value-creating bank", which effectively demonstrated the sense of responsibility of Bank of Beijing in promoting the economic development of the capital. Bank of Beijing has continuously intensified its reform and transformation, achieved balanced and steady development in scale, benefit, quality and brand, and became the first city commercial bank with total assets exceeding RMB 3 trillion. At the same time, it was recognized as one of the 19 systemically important banks (SIBs) in China by the People's Bank of China and the China Banking and Insurance Regulatory Commission.

推动普惠金融发展

Promoting inclusive finance



助推区域经济发展

Promoting regional economic development



创新推出多样化产品服务

Rolling out diversified and innovative products and services





Building a fully-integrated one-stop service platform



普惠金融发展

Promoting inclusive finance



落实监管要求,用好政策工具,服务"六稳""六保"

Effectively implementing regulatory requirements, and fully leveraging policy tools to support "Six Stabilizations" and "Six Safeguards"

落实普惠金融支持政策,加快转型步伐

Effectively implementing policies on inclusive finance to step up the efforts in business transformation

北京银行将发展普惠金融作为战略转型的发力点,积极落实监管要求,提升 普惠金融贷款在全行绩效考核中的权重,扩大内部转移定价优惠力度,大力 支持普惠金融业务发展。

With inclusive finance as the core of its strategic transformation, Bank of Beijing rigorously implemented regulatory requirements with considerable weight attached to inclusive loans as an indicator of performance appraisal for all employees throughout the Bank, broadened incentives for internal transfer pricing, and vigorously supported the inclusive finance businesses.

2021年末,人行口径普惠金融贷款余额达到

As of the end of 2021, the balance of inclusive loans under the PBOC standards amounted to RMB 126.1 billion



同比增加	同比增速
Up RMB 33.2 billion	35.7% year-on-year
332 ^(Z)	35.7 %

增量、增速均创近三年新高

Both the growth and the growth rate hit new highs in three years

人民币各项贷款中

普惠金融贷款余额占比达到

Inclusive loan balance accounted for 7.28% of total RMB loans

较年初提升

Up 1.46 percentage points year-on-year

落实两项直达实体的货币政策工具,支持受困小微企业发展

Two monetary policy tools were rolled out to support the small and micro enterprises (SMEs) with difficulties

落实好普惠小微信用贷款支持政策

Effectively implemented the policies to support inclusive SME credit loan



截至 2021 年末, 普惠小微信用贷 款余额达到

As of the end of 2021, the balance of inclusive credit loans for SMEs came in at RMB 16.2 billion



较年初增加 Up RMB 10.2 billion

增幅

168.7% over the year-beginning





增幅远高于普惠小微贷款增幅

Far outstripping the growth rate of inclusive SME loans

落实好延期还本付息支持政策

Effectively implemented the policy of deferred payment



2021年全年办理小微企业延期还本付息

In 2021, repayment of RMB 27.27 billion in principal was deferred through 4769 payment holidays offered to small and micro enterprises





落实支小再贷款货币政策,助力资金精准滴灌

Effectively implemented the monetary policy of refinancing to support small and medium-sized enterprises

累计运用人民银行支小再贷款资金发放贷款超 436 亿元,贷款主要支持疫情防控白名单企业、小微企业高质量发展,实现 精准滴灌,涉及科创、文化、绿色、民营以及乡村振兴等领域。

Some loans of RMB 43.6 billion were disbursed using refinancing funds provided by the PBOC for small and medium-sized enterprises. Most of the loans aimed at providing targeted support for high-quality development of SMEs and white-listed enterprises playing key roles in the epidemic prevention and control. Businesses benefited from the loans cover scientific and technological innovation, cultural and green enterprises, private companies and rural revitalization.

研发并持续升级"银税贷"产品, 16家分行分别与当地税务局建 立直连

The bank developed and consistently upgraded Yinshui Loan, that directly connects 16 regional branches with local tax bureaus

16

目前已累计放款招

More than RMB 3 billion worth of loans have been disbursed

30 (27)



加快线上转型,强化小微金融服务创新

Accelerating online transformation and strengthening innovation of SME financial services

搭建普惠线上全流程平台体系

Built an online inclusive financial service platform covering full process

贷前 At the preloan stage 推出"京管家"普惠金融专属 APP,为普惠客户提供线上申请、融资测额、合同签署等服务;同时打造普惠拓客平台,支持一线普惠营销拓展,实现批量渠道对接、大数据筛选、名单客户推送等。

SME Butler, an exclusive inclusive finance service APP, was launched to enable inclusive customers to file applications, estimate credit line and sign contracts online; an inclusive finance customer acquisition platform was established to support frontline inclusive finance marketing, and perform functions such as sales channel connection, big data screening and post the information of clients in lists.

贷中
At the
duringloan stage

打造普惠业务专属操作平台 - 对公网贷平台,全面优化普惠操作流程体验,实现大数据报告、标准化审批、智能化批单、一键查询、银担在线等功能。

The Bank developed a dedicated online corporate loan platform for inclusive services, and enhanced the user experience throughout the process, and rolled out new features ranging from big data reporting, standardized review and approval and automated approval to one-click inquiry and the Guarantee Online System.

贷后 At the postloan stage

借助大数据对接、预警信息识别,建设差异化贷后平台。

The Bank built a differentiated post-loan platform, with the assistance of big data and automatic detection of early warning information.

加快普惠线上产品创新探索

Accelerated innovation of online inclusive finance products

打造"普惠速贷"对公全线上产品,实现对公客户贷款融资的全流程线上化操作。研发并持续升级"银税贷"产品,16家分行分别与当地税务局建立直连,目前已累计放款超30亿元。

An online corporate banking product, "Expedited Inclusive Finance Loan", has been rolled out to allow corporate clients to gain access to credit and financing services via the internet. The bank developed and consistently upgraded Yinshui Loan, a product that directly connects 16 regional branches with local tax bureaus, and more than RMB 3 billion worth of loans have been disbursed.

大力发展科创金融和文化金融, 强化发展特色

Vigorously developing "Sci-tech Innovation Finance" and "Cultural Finance" businesses to boost differentiated development

强化顶层设计

Strengthening top-level design

总行科技金融中心升级更名为科技创新金融中心,充实科技、文化中心岗位人员配备,前移服务,深化总分支协同联动释放服务效能。通过制定《北京银行升级科技金融服务助推北京国际科技创新中心建设方案》,聚焦科创主战略、主平台、主阵地、主链条、主引擎、主生态等"六个聚焦"。

The Science and Technology Financial Center at the Head Office was renamed the Financial Center for Science and Technology Innovations. The Bank replenished staff for key positions related to IT and cultural businesses to support services, and improved service efficiency by deepening the synergies between the Head Office and business units. With the introduction of the "Plan of Bank of Beijing for Upgrading Technological Financial Services to Boost the Development of the International Technological Innovation Center in Beijing", the Bank upgraded strategic positioning, service integration, specialized business model, product system, technological support and collaboration with multiple parties.

• 实施升级规划定位、升级服务对接、升级专营模式、升级产品体系、升级科技支撑、升级多方合作等"六大升级"。
Focused on six areas, namely, the main strategy, main platform, main position, main chain, main engine and main ecosystem of science and technology innovation.

推出专属产品

Introducing exclusive products

科创金融方面

In terms of sci-tech innovation finance

与人行营管部、市经信局联合打造两款针对中小微企业专属信贷产品——创新型小微企业贷款产品和"高精尖"双益贷产品,加大中小微企业贷款投放。

The Bank developed new products designed for SMEs - products tailored specifically to innovative SMEs and Shuangyi Loan for highly sophisticated and advanced businesses - in collaboration with the PBOC's Business Management Department and the Beijing Municipal Bureau of Economy and Information Technology, to accelerate loan disbursement for small, medium and micro enterprises.

推出线上标准化产品"科企贷",引入知识产权评价要素, 为科技企业提供线上小额信用贷款。

Launched the standardized Keqi Loan online and introduced IP evaluation elements to provide small credit loans for tech companies.

针对专精特新企业、新三板挂牌及北交所上市企业制定金融专属服务方案。

Developed exclusive financial service plans for "specialized, effectively differentiated and innovative enterprises" and companies listed on the NEEQ and the Beijing Stock Exchange.

文化金融方面

As regards cultural finance

• 与市文资中心携手探索打造"文信贷"并成功落地北京市 首笔业务。

The Bank partnered up with the State-owned Cultural Assets Administration Center of Beijing Municipality (SOCAAC) to develop Wenxin Loan, and launched the first Wenxin Loan in Beijing.

- 与东城区政府共同发布"文化英才贷"。
 Launched Wenhua Yingcai Loan with the Dongcheng District Government.
- 围绕电影及电影延伸产业链发布"电影+"版权质押贷。
 "Film +" copyright pledged loans were released targeting the film industry and the film-related industries.



优化特色服务

Further developing services with unique characteristics

截至目前小微业务特色支行共

Now, 59 branches of the bank has started to offer special SME-oriented services



中关村分行升级新设立5家科创专营支行,以专职团队为科 技企业提供专业服务。

Zhongguancun Regional Branch established five new branches specializing in science and technology innovation, with dedicated teams providing professional services for technology enterprises.



△ 北京银行海淀园科创专营支行 Haidianyuan Science and Technology Innovation Branch of Bank of Beijing

组织东城区国家文化与金融合作示范区支行揭牌仪式,持续 打造雍和、大望路2家文创专营支行,揭牌第三家文创专营 支行——前门文创专营支行。

A new branch was opened in the National Cultural and Financial Cooperation Demonstration Zone in Dongcheng District; the Yonghe and Dawanglu branches made more headway in cultural and creative businesses; and Qianmen Branch, the Bank's third branch specializing in cultural and creative finance was established.



△ 北京银行雍和文创专营支行 Yonghe Cultural and Creative Finance Branch of Bank of Beijing

深化外部合作

Deepening external partnerships

2021年12月10日

December 10, 2021

与北交所、全国股转公司签订三方战略合作协议,在综合金融服务、挂牌与上市培育、企业信贷 融资方面开展深入广泛合作。

Signed a tripartite strategic cooperation agreement with the Beijing Stock Exchange and the National Equities Exchange and Quotations (NEEQ), and initiated in-depth and extensive partnerships in comprehensive financial services, pre-listing incubation and corporate credit financing.

2021年12月6日

作为战略合作伙伴,与北京市文化和旅游局共同启动 2021 网红打卡地金融服务季活动。 December 6, 2021

Co-hosted the "2021 Financial Service Season for Photogenic Spots" with Beijing Municipal Bureau of Culture and Tourism.

2021年9月24日 September 24, 2021

与北京知识产权运营管理有限公司、北京中关村科技租赁有限公司签署知识产权战略合作协议,

深化知识产权在科创金融服务中的创新运用。

Entered into a strategic IP cooperation agreement with Beijing Intellectual Property Operation Management Co., Ltd. and Zhongguancun Science-Tech Leasing Co., Ltd. to deepen the innovative IP applications in sci-tech innovation finance services.

2021年9月18日 September 18, 2021

作为唯一金融机构合作伙伴助力第十一届北京国际电影节,与北京市电影局签订《关于支持北京 电影业发展战略合作协议》。

Entered into the "Strategic Cooperation Agreement on Supporting Film Industry Development in Beijing" with the Beijing Municipal Film Administration, and served as the only financial institution partner for the 11th Beijing International Film Festival

2021年9月2日

以"贷动文化、创意无限"为主题亮相 2021 服贸会。 September 2, 2021

Participated in the 2021 China International Fair for Trade in Services (CIFTIS) with the theme of "Loan Generates Infinite Creativity".

2021年8月27日

August 27, 2021

与北京市科学技术研究院签署战略合作协议,围绕创新研发、科技成果产业化等工作提供金融助力。 Signed a strategic agreement with the Beijing Academy of Science and Technology to provide financial assistance on innovative research and development and research finding commercialization.

2021年4月26日 April 26, 2021

与北京市委宣传部、北京市西城区人民政府、中国版权保护中心、共建北京版权资产管理与金融 服务中心。

Built the Beijing Copyright Asset Management and Financial Service Center in collaboration with the Publicity Department of the Beijing Municipal CPC Committee, Xicheng District Government, and Copyright Protection Center of China (CPCC).

2021年2月7日

February 7, 2021

与北京市文化和旅游局共同发布"漫步北京及网红打卡地金融支持计划"。

Released the "Financial Support Plan for Photogenic Spots in Beijing" jointly with the Beijing Municipal Bureau of Culture and Tourism.

特色金融亮点纷呈

Acquiring remarkable results in characteristic finance

科创金融方面

In terms of sci-tech innovation finance

积极支持首都国际科技创新中心建设,把握北 交所机遇,服务全国23%、北京市68%的新 三板创新层挂牌企业,服务全国 26%、北京市 73%的北交所上市企业。

The Bank made active contributions to the construction of the Capital International Science and Technology Innovation Center, and provided financial services to 23% of companies nationwide and 68% of companies in Beijing listed on the NEEQ's Innovation Layer and 26% of the companies nationwide and 73% of companies in Beijing listed on the Beijing Stock Exchange (BSE).

案例 Case

以品质服务助力"专精特新"

Supporting "specialized, effectively differentiated and innovative enterprises" with high-quality financial services

深圳市雷铭科技发展有限公司是一家专业从事光伏发电与储能系统的产 品研发及生产销售的高新技术型企业, 2021年入选第三批国家级专精特 新"小巨人"企业名单。

受疫情影响, 雷铭科技销售收入出现下滑并导致亏损, 企业发展面临前 所未有的严峻挑战, 迫切需要融资支持。

我行深圳分行在了解企业情况后,迅速对企业展开帮扶调研,结合企业"高 壁垒""硬科技"的核心竞争优势,运用专为高科技、高潜力小微企业 量身定制的金融产品,给予"科企贷"300万元解决企业"贷款急"问题, "担保贷"200万元解决企业"需求大"问题,最终合计发放500万元 无抵押信用类贷款,从申请到提款仅用48小时。

Shenzhen LEMI Technology Development Co., Ltd. is a high-tech company specializing in the R&D, production and sales of photovoltaic power generation and energy storage systems. The company was included in the list of the third batch of state-level "Little Giant", the specialized, sophisticated, distinctive and innovative enterprises. After the outbreak of the epidemic, its sales revenue has declined and profit slipped into the negative. The company was confronted with unprecedented challenges and was in urgent need of financing support. Shenzhen Regional Branch of Bank of Beijing came to its rescue at this critical moment. Based on an investigation and LEMI's core competitiveness in the industry, Shenzhen Regional Branch developed a bespoke financial plan to meet this hightech, high-potential SME's actual needs, and ultimately disbursed a Kegi Loan of RMB 3 million for its urgent need in funding, and a guaranteed loan of RMB 2 million for its need in large quantity of funding. The two unsecured credit loans totaling RMB 5 million was disbursed within 48 hours after receipt of application.

发放无抵押信用类贷款

The two unsecured credit loans totaling RMB 5 million was disbursed

从申请到提款仅用

Within 48 hours after receipt of application

文化金融方面

In terms of cultural finance

积极支持首都文化中心国际消费中心城市建 设、冬奥会活动以及《你好,李焕英》、《送 你一朵小红花》《长津湖》等多部主旋律电影。

The Bank actively supported the construction of the Capital Cultural Center, the transformation of Beijing into a global consumption center city and the Beijing Winter Olympics, as well as a number of mainstream films such as "Hi, Mom", "A Little Red Flower" and "The Battle at Lake Changjin".



△ 我行为电影《长津湖》的制作发行提供授信 支持。

Bank of Beijing provided funding for the production and distribution of the film "The Battle at Lake Changjin".

案例 Case

金融"及时雨"助力打造巨制大片

Timely funding support for blockbuster films

电影《长津湖》作为献礼建党百年的重要作品,在其"叫好又叫座"的 背后,也活跃着首都金融企业的身影。作为与该电影制片方博纳影业集 团合作最为紧密的银行金融机构,在得知影片的融资需求后,我行第一 时间与企业开展了专项对接,以最快速度完成了 1.4 亿元专项贷款资金 的审批和发放,支持影片的拍摄发行。影片制作中期,总投资的增长给 企业带来了极大的资金压力,我行坚持服务"不撤档",再次设计专属 方案,增加了1亿元的授信支持,解决了企业的燃眉之急,为影片的顺 利制作发行奠定了基础。

北京银行始终践行首都金融机构的责任担当,以金融力量助力企业讲 好"中国故事"、传播"中国声音"。目前已累计为千余家电影行业 企业发放贷款 240 亿元,支持了创造国内影史纪录的经典作品《战狼 2》 《红海行动》,开启主旋律电影新突破的《湄公河行动》《中国机长》《我 和我的祖国》,讲述女排精神的《夺冠》,纪念抗美援朝胜利70周年 的《金刚川》等电影佳作;助力《送你一朵小红花》《你好,李焕英》 等现象级电影在疫情期间顺利发行上映;与博纳影业、猫眼电影、光 线传媒等高成长影视企业相伴成长,为多家知名院线提供一揽子金融 服务。

"The Battle at Lake Changjin", a centennial tribute movie to the founding of the CPC, was well received by audience. Its success was in part attributable to the assistance of Beijing-based financial institutions. As a banking institution with the longest and closest partnership with Bona Film, the film maker, Bank of Beijing contacted the producer immediately after learning about the production plan, and approved and disbursed a special loan of RMB 140 million at the fastest speed possible based on a clear understanding of its financial needs to support the film's production and distribution. During the production process, an increase in total investment resulting from additional costs brought huge pressure to the company. The Bank insisted on "releasing the film as scheduled", and drew up a new exclusive plan to grant an additional credit line of RMB 100 million. It solved the urgent needs for the company, paving the way for the successful production and distribution of the film.

Bank of Beijing has always fulfilled its responsibilities as a financial institution in the capital, and effectively leveraged its financial resources to help companies narrate the "Chinese story" and make their voice heard on the international stage. So far, the Bank has disbursed loans of RMB 24 billion to more than 1,000 film companies to support the production of numerous classic Chinese films, including "Wolf Warrior II" and "Operation Red Sea"; mainstream blockbusters such as "Operation Mekong", "The Captain" and "My People, My Country"; "Leap" that tells the story of the Chinese Women's Volleyball Team; "The Sacrifice" that commemorates the 70th anniversary of the victory of the Korean War; as well as sensational productions "A Little Red Flower" and "Hi, Mom" that were successfully released during the epidemic. The Bank provided various financial services to fast-growing and leading filmmakers such as Bona, Maoyan Entertainment and Enlight

目前已累计为千余家电影行业企业发

So far, the Bank has disbursed loans of RMB 24 billion to more than 1,000 film companies to support the production of numerous classic Chinese films

区域经济发展

Promoting regional economic development



◇ 我行积极支持雄安新区建设相关 工作。

> The Bank proactively supported construction of Xiong'an New Area.



服务国家发展战略

Supporting national development strategies

北京银行始终坚持"服务地方经济、服务中小企业、服务市民百姓"的发 展理念、紧跟国家发展战略方针、为相关企业提供优质金融服务。

Adhering to the development principles of "supporting the local economy, small and medium-sized enterprises and the general public", Bank of Beijing has constantly adapted itself to the national development strategies, and provided high-quality financial services for related enterprises.

积极支持京津冀协同发展

Supporting coordinated development of the Beijing-Tianjin-Hebei region

截至 2021 年末,京津冀地区经营单 位累计投放公司贷款(自 2015 年四

As of the end of 2021, the Bank's business units in the Beijing-Tianjin-Hebei region had disbursed corporate loans of RMB 2,028.5

2021年,投放

In 2021, RMB 10.2 billion were disbursed

其中支持各类非首都功能疏解项目 Specifically, RMB 6.9 billion went to projects aimed at relieving Beijing of functions nonessential to its role as China's capital

the Beijing-Tianjin-Hebei coordinated development totaled RMB 33.5 billion

累计向冬奥项目发放贷款

RMB 3.9 billion invested in Winter Olympics projects

支持交通一体化贷款余额

Loans of RMB 7.8 billion disbursed to support transportation facility integration

自 2017 年 4 月中共中央、国务院宣布设立雄安新区以来,我行积极研究部署支 持雄安新区建设相关工作, 先后在河北省开业了石家庄分行(一级)和北京银行 保定分行(二级),并筹建雄安分行。

截至 2021 年末,石家庄分行支持雄安地区雄县地热供暖基础设施建设贷款余额 8580万元,助推区域经济可持续发展。

Since the CPC Central Committee and the State Council announced the establishment of the Xiong'an New Area in April 2017, the Bank has conducted research and made active arrangements to support the construction of Xiong'an New Area, and successively opened the Shijiazhuang Regional Branch (tier-1) and the Baoding Regional Branch (tier 2) in Hebei Province, with preparations for the establishment of the Xiong'an Regional Branch underway.

As of the end of 2021, loans disbursed by Shijiazhuang Regional Branch to support the construction of geothermal heating infrastructure in the Xiongxian County in Xiong'an amounted to RMB 85.8 million, which supported the sustainable development of the regional economy.

大力支持"一带一路"重点项目建设工作

Actively supporting key projects of the "Belt and Road" Initiative (BRI)

支持"一带一路"相关

城市基础设施建设

The Bank funded infrastructure construction in cities on-route the Belt and Road



支持"一带一路"相关

文化旅游、生态环保、产业园区等领域的项目建设

The Bank supported cultural tourism, ecological environmental protection and industrial park projects along the route of BRI



截至 2021 年末, 我行支持"一带一路"贷款余额

As of the end of 2021, the balance of loans disbursed by the Bank to support BRI totaled RMB 22.1 billion



• 乌鲁木齐分行合计为"一带一路"项目 429 家企业提供融 资服务, 2021年发放贷款 125亿元,包括为高铁核心区 卫星路以西片区路网及管网完善工程 PPP 项目建设提供 授信 3.4 亿元, 为乌鲁木齐市米东区垃圾焚烧发电站项目 建设发放项目融资贷款2亿元。

Urumqi Regional Branch has provided financing services for 429 enterprises involved in the BRI. In 2021, it disbursed loans of RMB 12.5 billion, including loans of RMB 340 million for the PPP project to improve the road and pipeline networks to the west of the Satellite Road within the High-Speed Rail Central Region, and a loan of RMB 200 million supporting the construction of a waste-to-energy incineration station in Midong District, Urumqi.

• 西安分行为丝路(西安)前海园项目开发建设发放银团贷 款余额共计64亿元,包括支持西安丝路国际会议会展中 心建设发放银团贷款 5.5 亿元。

Xi'an Regional Branch provided RMB 6.4 billion in syndicated loans for the Silk Road (Xi'an) Qianhai Park project, including RMB 550 million invested in the construction of the Xi'an Silk Road International Convention and Exhibition Center.

• 西安分行为西安国际港务区临港产业园项目提供项目直投 1.6 亿元,包括支持西安航天基地新经济产业园开发建设 提供银团贷款 731 万元。

Xi'an Regional Branch granted a direct investment of RMB 160 million in the Lingang Industrial Zone in the Xi'an International Trade and Logistics (ITL) Park, including a syndicated loan of RMB 7.31 million supporting the development and construction of the new economic industrial park at the Xi'an Aerospace Base.

• 南京分行为江苏世纪新城投资控股集团有限公司发放银团 贷款8亿元,用于江苏省第一海洋大市、"一带一路"节 点城市盐城希望大道标准厂房项目建设。

Nanjing Regional Branch provided Jiangsu Century New City Investment Holding Group Co., Ltd. with a syndicated loan of RMB 800 million to fund the construction of the standard factories near Xiwang Avenue in Yancheng, an important node along the Belt and Road and known as the No. 1 "Ocean City" in the Jiangsu Province.



支持首都经济发展

Supporting economic development in the capital

截至 2021 年末,我行支持各类非首都功 能疏解项目

As of the end of 2021, the Bank provided RMB 6.873 billion for various non-capital function relocation projects

68.73 (ZT

余额

The loan balance totaled RMB 5.628 billion

56.28 ^{⟨Z元}

全力支持非首都功能疏解

Fully supporting the non-capital function relocation projects

包括支持公交集团动物园四达大厦疏解、华远公司动物园世纪天乐大厦 疏解项目,为京企外迁重点项目河北新发地农副产品物流园项目、北京 锦绣大地市场外迁、高碑店新发地京开五金建材市场及央企东迁提供表 内外融资支持。

The projects include Star Building Evacuation at the Beijing Zoo (Beijing Public Transport Holdings), Shijitianle Building Evacuation at Beijing Zoo (Huayuan Property), and onbalance-sheet and off-balance-sheet financing support for the Hebei Xinfadi Agricultural and Sideline Products Smart Logistics Park, a major project in the Beijing Enterprise Relocation program, and the relocation of Beijing Jinxiu Dadi Market to Xinfadi Jingkai Hardware and Building Materials Market in Gaobeidian and the eastbound relocation of state-owned enterprises directly affiliated to the central government ("central SOEs").



案例 Case 优质金融资源助力冬奥会

Supporting Winter Olympics with quality financial resources

北京银行积极借助区位优势,发挥金融动能,在冬奥会筹备期间,把支持赛会配套设施建设作为重点工作方向,聚焦重点项目,提供优质高效的金融服务。支持了冬奥会场馆建设、赛会配套设施、交通基础设施等一批重点项目,为延庆赛区场馆及奥运村建设及后期改造、国家会议中心二期项目开发建设、五棵松体育馆、五棵松冰球馆、冬奥配套酒店、延崇高速、北京冬季奥运村人才公租房项目等项目提供融资服务。

Leveraging its location advantages, Bank of Beijing actively served as the financial engine for the Beijing Olympic

Winter Games. During the preparation period of the Winter Olympics, it took supporting the construction of facilities for the Games with high-quality and efficient financial services as priority. The Bank supported a number of key projects such as the construction of Winter Olympic venues, supporting facilities and transportation infrastructure. These projects include financing supports of the construction of Olympic venues in the Yanqing Competition Zone and the Olympic Village and the subsequent renovation thereof, the second phase construction of the National Convention Center, Wukesong Stadium, Wukesong Ice Hockey Arena, Winter Olympic Supporting Hotel, the Yanqing-Chongli Expressway and the public rental housing development in the Beijing Winter Olympic Village.

支持首都重大活动

Supporting major events in the capital

北京银行聚焦北京"四个中心""两区""三平台""五子联动"等重大战略和重点工作, 先后作为战略合作伙伴,支持 2021 年中国 国际服务贸易交易会、2021 年中关村论坛 和 2021 年金融街论坛,全力支持北京首都 发展。

作为 2022 年冬奧申委赞助企业之一,北京银行为冬奥会冰球比赛场馆五棵松体育馆项目提供授信 16 亿元,为五棵松冰上运动中心项目授信 5 亿元。同时,支持了冬奥会的新闻中心场馆国家会议中心二期、延庆赛区场馆等项目,以及延崇高速公路等冬奥会交通保障体系的重点建设工程,助力冰雪盛会胜利召开。

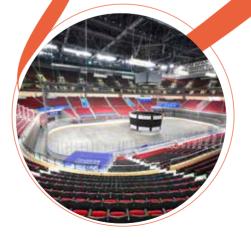
Bank of Beijing focuses on major strategies and key tasks such as Beijing's "four centers", "two zones", "three platforms", and "five key projects for development". As a strategic partner, Bank of Beijing has successively supported China International Fair for Trade in Services in 2021, Zhongguancun Forum in 2021 and Financial Street Forum in 2021, and fully supported the development of Beijing as the capital. As one of the sponsors of the Beijing 2022 Olympic Winter Games Bid Committee, Bank of Beijing provided a credit line of RMB 1.6 billion for the Wukesong Stadium project, the ice hockey competition venue of the Winter Olympics, and RMB 500 million for the Wukesong Ice Sports Center project. At the same time, the Bank supported the media center in the National Convention Center, the venues of Yanqing Division, and other key construction projects of the transportation system of the Winter Olympics,

such as Yanqing-Chongli Expressway. With these efforts, Bank of Beijing contributed to the success of the grand event of winter sports.

案例 Case

北京国家高山滑雪有限公司北京 2022 年冬奥会和冬残奥会延庆赛区项目

Beijing 2022 Olympic and Paralympics Winter Games Yanqing Division Project of Beijing National Alpine Skiing Co., Ltd.



我行参与支持的北京国家高山滑雪有限公司为北京 2022 年冬奥会和冬残奥会延庆赛区项目,该项目属于政府和社会资本合作(PPP)项目。我行积极参与项目建设,并为项目建设提供融资支持 5 亿元。本项目为冬奥会及冬残奥会延庆赛区场馆及奥运村项目,在奥运结束后将改造为服务大众冰雪、滑雪运动的休闲场所。目前我行给予本项目的融资不但支持项目建设期间所需资金,还会持续支持奥运结束后项目的改造、运营所需资金,为冰雪运动、冰雪产业的长期发展提供长期资金支持及金融服务保障。

The Bank supported the Beijing 2022 Olympics and Paralympics Winter Games Yanqing Division project of Beijing National Alpine Skiing Co., Ltd., a public-private partnership (PPP) project. The Bank actively participated in the project and provided financing a credit line of RMB 500 million for the construction. This project was to support the venues and Olympic Village of Beijing 2022 Olympics and Paralympics Winter Games Yanqing Division. After the Olympic Games, it will be transformed into a leisure place for winter sports of the mass. At present, the Bank's financing for this project not only supported the construction, but will also support the reconstruction and operation of the project after the Olympic Games, so as to provide long-term financial support for the long-term development of winter sport industry.

积极落实"两区"建设,创新升级自贸新格局

Actively implementing the "Two Zones" strategy to create a new pattern of free trade development



我行立足首都资源优势,辐射京津冀经济圈,北京地区四家自贸支行挂牌。

Drawing on the advantageous resources in the capital, Bank of Beijing has acquired a market reach across the Beijing-Tianjin-Hebei economic circle, and has opened four branches specializing in free trade related businesses in Beijing.

开通区内企业绿色审批通道、试点区内企业外汇业务准入名单。

Set up a fast-track approval channel for companies within the Two Zones, and introduced the foreign exchange access list for companies based in the Two Zones.





落地北京市首批自贸区 NRA 外汇账户即期结汇业务。

Completed the first batch of spot foreign exchange settlement deals for NRA foreign exchange accounts in the Beijing Free Trade Zone.

总分联动举办多场"两区"业务论坛。

The Head Office and regional branches collaborated in organizing a number of forums focusing on Two Zones-related businesses.





支持服贸会,发布北京自贸区金融服务方案 2.0 版,全面提升金融服务北京"两区"建设能力。

The Bank supported the CIFTIS, and released 2.0 version of the Beijing Free Trade Zone Financial Service Plan to increase financial support for the development of the Two Zones on a comprehensive scale.

持续整合境内外、本外币和离在岸等国际国内业务产品和资源,凭借"国际金融通""保融通""自贸盈"等 环球金融服务品牌提供的优质产品和服务,跨境金融服务获评 2021 年中国国际服务贸易交易会"全球服务实 践案例"。

Besides, the Bank continuously consolidated RMB and FCY products and resources in China and abroad and on the onshore and offshore markets, and won the "Case of Global Service Practice" award at the 2021 (CIFTIS) (category: cross-border financial services), in recognition for the high-quality products and services provided by its fully established global financial brands such as "Guoji Jinrongtong (International Finance Connect)", "Baorongtong" and "Zimaoying".







△ 2021年9月2日,我行亮相中国国际服务贸易交易会。 On 2 September, 2021, the Bank participated in the CIFTIS.

服务城市副中心建设

Supporting the development of Beijing's sub-center

截至 2021 年末,为城市副中心重点领域、重点项目 提供各项贷款余额近 90 亿元,为城市副中心的快速 发展贡献了北京银行的金融力量。包括为职工周转 房项目建设提供 80 亿元银团贷款;为北京城市副中 心集体土地项目提供 80 亿元银团贷款;支持北京国 际度假区环球主题公园、通州马驹桥镇共有产权房 建设、副中心水环境治理、萧太后河(环球影城段) 改线工程项目等。

The balance of loans offered for key sectors and projects involved in the construction of the city's sub-center grew to almost RMB 9 billion as of the end of 2021, attesting to the effective financial contributions made by the Bank to the rapid development of the city's sub-center. The projects include the syndicated loan of RMB 8 billion disbursed for the staff relocation housing project; the syndicated loan of RMB 8 billion for the collective land project in the Beijing's sub-center; and financial supports provided for the Universal Studios in Beijing International Resort, the co-owned housing property development project in Majuqiao Town, Tongzhou District, the sub-center water environment treatment project and the Xiaotaihou River rerouting project (Universal Studios Section).

积极对接北京市、区两级重点项目

Active matchmaking regarding major municipal and district level projects in Beijing

我行高度重视、积极支持北京市区重点项目建设,根据重点项目清单落实责任单位,组织开展逐一对接,安排专人跟进项目营销进度,督促项目尽快落地。截至2021年末,我行完成对接市级、区级115个项目,其中12个项目已完成审批,为批复项目提供授信51亿元。

The Bank attached great importance to and actively supported key projects in Beijing, designated dedicated business units to support the projects in the list, and organized one-to-one matchmaking events, with staff members designated to follow up on the marketing and implementation. As of the end of 2021, the Bank had completed the connection with 115 projects at the municipal and district levels, of which 12 projects had been officially approved, with a credit of RMB 5.1 billion provided for the approved projects.

网点布局

Market presence

截至 2021 年末,我行营销网络遍布北京、 天津、上海、南京、乌鲁木齐等十余个大中 城市。以开业批复为统计口径,我行总分支 机构共计 655 家

As of the end of 2021, Bank of Beijing established its presence in dozens of major Chinese cities including Beijing, Tianjin, Shanghai, Nanjing and Urumqi. The 655 business units of Bank of Beijing consist of

总行

one Head Office

1



总行营业部

one Central Branch

1 3



一级分行

14 tier-one regional branches

14 🕏



分行级专营机构

two regional-branch-level specialized institutions

2 1



二级分行

12 tier-two regional branches

12



综合性支行

410 comprehensive branches

410 *



社区及小微支行

213 community branches and mini branches

213



代表处

two representative offices

家



创新推出 多样化产品服务

Rolling out diversified and innovative products and services

深化惠民服务特色

Features of livelihood-based financial services



推出智慧医保 2.0 服务, 关联客户突破

The Bank launched the version 2.0 of smart medical insurance service, and the number of clients exceeded seven million

700



个人普惠贷款突破

The total retail inclusive loans exceeded RMB 60 billion

600



公私联动上线"爱薪通"代发业务平台

"Aixintong", a salary account platform integrating corporate and retail banking resources

发布"万院计划"支持乡村振兴

The "Ten-Thousand Courtyard Plan" were launched to support rural revitalization

深入践行"为群众办实事",打造"长者驿站"适老化金融服务特色网点

The Bank was a champion of the ideal that "financial services should ultimately benefit the general public", and set up a "Branch for the Elderly", a special branch oriented toward senior customers

创新信用卡产品

Credit card innovation



发行"云闪付无界卡""运通耀红卡""北京冬奥会主题信用卡"三款拳头产品,落地秒级发卡,发卡时效提升

The Bank released three new hit products - "Cloud QuickPass Boundless Card", "Express Yaohong Card" and "Beijing Winter Olympics-themed Credit Card", and improved the efficiency of card issuance by 75% to realize instant card issuance

75



推出"精致贷"分期产品,拓展汽车、家装等场景

Released Jingzhi Loan, an installment loan product that enables the Bank to tap further into the automobile and home decoration markets



打造财富金融亮点

Highlights of wealth management



上线"掌上银行家"客户经理工作台,顺利完成理财业务净值化转型

"E Banker", a relation manager platform was launched, and the net-value transformation of wealth management (WM) products was completed

公募基金保有量、中收同比均实现翻一番,增幅达 109%、137%,全年销量突破 400 亿元,首发托管产品销量屡创新高

Publicly offered fund scale and fee income doubled year on year, with growth rates of 109% and 137% respectively, and fund sales of the year exceeded RMB 40 billion, with sales of funds with the Bank as the custodian bank reached a record high

代销私募规模突破 100 亿元,标准化产品销量同比增长 156%

The balance of PE products exceeded RMB 10 billion, and the sales of standard products increased by 156% year on year

代销保险规模增长 94%, 手续费收入增长 81%

The scale of insurance sold through the Bank increased by 94%, with the fee income increasing by 81%

加快数字金融创新

Innovation of digital finance



APP 建设成效显著,推出手机银行尊爱版、英文版以及小程序平台、56 消息平台、鸿蒙操作系统等,形成以 APP 为核心的移动端全渠道矩阵,上线资讯频道、贷款专区、财富体检、财富专区、云证书、安全认证中心等多项新服务,围绕社保等健康诉求打造便民服务场景,新增覆盖餐饮、影票、出行、快递、酒店、旅游多项生活消费场景,引入银联"联欢惠"商圈 ,推出京彩直播间、校园缴费、数字人民币、分行特色专区、云缴费等特色化服务

Considerable headway was made with mobile APP development. The Bank launched the Zun'ai (elderly-caring) and English version of Bank of Beijing's mobile banking APP, the Bank's WeChat mini-program, a 5G messaging platform, and the Harmony Operating System, so that an app-centered mobile device service matrix covering all types of mobile terminals was established, and rolled out new services such as information channel, a dedicated section of loan services, wealth management check, a dedicated WM section, cloud certificate and the security certification center; developed service scenes benefiting people's life on social security and other healthcare services, and individual consumption scenes covering catering, film ticket booking, travel, express delivery, accommodation and tourism activities; launched the UnionPay Lian Huan Hui Shopping Circle and unique services such as Jingcai Livestreaming Studio, campus payment, digital RMB, a dedicated section of special services offered by regional branches and cloud fee payment

手机银行客户数达到

The Bank's mobile banking customers reached 11.32 million

132



MAU 突破

MAU exceeded four million

400 5



打造综合化经营 "一站式"服务平台

Building a fully-integrated one-stop service platform



2021年,我行积极贯彻"综合化经营"发展 战略。

In 2021, the Bank pushed ahead with the development strategy of "comprehensive operation".



七大板块持续发力,为全国

十余省市注入金融活水:

Continued to work on seven business segments, injected "fresh water" into more than 10 provinces and cities across the country:



消费金融 Consumer Finance



人寿保险 Life Insurance 置业公司 eal Estate Companies

金融科技 Fintech 农村金融 Financial services in rural areas

我行坚持以优良的金融服务和良好的品牌口碑,推动综合化经营真正发挥"资源共享、优势互补、业务联动、协同发展"的优良成效。各投资机构坚守发展定位,积极贯彻落实国家重大战略发展要求,在新冠肺炎疫情的冲击下,依照"六稳""六保"等相关政策指导理念,精准发挥金融支撑实体经济发展实效,大力支持防疫、基建、民生、绿色低碳等产业发展,做实普惠金融,为诸多涉农、小微企业缓解融资痛点、难点,深度服务实体经济,实现了防疫与发展并举。

The Bank drove comprehensive operation to achieve "resource sharing, complementary advantages, collaborative business operations and coordinated development", with exceptional financial services and brand reputation. The Bank's subsidiaries and affiliates stuck to their respective development priorities, actively enforced the major national strategies; after the outbreak of the Covid-19 epidemic, guided by policies such as the "Six Stabilizations" and the "Six Safeguards", the Bank effectively supported the real economy with financial resources in a well-targeted fashion, and vigorously supported the epidemic control, infrastructure, green and low-carbon industries as well as business related to people's livelihood, and made financing more affordable and accessible for agricultural enterprises and SMEs through effective inclusive financial services to support the real economy, with equal attention paid to epidemic control and business growth.

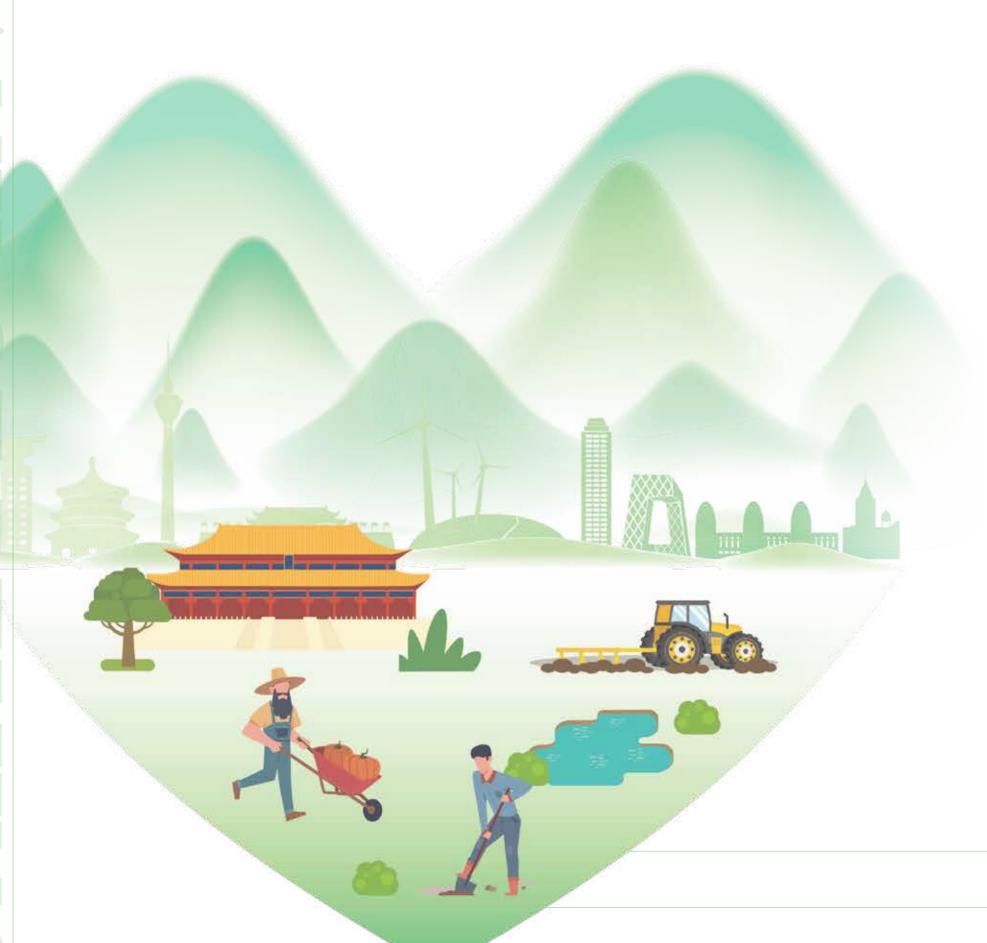
同时,各投资机构抢抓数字经济等重大转型发展新机遇,依 托于大数据等行业先进技术,不断进行产品创新、渠道拓展, 丰富产品种类,提升服务质量,推进投研一体化建设,以科 技优势打造核心竞争力,助力各项业务的平稳发展。

Furthermore, the Bank's subsidiaries and affiliates seized opportunities arising from national campaigns such as the digital economy to drive business transformation and development, continuously innovated products, broadened business channels, diversified products and improved service quality leveraging their strengths in advanced technologies such as big data, and pushed forward investment-research integration, converting the technological advantages into core competitiveness to drive robust development in various businesses.

我行始终坚持"真诚服务客户、热忱回报社会"的发展初心,通过内外联动、资源共享、机制创新、业务协同,切实搭建起优势互补、交叉融合、互惠共赢的综合化金融平台,积极为客户提供多元化、全流程的一站式金融服务。

Adhering to the business philosophy of "serving customers sincerely, and giving back to society wholeheartedly', the Bank conducted collaboration between internal and external units, shared resources, innovated mechanism and coordinated businesses, so as to build a comprehensive financial platform featuring complementary advantages, multi-business integration and mutual benefits, which will enable the Bank to provide customers with diverse, whole-process, and one-stop financial services.







Dedication Benefit People's Livelihood with Sincerity

向上升级,同时向下扎根。深化五大扶贫模式,巩固拓展脱贫攻坚成果。北京银行坚决贯彻落实巩固拓展脱贫攻坚成果、全面推进乡村振兴的统一部署,优化调整金融帮扶政策,坚持常态化驻村帮扶和多样化帮扶相结合,通过定点帮扶、产业帮扶、消费帮扶、教育帮扶、公益帮扶五大扶贫模式,增强金融帮扶的精准性和有效性,切实巩固好金融扶贫成果,接续推进脱贫地区乡村振兴。

2021年,北京银行坚持因地制宜加大信贷资源投入,量身定制创新金融产品,用实际行动为乡村振兴注入金融活水。以扎实推进集体经济薄弱村帮扶工作为重点,坚持引资引技引智相结合,帮助村集体经济拓宽发展路径,实现良性运营发展;创新"三农"金融产品,升级"富民直通车",打造"万院计划",在金融服务支持三农工作发展、促进共同富裕的道路上笃定前行。

While upgrading services, we have always been down-to-earth in serving local communities. The Bank tried hard to further the country's efforts in poverty alleviation and rural revitalization with optimized financing policies and customized financial products. To be specific, the Bank made stationing employees at villages that need financial know-how a regular practice and made poverty alleviation efforts directed at specific villages, specific industries, consumption, education and public welfare campaigns. With accurate and effective financial support, the Bank consolidated the achievements of poverty alleviation and facilitated the revitalization of rural areas lifted out of poverty.

In 2021, Bank of Beijing allocated credit resources according to local conditions, tailored innovative financial products, and channeled more financial resources into rural revitalization with practical actions. The Bank focused on assisting villages weak in collective economy with combined support in funding, technology and expertise, to help the village collective economy broaden their development paths and achieve sound operation and development. It innovated the "agriculture, rural areas and farmers"-related financial products, upgraded the "Wealthy Farmer Vehicle" financial services, rolled out the "Ten-Thousand-Courtyard Plan", and resolutely moved forward on the road of supporting the development of agriculture, rural areas and farmers and promoting common prosperity with financial services.

助力乡村振兴再升级

Supporting the upgrade of rural revitalization

1. 数据 1. 数据 2021 BANK OF BEIJING CSR REPORT 2021 5. 数据 2021 5. 数据

助力 **乡村振兴再升级**

Supporting the upgrade of rural revitalization





我行与对口帮扶的大蒲池沟村共建菜园揭牌。 Unveiling ceremony of the vegetable farms jointly built by Bank of Beijing and Dapuchigou Village, a village receiving the pair-up development assistance of Bank of Beijing.

坚持统筹谋划

Adhering to the overall planning

成立助力乡村振兴工作领导小组,专 题研究部署工作,把乡村振兴列入党 建指导意见和北京银行"十四五"时 期发展规划,制定10项重点工作实施 方案。

The Bank set up a leading group for promoting rural revitalization, carried out a special research program. Rural revitalization has been established as one of the objectives in the party building guidelines and the Development Plan of Bank of Beijing in the "14th Five-Year Plan" Period, and implementation plans on 10 key tasks were formulated.

制定助力乡村振兴重点工作实施方案

Implementation plans on 10 key tasks were formulated

10



坚持党建引领

Sticking to Party building

开展党组织共建

The Bank carried out joint construction across different units of the Party Committee

加强人才智力支援 开展常态化驻村帮扶

Stepped up numan resources and talent support to assist povertystricken villages in a daily manner 协助帮扶村抓好党员干部教育, 规范党组 织建设和发展党员程序

向北京市汤河口镇3个集体经济薄弱村选派第一书记

Three First Secretaries were assigned to three economically under-developed villages in Tanghekou Town, Beijing

3



向陕西宁陕县龙王镇棋盘村选派驻村工作 队员

Two on-site crew members were assigned to Qipan Village, Longwang Town, Ningshan County, Shaanxi Province

7



向新疆和田市吉亚乡巴什兰干村、库木巴格村增派

for party organization building and new Party member cultivation

First Secretaries were assigned to Bashilangan Village and Kumbage Village, Jiya Township, Hotan City, Xinjiang

Assisted villages in party member and official education, and standardized procedures





向江西赣州市大余县黄龙镇旱田村选派

An on-site working crew was sent to Hantian Village, Huanglong Town, Dayu County, Ganzhou City, Jiangxi Province

BEAT INFOL



案例 Case

邀请新疆和田市吉亚乡村干部

赴京交流学习

Inviting rural officials from Jiya, Hotan, Xinjiang to exchange and study in Beijing

2017年以来,北京银行坚决落实 北京市委市政府援疆工作部署, 先后5批次向和田市吉亚乡阿孜 乃巴扎村、巴什兰干村、库木巴 格村派出驻村工作队,深入开展 维护稳定、脱贫攻坚、为民服务 等工作。2021年9月,我行组织 新疆和田市吉亚乡8名基层干部 赴京交流学习。

Since 2017, Bank of Beijing has resolutely implemented the decisions made by the Beijing Municipal Committee of the CPC and Beijing Municipal Government to assist Xinjiang, and sent teams to Azinaibazha Village, Bashilangan Village and Kumubage Village in Jiya Township, Hotan City in five batches to maintain stability, alleviate poverty, and serve the people. In September 2021, the Bank organized eight grassroots officials from Jiya village, Hotan, Xinjiang to study in Beijing.



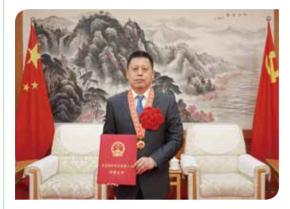
Invited by the Bank, rural officials from Jiya, Hotan, Xinjiang came to Beijing to have exchanges and took a group photo in front of the Chairman Mao Zedong Memorial Hall.

60 北京银行社会责任报告 2021

案例 Case

北京银行吴进宝荣获"全国脱贫攻坚先进个人"称号

Mr. Wu Jinbao, employee of Bank of Beijing, won the honorary title "National Outstanding Individual in Poverty Alleviation"



2018年4月/In April 2018

作为首都企业驻疆代表,北京银行积极响应新疆维吾尔 自治区党委"访民情、惠民生、聚民心"工作号召,由 乌鲁木齐分行派出一支8人驻村工作队,前往和田市吉 亚乡阿孜乃巴扎村参战脱贫攻坚,吴进宝被委任为第一 书记。

As the representative of capital enterprises stationed in Xinjiang, Bank of Beijing actively responded to the call of Xinjiang Uygur Autonomous Region CPC Committee to "hear people's voices, benefit people's livelihood and unite people's hearts", and Urumqi Regional Branch sent an eight-member working group to fight poverty in Azinaibazha Village, Jiya Township, Hotan City, with Mr. Wu Jinbao appointed as the first secretary.

2019 年底 / Bv the end of 2019

该村实现全部脱贫,彻底解决"两不愁""三保障"的问题。
The village had completely lifted itself out of poverty and completely solved the problems of "two worries" and "three guarantees".

2020 年底 / At the end of 2020

村人均收入首次突破万元大关。

The per capita income of the village exceeded RMB 10,000 mark for the first time.

2021年2月25日/On 25 February 2021

在全国脱贫攻坚总结表彰大会上,吴进宝被中共中央、 国务院表彰为"全国脱贫攻坚先进个人"。

Wu Jinbao was commended by the CPC Central Committee and the State Council as "the National Outstanding Individual in Poverty Alleviation" at the National Conference to Review the Fight Against Poverty and Commend Individuals and Groups Involved".

坚持多样帮扶

Providing assistance from various sources

开展定点帮扶

Paired-Up Assistance in Poverty Alleviation

做好北京、陕西、江西、新疆等地对口帮扶 The Bank assisted 12 designated poor villages in Beijing, Shannxi, Jiangxi and Xinjiang

17 ^{^†}

(北京市怀柔区汤河口镇东黄梁村、大蒲池沟村、 古石沟门村,陕西安康市宁陕县龙王镇棋盘村,江 西赣州市大余县黄龙镇旱田村,新疆和田市吉亚乡 阿孜乃巴扎村、巴什兰干村、库木巴格村,新疆吐 鲁番市高昌区园艺村、英吐尔村、台藏村、曼谷布 拉克村)

(Donghuangliang Village, Dapuchigou Village and Gushigoumen Village in Tanghekou Town, Huairou District, Beijing; Qipan Village in Longwang Town, Ningshan County, Ankang City, Shaanxi; Hantian Village in Huanglong Town, Dayu County, Ganzhou City, Jiangxi Province; Azinabaza Village, Bashilangan Village, and Kumbaga Village in Jiya Township, Hotan City, Xinjiang; and Yuanyi Village, Yingtuer Village, Taizang Village and Mangu Bulake Village in Gaochang District, Turpan City, Xinjiang)



开展产业帮扶

Industry-based aid

在内蒙古等地乡村地区投资绿色能源项目

The Bank invested RMB 1.31 billion in green energy projects in rural areas in Inner Mongolia

13.1

协助棋盘村中蜂养殖项目实现销售收入

With its assistance, the Chinese bee farm in Qipan Village realized sales revenue of RMB 1.05 million

05 ⁵⁵



开展消费帮扶

Consumption-based aid

采购帮扶产品

The Bank purchased goods of more than RMB 10.11 million produced in the designated villages

1011⁷

开展工会卡消费帮扶优惠,通过"直播带货"凝聚更多力量 参与乡村振兴

With discounts offered for purchases made using the "Labor Union Card", and more forces were mobilized through livestream shopping to contribute to rural revitalization



开展教育帮扶

Education-based aid

建立北京银行优秀乡村教师奖励基金,出资

The Bank invested RMB 10 million to set up the Bank of Beijing Fund for Rewarding Outstanding Teachers in Rural Areas

1000⁷⁵

向河北保定师范附属学校龙泉关分校资助

Donated RMB 30,000 to the Longquanguan Campus of The Affiliated School of Hebei Baoding Normal University

3 757

"大爱基金"改善乡村教育基础设施向各地捐建爱心电教室、 图书室等

The "Charity Found" donated 20 audio-visual classrooms and libraries to schools in different regions to help develop education infrastructure in rural areas

20



开展公益帮扶

Charity aid

向棋盘村捐赠生活生产用品

The Bank donated RMB 56,000 worth of household and production supplies to Qipan Village

5.6

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协调宁陕县秦英现代农业发展有 限公司向棋盘村捐赠

Coordinated with Ningshan County Qinying Modern Agricultural Development Co., Ltd. to donate 700 thousand shares and equity rights to Qipan Village

70

万股权及权益

向旱田村捐赠

Donated RMB 60,000 to Hantian Village to support rural revitalization

6 万元

向浙江省淳安县富文乡村道修整、 水利修复等项目捐款

Donated RMB 200,000 to Fuwen Township, Chun'an County, Zhejiang Province for village road repair and water conservancy

restoration projects

万元

强化 三农金融服务

Improving financial services for agriculture, farmers and rural areas





>

左图 / Left picture

农户在我行设置的"富民直通车"金融 服务站办理业务。

A farmer is enjoying financial service in the Bank's "Wealthy Farmer Vehicle" financial service station.

右图 / Right picture

我行建立了覆盖京津冀的 200 余个"富民直通车"金融服务站。

The Bank has established over 200 "Wealthy Farmer Vehicle" financial service stations in Beijing, Tianjin and Hebei.

发行乡村振兴票据

Issuance of rural revitalization bills

与北京顺鑫控股集团有限公司、绍兴滨海新区发展集团有限公司、中国光大绿色环保有限公司、邯郸市交通投资集团有限公司等公司合作发行乡村振兴票据 4.1 亿元,通过市场化手段引导鼓励社会资本投资"三农"。

The Bank issued rural revitalization bills of RMB 410 million in collaboration with Beijing Shunxin Holding Group Co., Ltd., Shaoxing Binhai New Area Development Group Co., Ltd., China Everbright Greentech Ltd., Handan Transportation Investment Group Co., Ltd. and other companies, encouraging investors to invest in the development of agriculture, farmers and rural areas.

用好"富民直通车"

"Wealthy Farmer Vehicle"

缴费

Fee payment

通过富民直通车"银行外拓人员+村镇普惠金融联络员"的组织推动模式, 将金融服务拓展至贫困户"家门口",让村民足不出村就能享受到综合化便 民服务。 Employing the "outbound service officer + rural inclusive finance liaison officer" model of "Wealthy Farmer Vehicle", the Bank brought financial services onto the "doorsteps" of poor households in rural areas, making convenient banking services for villagers.





资金归集 Fund collection



近款 Pangyment



理灯 Wealth management

截至目前, "富民直通车"累计发放惠农贷款上千亿元。

Up to now, loans of over RMB 100 billion have been disbursed to rural residents via "Wealthy Farmer Vehicle".



案例 Case

创新推出"民宿贷"服务方案

Rollout of "Guesthouse Loan" as an innovative service



△ 我行推出"民宿贷"产品方案。

The Bank launched the "Guesthouse Loan" solution.

2021年5月28日,北京银行城市副中心分行举办了支持平谷区乡村振兴暨"民宿贷"产品 发布仪式,推出"民宿贷"产品方案,以乡村民宿实体为服务对象,创新打造"创业担保+小额抵押绿色通道+个性化定制"的模块化服务方案,对处于不同经营周期的民宿类企业、个体工商户实现服务全覆盖。该产品针对民宿企业300万元以下用款需求采取标准化模式,力求做到高效服务。同时,将流动资金贷款期限由传统的1年期提升至2到3年期,匹配民宿行业用款周期。对于300万元以上用款需求采取定制化模式,根据项目需求灵活匹配额度和期限,满足高端民宿建设需求。

On 28 May 2021, City Sub-center Branch of Bank of Beijing held the launching ceremony of the "Guesthouse Loan" to support the rural revitalization of Pinggu District. The Bank created a modularized service scheme of "start-up guarantee plus small mortgage green channel plus customized solution" for guesthouse enterprises and self-employed merchants in different business cycles. This product adopts a standardized mode to efficiently meet guesthouse enterprises' funding needs that are less than RMB 3 million. At the same time, the working capital loan term was adjusted from the traditional one-year term to two-to-three-year term, which better matches the payment period of the guesthouse industry. For the demand of more than RMB 3 million, the Bank provided customized solutions by flexibly adjusting credit lines and terms according to the project demand, so as to meet the construction needs of high-end guesthouses.

启动"万院计划"

"Ten-Thousand-Courtyard Plan"

启动"助力乡村振兴暨万院计划",通过"建标准、推典型、优产品、强服务、 搭平台"万项举措。

The Bank launched the "Ten-Thousand-Courtyard Plan" to promote rural revitalization and upgraded guesthouse loans into a comprehensive rural financial service plan through five measures: "formulation of standards, promotion of typical examples, product optimization, and service improvement and platform development"

将民宿贷款升级为乡村金融全面服务方案,制定打造万家乡村小院、发放超 1000 亿元个人普惠金融贷款的 5 年计划,聚力 休闲民宿,带动乡村旅游振兴发展。

Drew up a five-year plan to create 10,000 farmyards and disbursed retail inclusive loans of RMB 100 billion, so as to stimulate the development of rural tourism focusing on guesthouse businesses.













"万院计划"接棒助力乡村振兴

"Ten-Thousand-Courtyard Plan"

品民宿院落建设 By the end of 2021, the "Thousand Courtyard Plan" had supported the construction of more than 1,550 boutique guesthouses

截至 2021 年年末,"干院计划"支持精

发放个人普惠金融贷款超

Disbursed retail inclusive loans of RMB 100 billion

累计放款招

Loans exceeding RMB 530 million disbursed

2019年,北京银行正式推出"干院计划",通过系列切实有效的金融产品及服 务举措,支持隐居乡里、左邻右舍、原乡里等众多民宿品牌发展,不仅满足了市 民高品质生态旅游需求,而且解决了当地农户就业增收的难题。截至2021年年末, "千院计划"支持了1550余座精品民宿院落建设,累计放款超5.3亿元,为民 宿产业注入金融活水。

In 2019, Bank of Beijing officially launched the "Thousand Courtyard Plan", which supported the development of many guesthouse brands such as nalada.com.cn, neighbors.com.cn, native villages, etc. through a series of practical and effective financial products and services, which not only met the needs of citizens for high-quality eco-tourism, but also created jobs and increased income for local rural households. By the end of 2021, the "Thousand Courtyard Plan" had supported the construction of more than 1,550 boutique guesthouses, with loans exceeding RMB 530 million disbursed, injecting funding sources into the guesthouse industry.

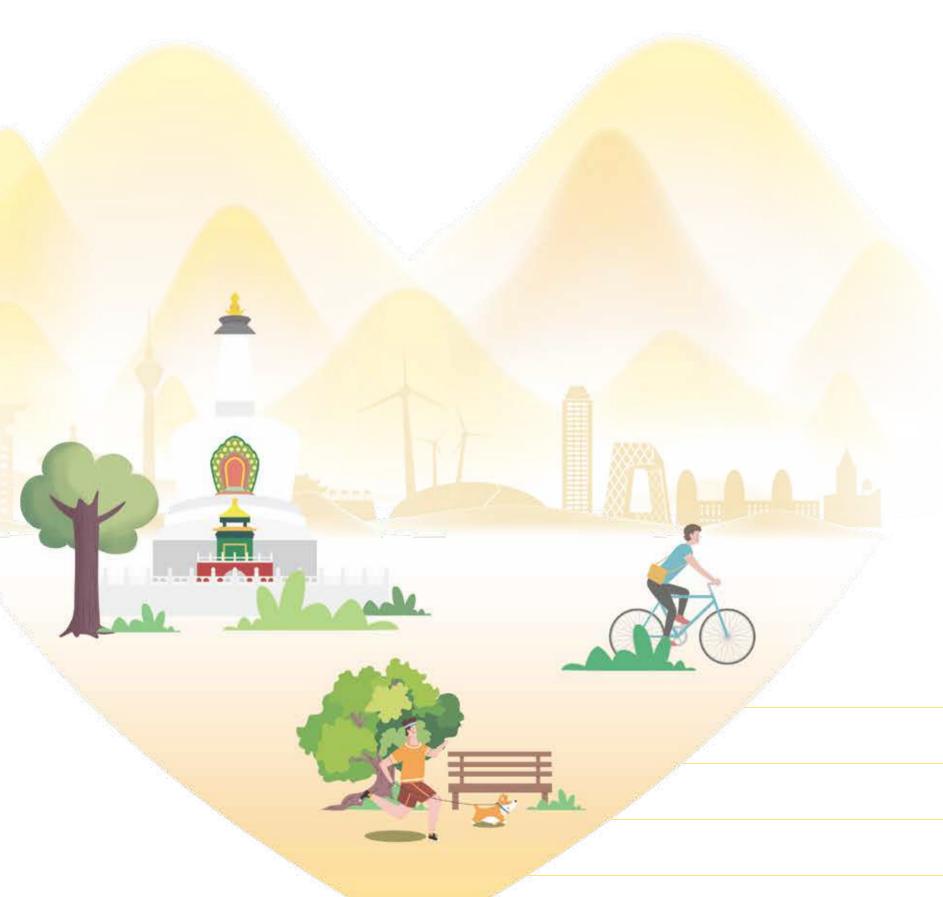
在"三农"工作由脱贫攻坚向乡村振兴转移这一历史时刻,我行举行"北京银行助力乡村振兴暨万院计划启动仪式",通过"建标准、 推典型、优产品、强服务、搭平台"五项举措,将民宿贷款升级为乡村金融全面服务方案,并计划 5 年内累计支持超过 10000 家乡 村小院。紧随"万院计划"的启动,我行与隐居乡里和墟里等多个民宿项目签署意向授信协议,计划向特色民宿项目发放贷款10亿元, 为"万院计划"的落地打造了良好的开端。

At the historic moment when the work of supporting "agriculture, rural areas, and farmers" was shifting from poverty alleviation to rural revitalization, the Bank held the "Launching Ceremony of Bank of Beijing's Plan for Rural Revitalization and the 'Ten-Thousand-Courtyard Plan'", and upgraded the guesthouse loan to a comprehensive financial service solution for villages through five measures, i.e. setting standards, promoting models, improving products, strengthening services, and building platforms, with a plan to support more than 10,000 guesthouses in rural areas in five years. Following the launch of the "Ten-Thousand-Courtyard Plan", the Bank signed intentional credit agreements with several guesthouse projects, such as Nalada.com.cn and Terra Retreat, and planned to grant loans of RMB 1 billion to characteristic guesthouse projects, which made a good start for the implementation of the "Ten-Thousand-Courtyard Plan".











Harmony Take Responsibility with Utmost Kindness

知行合一,同时力促和谐。让金融服务变得更简单、更便利、更普惠,一直是北京银行创新发展的初衷和使命。立足首都,服务民生,北京银行时刻谨记企业使命和社会责任,持之以恒深耕医疗社保、教育出行、工会服务等民生领域,为客户打造更便捷、体验更好的惠民金融服务。用金融的温度,温暖百姓的生活。

2021年,北京银行深入开展"我为群众办实事"实践活动,持续优化惠民金融服务,强化老龄客户、残疾人客户等特殊人群关爱,满足客户多元化需求。积极普及金融知识,保护金融消费者权益,积极开展社区服务,投身社会公益事业,实现企业与经济、社会、环境的协调可持续发展。

Unite knowledge and action in promoting harmony. To make financial services easier, more convenient and more inclusive has always been the original aspiration and mission of Bank of Beijing's innovation and development. Based in the capital and with an aim of benefiting people's livelihood, Bank of Beijing always keeps in mind the corporate mission and social responsibility, and always works on areas concerning people's livelihood, such as medical and social security, education, travel, labor union services, etc., so as to create easier and better financial experiences for the benefit of customers. We warm people's lives with financial services.

In 2021, Bank of Beijing carried out "initiatives on delivering practical services to the people", continuously improved financial services to benefit people's livelihood, strengthened care for special groups, such as elderly and physically-challenged customers, and met the diversified needs of customers. The Bank actively popularized financial knowledge, protected the rights and interests of consumers, actively carried out community services, joined in social welfare undertakings, and realized the coordinated and sustainable development of the Bank, economy, society and environment.

促进社会就业

Creating more employment opportunities



加强金融知识普及

Promoting financial literacy



保护金融消费者权益

Protecting financial consumers' rights and interests



注重民生关怀

Caring for people's livelihood



促进 **社会就业**

Creating more employment opportunities



全年共计引入各类人才

Introduce all kinds of talents in total throughout the year 1828 People.

1878 ^

全年累计发放 488 笔

The Bank had granted a total of 488 loans worth RMB 578 million in 2021

78 ^(Z)

带动就小儿 创业

Which enabled more than 2,000 people to find jobs or start their own businesses

7000 ^{余/}



落实"稳就业"政策,扩大招聘规模

Enforcing the policy of "employment stabilization" and scale up recruitment operations

北京银行坚持提高政治站位,积极践行北京市属国有企业的责任使命,在持续金融助力首都高质量发展的同时,牢记履行企业社会责任,坚决贯彻党中央、国务院、北京市委市政府关于"稳就业""保就业"相关决策部署和要求,为促进社会和谐稳定做出自身贡献。

2021年,围绕业务发展需要,挖掘人才缺口、开发岗位需求,统筹推动全行人才招聘工作,持续引进应届大学生、社会人才、留学归国人员等各类人才。同时,提供多种用工形式的就业岗位,为就业市场注入新活力,积极落实军转干部、退役大学生士兵、军人家属、大学生村官、藏籍大学生等政策性就业安置工作,以实际行动彰显北京银行的责任担当。

In line with its commitment to continuously improving its political stance, Bank of Beijing actively fulfills its responsibility as a state-owned enterprise affiliated to the Beijing municipal government. The Bank is always fully aware of its social responsibility while continuing to fund the high-quality development of the capital. The Bank resolutely implements the strategic decisions, arrangements and requirements set by the CPC Central Committee, the State Council and the Beijing Municipal Party Committee and Government on "employment stability and security", and has made its own contribution to the promotion of social harmony and stability.

In 2021, focusing on the needs of business development, the Bank coordinated and pushed forward band-wide recruitment operations based on an analysis of the HR gap and post-specific requirements, and various talents were recruited including fresh university graduates, those in the market and returnees from overseas universities. On the other hand, the Bank provided jobs in various forms of employment, and injected fresh vitality into the labor market; provided policy-based job placements for ex-military officer, ex-servicemen with higher education, dependents of servicemen, university graduates turned village officials and Tibetan college graduates, demonstrating the Bank's responsible corporate citizenship through concrete actions.

创业担保贷款促进社会就业

Promoting employment with start-up guarantee loans

为进一步落实稳保政策、推动创业、带动就业,在市财政局、人社局、人行营管部、市国资委、金融局等上级单位的指导与支持下,北京银行高度重视北京市创业担保贷款业务,在北京市贷款服务中心增设"创业担保贷款"服务功能,加入"访企业问需求——创贷拓户专项行动",以"三增三降"(增大支持范围、增加贷款额度、增长贷款时限、降低准入门槛、降低贷款利率、降低担保条件)进一步扩大申办条件、加大支持力度。在北京市贷款服务中心增设服务功能,持续扩大经办机构,开展"便民利企办实事、创贷政策进基地"活动,举办创业讲堂活动,提供"融资+融智"全方位服务,加强业务宣传,持续扩大业务影响。

With a view to ensuring effective implementation of the "Six Stabilities" and "Six Priorities", promoting entrepreneurship and employment, Bank of Beijing introduced the "Start-up Guarantee Loan" service in the Beijing Loan Service Center, and joined the "On-site Enterprise Survey-Special Campaign of Loan Business Expansion", further relaxed borrower eligibility criteria, and increased related support through the "3 Increases + 3 Reductions" program (i.e., increasing the range of eligible applicants, loan amount and duration + reducing acceptance barrier, loan interest rates and guarantor eligibility requirements), with the guidance and assistance provided by regulatory authorities such as the Beijing Municipal Finance Bureau, Beijing Municipal Human Resources and Social Security Bureau, the Business Administration Department of the PBOC, the Municipal State-owned Assets Supervision and Administration Commission and the Beijing Bureau of Financial Work. The Bank rolled out new service functions at the Beijing Loan Service Center, continued to scale up relevant service outlets, organized a special campaign dubbed "Bringing Entrepreneur Loan Policy to the Base to Make Financial Services More Friendly to the Public and Enterprises", held lectures on entrepreneurship, provided a full suite of services covering "financial + technological resources", and stepped up publicity efforts to broaden the influence of its services.

案例 Case 创业担保贷款 联轮初创企业成长

College graduates benefited from "Start-up Guarantee Loans"

2020年末, 知名高等学府的高材牛 宋昌明带领一群在读学生创办了拟象 文化公司,致力于传播有价值的专属 IP 集群。然而作为初创小微企业,加 之新冠肺炎疫情的影响,资金短缺成 为这群创业学子最大的困境。经与北 京市人力资源和社会保障局沟通交流 后,企业负责人得知了北京银行针对 大学生创业的优惠政策后, 主动联系 我行。收到融资需求后, 我行快速了 解了企业的主营业务、上下游企业、 销售渠道等情况。针对客户对于放款 时效性的迫切要求, 为客户加急办理 手续,企业及时获得了"北京市创业 担保贷款"的资金支持,项目也陆续 顺利上马。

In late 2020, Song Changming, a graduate from a top university, led a group of college students, and founded the Nixiang Culture and Media Company. These passionate high-fliers were determined to disseminate valuable and exclusive IPs. However, with the impact of COVID-19, the lack of funding became the biggest stumbling block for the young entrepreneurs of this small- and micro-sized start-up. After contacting the Beijing Municipal Human Resources and Social Security Bureau, they learned that Bank of Beijing has preferential policies to support college-student entrepreneurs, so they reached out to the Bank. After receiving their financing request, Bank of Beijing acted promptly to understand the company's primary business, companies operating in its upstream and downstream sectors, sales channels and other business information. In view of the customer's urgent need for quick loan disbursement, the Bank expedited the application process, and issued the "Beijing Start-up Guarantee Loan" to the company in a timely manner. Their projects were then successfully launched.

加强 金融知识普及

Promoting financial literacy



◇ 我行开展金融安全知识宣讲活动。 The Bank is promoting financial security knowledge.



工作方法

Principle



树立一个理念

Upholding one concept

以金融消费者为中心

Being financial consumer-centered

实现两个目标

Fulfilling two goals

增强消费者金融知识和风险防范能力

Improving consumers' financial literacy and risk prevention capabilities

提高北京银行宣教员服务水平

Enhancing the standard of services provided by the Bank's financial educators

构建三个机制

Building three mechanisms

管理机制

Management mechanism

联动机制

Coordination mechanism

长效机制

Long-term mechanism

坚持四个结合

Sticking to four combinations

日常与集中宣教相结合

Combination of routine and centralized education

行内、行外与线上宣教相结合

Combination of internal and external education and online education

传统宣教与创新宣教相结合

Combination of traditional education and innovative education

北京与外埠特色宣教相结合

Combination of education practices with local characteristics in Beijing and other cities

全面提升金融消费者权益保护宣教工作质效

Bank of Beijing has succeeded in improving the quality and efficiency of publicity and education operations aimed at safeguarding financial consumers' rights and interests on a comprehensive scale



△ 我行杭州分行积极开展 2021 年"金融知识普及月"活动。

Hangzhou Regional Branch of Bank of Beijing held the campaign of "Financial Knowledge Promoting Month" in 2021.

2021年,北京银行开展了"金融消费者权益日、守住'钱袋子'、普及金融知识万里行、金融知识普及月与金融知识进 万家"等消费者权益保护宣传教育活动。

In 2021, the Bank conducted a series of public events to promote consumer protection, such as the "How to Keep Your Money Safe", "Popularization of Financial Knowledge", "Month of Financial Literacy", and "Month for Spreading Financial Knowledge to Countless Households".

全年累计活动次数近 6000 余次

The Bank successfully held over 6,000 such campaigns over the year

投入人员参与

Involving 10,000-odd participation of employees



受众客户数

Six million clients respectively

获得了良好的宣传实效。

Reaching satisfying promotional effect.

AUUU

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夯实网点阵地, 开展常态化宣教

Routinizing financial knowledge education based on banking business units

网点营造宣传氛围

Education campaigns were conducted at business units

通过电子屏、自助机具、公众教育区微课堂等宣传金融知识,同时做好疫情防控宣传与公益知识讲解等工作,让消费者树立价值投资、理性投资和风险防范意识。针对柜面办理业务的客户,柜员提示客户取阅柜台上防范电信诈骗、防范非法集资等公益宣传折页,提升客户风险防范意识。

To promote financial knowledge through electronic screens, self-service machines, and micro-classrooms in the public education zone. At the same time, the Bank conducted education campaign on pandemic prevention and financial knowledge, so that consumers could make value and rational investment while preventing risks. For clients served at the counter, the employees remind them to read the brochures on the counter on how to avoid wire fraud and illegal fundraising, to enhance their awareness of risk prevention.



我行开展网点宣教工作。

The Bank is promoting financial knowledge in branches.

在自助机具上加载宣教海报

The Bank designed a special page for publicity and education on self-service machines

让消保知识随时随地传播。

So that consumers could be better informed to protect their own interests anytime.

强化分行特色, 树立先锋榜样

Highlighting unique characteristics of regional branches and set good examples

在京机构

In Beijing



△ 我行深入社区开展金融知识宣讲。

The Bank is promoting financial knowledge in communities.

发挥北京地区客户数多、资源丰富的优势,梳理资源、 集中精力、积极外出宣教,完成多场送金融知识进社区、 学校、工会、企业等活动,取得了不错效果。

Taking advantage of the extensive client base and abundant resources available in Beijing, the Bank's business units in Beijing mobilized and concentrated resources, and held many financial literacy lectures and events in communities, schools, trade unions and companies, with excellent results achieved.

借力三方平台,扩大宣传影响力

Leveraging the third-party platforms to expand promotion

北京银行与北京电视台财经频道合作

Cooperation with the Financial Channel of the Beijing TV Stration

北京银行与北京电视台财经频道合作,制作了"防范电信诈骗""科学理财"等多期主题节目,为社区群众和电视台观众送去金融知识和风险管理知识,树立科学理财意识,取得了良好效果。

Bank of Beijing partnered up with the Financial Channel of the Beijing TV Station, and produced several themed programs on topics such as "how to prevent wire fraud" and "rational wealth management", with the aim of disseminating financial and risk management knowledge to local communities and TV viewers, and building on public awareness of the importance of rational wealth management, with positive results achieved.

外埠分行

Regional branches outside Beijing

结合自身特点,创新宣传形式。

Innovated publicity modes based on their respective specialization



南京分行创新设计消保吉祥物,制作专题宣教视频 Nanjing Regional Branch innovatively designed consumer protection mascots and produced special publicity videos



石家庄分行制作专属活动视频,并在网点及合作单位循环播放,提升活动影响力

Shijiazhuang Regional Branch created special event videos, which were played in a continuous loop in branches and on partners' business premises to maximize the exposure of related events



深圳分行联合线上互联网平台,共同开展直播课,扩大覆盖用户

Shenzhen Regional Branch collaborated with online platforms to jointly livestream lectures, thus optimizing audience coverage



杭州分行针对客户线上化特点,制作覆盖不同客群 的活动系列海报

Hangzhou Regional Branch produced a series of posters for different client groups, in response to the increasing popularity of online banking



乌鲁木齐分行开展农村驻点宣教,提升村民金融知识水平,助力构建乡村和谐社会

Urumqi Regional Branch held on-site publicity and education events in rural areas to enhance financial literacy among local villagers, helping the build of a harmonious rural society

联合专业媒体推出宣传月活动内容

The Bank launched the "publicity month" in partnership with professional media organizations

利用户外广告、灯光秀等形式开展宣传,有效扩大了活动影响力。

Displayed publicity contents on outdoor billboards and during light shows, which effectively increased the influence of the events

在中国网等媒体刊登宣教信息

The Bank published publicity and education information on China.com.cn

增强文字传播效果。

Via other media outlets to enhance the results of textual promotion.



加强线上宣传, 推广电子化应用

Enhancing online publicity and promoting electronic applications

依托自有渠道宣传

Self-owned channels

依托官方网站、微信公众号、手机银行与信用 卡掌上京彩 APP 等各类自有渠道,及时发布金 融宣教知识及风险提示案例。

The Bank posted financial knowledge and risk-warning cases on various self-owned channels such as the official website, WeChat official account, and the Bank's mobile banking and credit card APPs.

加大线上直播宣传力度

Online live streaming

针对金融消费者常用金融知识需求,推出多期直播课,免费为线上用户讲解"防范电信诈骗、支付安全、个人信息保护、科学理财、远离非法金融活动、依法理性维权"等课程,并支持客户回看,帮助客户随时随地获取金融知识,激发学习热情与兴趣。

The Bank enhanced online live streaming to cater to the needs of consumers and provided free lectures for online users on the "prevention of wire fraud, payment security, personal information protection, rational wealth management, awareness of illegal financial activities, and protection of rights in a lawful and appropriate manner". Such lectures could be accessed by users anytime and anywhere to further stimulate their interests.



案例 Case

多种形式推动金融消费者教育和金融知识普及

Pushing forward financial consumer education and popularize financial knowledge through multiple channels

我行通过信用卡官网、官微、掌上京彩 APP 等自有移动渠道以及广播电台等媒体渠道共开展 7 次主题宣传,推动金融消费者教育和金融知识普及工作,提升宣传教育的覆盖面和有效性,在引导消费者树立正确消费观念,提高金融安全意识方面发挥了积极作用。

Seven themed publicity events were held through the credit card official website, WeChat official account, "Zhangshang Jingcai" credit card APP and other self-owned mobile channels, as well as media channels such as radio stations, to promote financial consumer education and financial literacy, and improve the exposure and effectiveness of publicity and education activities, which played a positive role in guiding consumers to acquire a correct consumption perspective and raising their awareness of financial security.

落实要求,开展常态化金融知识普及

The Bank carried out financial knowledge popularization on a routine basis in line with relevant requirements

围绕"315消费者权益保护日""614征信日""金融知识普及月"等开展重点宣传,发布"打假防骗,不做局外人""理性消费不吃'土',别让青春被'贷'走""防范征信诈骗,守护信用记录"等主题宣传内容,切实维护消费者权益。

During the time of public events such as "March 15 Consumer Protection Day", "June 14 Credit Information Day" and "Month for Financial Knowledge Popularization", the Bank held themed publicity events on issues such as "counterfeit and fraud prevention", "what makes a sensible consumer", "debt traps for young consumers", "credit fraud prevention and effective credit record maintenance", which effectively protected the rights and interests of consumers.

|新形式,开展特色化主题宣传

The Bank made formality innovations and held special theme promotions

依托北京银行"京彩生活"APP开通"北京银行信用卡消保直播间",以直播形式围绕"倡导理性消费,珍视个人信用"主题开展金融知识普及;参与"DOU来守护钱袋子"抖音话题挑战赛,运用小视频形式生动有趣地开展防范和处置非法集资宣传,创新宣传形式,增强互动性与趣味性。

The "Bank of Beijing Credit Card Consumer Protection Livestream Booth" went live on the Bank's "Jingcai Shenghuo" credit card APP, disseminating financial knowledge through livestreams themed "advocating sensible consumption and safeguarding personal credit"; the Bank took part in the "How to Keep Your Money Safe", a contest run on Douyin that seeks to provocatively disseminate information on how to prevent illegal fund-raising and handle related publicity materials in the form of short videos - by participating in the contest, the Bank made the promotion activities more interactive and interesting with innovative mode of promotion.

保护

金融消费者权益

Protecting financial consumers' rights and interests



2021年,北京银行持续加强消费者权益保护工作,完善机制建设,以投诉管理为抓手,深入追本溯源,提高服务质效,提升消费者满意度。

In 2021, Bank of Beijing continued to step up consumer protection efforts, further developed related mechanisms with complaint management taken as the starting point, tackled related issues at source, and effectively improved service quality and efficiency, leading to enhanced consumer satisfaction.



致行持续加强消费者权益保护工作。
 The Bank continuously enhanced consumer rights protection.

加强机制建设, 完善消保体系设计

Further developing the consumer protection system through mechanism building

保护工作提供了制度保障。

加强顶层设计

ped up top-level planning effo

完善审批体系

the "Administrative Regulations of Bank of Beijing on the Protection of Consumers' Rights and Interests" and the "Regulations of Bank of Beijing on the Consumer Complaint Management", providing institutional support for orderly consumer protection operations at the three levels, i.e. the head office, regional branches and branches. Second, the Bank continuously revamped the review and approval system.

制订《北京银行私人银行代销业务合作机构与产品准入管理规定》等多项制度流程,严格对代销产品、收益类产品和创新产品设计和销售环节消保审批,严格产品的信息披露管理、协约管理、宣传营销管理。

印发了《北京银行消费者权益保护工作管理规定》

《北京银行消费投诉管理规定》等一系列消保体

系文件,为总分支三级机构有序开展消费者权益

It issued a series of consumer protection policies such as

It formulated a number of policies and standard procedures, including the "Administrative Regulations of Bank of Beijing on the Acceptance of Private Banking Agent Sales Partners and Products", strengthened consumer protection during the design and sales of agent sales products and innovative products, tightened up the management of information disclosure, contracts, publicity and marketing activities.

规范考核管理

对总行部门及分支机构考核内容涵盖产品审查、 营销推介、信息披露、网点服务、投诉处理、信 息安全保护及金融知识宣教等各项内容,促进引 导与激励有效结合,让消保考核真正发挥促进内 部自律的功效。

The work assessed at the head office and the regional branches included product review, marketing and promotion, information disclosure, branch service, complaint handling, information security protection and financial literacy education. The appraisal aimed to promote and boost business development with consumer protection assessment fulfilling its full potential in terms of encouraging internal self-discipline.

加强投诉管理, 提升追本溯源质效

Tightening up complaint management, and tackling related issues at source more effectively

以诉促改,精细管理

The Bank strove for improvement based on complaint analysis and refined management

以投诉工单为切入点,及时分析汇总、发现制度流程缺陷。党委会高位推动、主动治 理。例如,为切实解决客户排队时间长的问题,行党委召开专门会议,剖析问题根源。 行领导带队多次赴支行一线调研,召开行长专题办公会,从制度、流程层面根本性提 出 6 大项 20 条优化处理方案,层层分解,严格督办、切实解决难点痛点问题,系统性 降低投诉量。

Based on the complaint handling list, the Bank conducted analysis and summarization promptly to identify deficiencies in the systems and processes. Top-down complaint governance was promoted by the Party Committee. For example, in order to effectively solve the problem of long queuing time for clients, the Party Committee held a special meeting to analyze the root causes and worked out a solution accordingly. The managers of the Bank visited branches to carry out front-line investigations on numerous occasions, and held Special President Meetings, proposing 20 fundamental optimization solutions focusing on six major issues, which were rigorously implemented to address the main challenges and pain points level by level, and reduced the number of complaints in a systematic fashion.

问题导向,一抓到底

Being problem-oriented, the Bank followed through with complaint investigations

挖掘投诉问题发生的深层次原因,组织多部门联合会商,打通部门间横向壁垒,建立信 息沟通、会商研判、成果共享的机制,形成解决问题的合力,提出综合解决方案。例如, 通过对小额遗产支取问题的投诉工单进行汇总研判,最终将全行小额遗产简化流程支取 限额由1万元提升至5万元,极大方便了消费者。

It investigated into the deep-rooted causes of complaints, organized multi-departmental joint consultations to break down horizontal barriers between departments, and set up mechanisms for information communication, consultation and judgment and result sharing to solve problems through synergistic forces, with integrated solutions developed. For example, by summarizing, researching and assessing complaints concerning small estate transfers, the Bank simplified probate process and raised the withdrawal limit from RMB 10,000 to RMB 50,000 for all small estate transfer transactions throughout the Bank, substantially improving service experience for clients.

将全行小额遗产简化流程支取限 额由1万元提升至

从制度、流程层面根本性提出6

Proposing 20 fundamental optimization

solutions focusing on six major issues

大项优化处理方案

Raised the withdrawal limit from RMB 10,000 to RMB 50,000 for all small estate transfer transactions

加强宣导,正向激励

The Bank stepped up promotional efforts with well-targeted incentives offered



每季度召开投诉分析会,及时总结分支机构在投诉处理、服务客户、解决疑难问题过程 中的经验做法和典型案例,充分展示基层诉求办理的积极成效,持续发挥先进典型的激 励带动效应。2021年我行"接诉即办"为民服务宣传片在北京电视台播出三期,"接诉 即办"全年平均得分97.18分,排名市管企业前列。

The Bank held quarterly complaint analysis meetings to promptly summarize the experience, practices and typical cases of handling complaints, providing services and solving difficult problems, and the positive results achieved through complaint management at the front-line branches level were fully demonstrated such that model employees can play a stimulating role for others. Three episodes of the Bank's promotional video series elaborating on its immediate handling of client complaints were aired on the Beijing TV station in 2021, and the Bank received a score of 97.18 on "immediate complaint handling", outranking most other municipal enterprises.

"接诉即办"全年平均得分

Received a score of 97.18 on "immediate complaint handling"

加强宣传教育, 提升市民风险意识

Stepping up publicity and education efforts to enhance the public's awareness of risk prevention

夯实网点阵地, 开展常态化宣教

The Bank routinized client education service in business units

通过电子屏、自助机具、公众教育区微课堂等宣传金融知识。加强柜员提示环节, 在自助机具上加载宣教海报,让消保知识随时随地传播。

The Bank promoted financial knowledge using electronic screens, self-service machines, and in microclassrooms in the public education zone; designed a special page for publicity and education of self-service machines, so that consumers could be better informed to protect their own interests.

加强线上宣传,推广电子化应用

The Bank ratcheted up online publicity, and promoted electronic applications

依托官网、微信公众号、手机银行与信用卡掌上京彩 APP 等各类自有渠道,及 时发布金融宣教知识及风险提示案例,推出多期直播课,支持客户回看,帮助客 户随时随地获取金融知识。

The Bank released financial knowledge and risk reminders promptly on various self-owned channels such as the official website, WeChat official account, mobile banking and "Zhangshang Jingcai" the credit card APP; launched multiple livestreaming sessions of financial knowledge classes, which could be accessed again by users anytime and anywhere, making financial knowledge available at all times.

借力三方平台、扩大宣传影响力

The Bank leveraged third-party platforms to expand promotion

与北京电视台财经频道合作、制作"防范电信诈骗""科学理财"等多期主 题节目,在北京晚报、新华网、今日头条、北青报等媒体刊登宣教信息,取 得了良好效果。

It produced several themed programs on topics such as "prevention of wire fraud" and "rational wealth management", and published promotional and educational articles via media such as Beijing Evening News, Xinhuanet.com, Toutiao and Beijing Youth Daily, with positive results achieved.



我行通过电子屏、自助机具、 公众教育区微课堂等宣传金 融知识。

The Bank promotes financial knowledge through electronic screens, self-service machines, and micro-lectures in the public education zone of branches

Caring for people's livelihood



截至 2021 年末,全行保障性安居工程

As of the end of 2021, outstanding loans for affordable housing projects totaled RMB 42.4

保障房业务

建设。

Supporting affordable housing

Of which RMB 30.8 billion was granted in Beijing

2021年对北京东站货场铁路职工住房项目、丰台区看丹村棚户区改造和环 境整治工程项目、大兴区高米店公租房项目、南京市浦口区桥林四期保障 房项目等重点民生项目提供金融支持。

我行积极履行金融服务民生的社会责任,多年来大力支持保障性安居工程

The Bank actively fulfilled its social responsibility in providing financial services to serve people's

livelihood, and actively supported the building of affordable housing over the years.

In 2021, the Bank provided financial support for key welfare projects such as the staff housing development for the Freight Yard of Beijing East Railway Station, the shantytown reconstruction and resettlement housing project and environmental restoration project in Kandan Village of Fengtai District, the Gaomidian Public Rental Housing Project in Daxing District, and the Qiaolin Affordable Housing Project (Phase IV) in Pukou District, Nanjing.



支持教育事业

Supporting education

校园缴费产品

On-campus contactless financial services

2021年在常态化疫情防控要求下,推出校 园缴费产品,创新无接触金融服务,家长通 过手机银行 APP 即可完成各类费用缴纳, 实现"足不出户轻松缴费"; 学校可在线实 现自助生成缴费账单、一键催缴、智能对账、 退款无忧等管理服务,提升校园管理移动化 和数字化水平。

In line with routine epidemic control requirements set by the government, the Bank launched innovative on-campus contactless financial services in 2021, allowing parents to pay various fees through the mobile banking app, enabling "easy payment without leaving home"; schools could enjoy management services such as self-generated billing, one-click button to remind payment, smart reconciliation, and automatic refunds, making the campus management functions increasingly mobile-friendly and digitalized.

已累计接入中小学校

Thus far, 81 primary and secondary schools have been connected with the system

累计交易笔数

A total of 112,000 transactions

交易金额

Totaling RMB 120 million have been completed

发放助学贷款

Student loans

在助学贷款领域,我行分别通过校园地国家助学贷款和生源地 国家助学贷款两类业务为北京市 64 所市属高校学生和北京 16 个区(县)户籍学生提供助学贷款服务。

The Bank has offered loans to students who study at 64 Beijing-based universities or whose registered residence is one of the 16 districts (counties) of Beijing.

截至 2021 年末, 我行累计 发放助学贷款

As of the end of 2021, the Bank had granted a total of RMB 477 million worth of student loans

累计资助学生

Benefiting 84,500 students during their university studies

帮助其顺利完成学业,取得了良好的效果,得到了社会各界的 认可和积极评价。

The Bank's efforts have been highly recognized by all members of the local communities.

首都教师队伍建设

Fostering of teachers

我行始终心系首都教育事业的发展,助力首都教师队伍建设。 不断加深与北京市教委合作,签署全面战略合作协议,大力推 进"紫禁杯"优秀班主任及乡村教师项目。积极贯彻国家"双减" 政策,开展教育培训机构资金监管业务,入围北京市市级预付 资金监管平台首批银行。

The Bank has always attached great significance to education in Beijing, and contributed to the fostering of teachers in the city. The Bank has continuously deepened its partnership with the Beijing Municipal Education Commission, and entered into a comprehensive strategic cooperation agreement, with efforts made to vigorously promote the "Zijin Cup" Excellent Head Teacher Award and the Beijing Rural Teacher Support Plan. The Bank actively enforced the nationwide "double reduction" policy (aims to relieve students of the burden of excessive homework and reduce the need for after-school tutoring), and provided fund supervision service for education and training institutions. The Bank was shortlisted as one of the first batch of banks admitted to the Beijing Municipal Platform of Prepayment Supervision

我行大力支持保障房建设。图为我行客 户经理在施丁现场了解建设情况。

Bank of Beijing supports the construction of affordable housing. The picture shows relationship managers visiting a construction site.

服务老龄客户

Serving the seniors

开展话老服务,关爱特殊群体客户。

The Bank offered special services oriented to elderly clients, in line with its commitment to caring for clients with special needs.

安全便利无障碍



Secure and barrier-free access was provided

我行所有营业网点安装无障碍坡道设施和无障碍标志; 定期改 造升级,保障老年人等特殊群体通行安全和使用便利。

Barrier-free ramps and signs were made available in all business units of the Bank; these facilities were regularly refitted and upgraded to ensure safe and user-friendly access for the elderly and people with special needs.

温情接待暖人心



The Bank won clients' hearts with attentive service

规范柜台服务。为老年人安排专人引导, 主动接待、仰入送出, 优先安排窗口,指导使用自助机具。

It standardized counter services. Staff members were designated to escort elderly clients when they arrive and leave the branches, provide them with priority access to counters, and assist them in using self-service devices.

专属业务重优化



The Bank optimized services most frequently requested by elderly clients

聚焦老年客户办理集中度高的业务,优化流程、简化手续,提 高服务体验。制定《北京银行个人特殊群体客户业务操作指引》. 为无法来网点办业务的老年客户上门服务。

The Bank optimized processes, simplified formalities and improved service experience focusing on services most frequently used by the elderly; introduced "Guidelines of Bank of Beijing for Operating Businesses for Retail Clients with Special Needs" to provide home visit services for senior clients who cannot go to the outlet in-person.

守住老人钱袋子



The Bank protected the elderly against financial fraud

一线员工定期走进社区,通过发放宣传折页、播放短片、举办 临时小课堂、一对一演示讲解等方法, 提醒老年人谨慎挑选金 融产品,提高维权意识。

Frontline staff visited local communities regularly to remind senior residents to exercise caution when choosing financial products, and raise their awareness of consumer rights protection by distributing promotional brochures, playing short videos, giving short lectures and one-on-one demonstrations.

智能设备显"尊爱"



Specially designed electronic devices that show respect for the elderly

根据老年人需求更新智能柜员机界面,可以一键切换大字版。 推出"尊爱版"手机银行,精选账户查询等8大常用功能,设 置悬浮按钮可以一键呼叫客服,页面底部显示最近的网点地址, 方便老年客户到就近网点寻求帮助,让老年客群实现足不出户 享受掌上金融服务的愿望。

The interface of the iTMs (intelligent teller machines) were updated to cater to the needs of the elderly, allowing them to switch to large font display with one click. The Bank released the "Zun'ai (elderly-caring) Edition" mobile banking app, which allows elderly clients to talk with a client service agent by clicking on a floating action button (FAB) regarding the eight most frequently used services such as account query; the location of the nearest business unit is displayed at the bottom of the page, such that elderly clients can easily find the nearest business unit, allowing them to access mobile financial services without leaving home.

长者驿站展风采



"Branch for the Elderly" gained popularity among senior clients

以北京分行复兴支行为试点,打造专门为老年人客户服务的"长 者驿站",用"全、新、精、智"四大亮点展现适老金融服务 风采。周边老年客户纷纷称赞这里是一个既能提供优质金融服 务, 又可满足大家乐学、乐活、乐享的场所。

With the Fuxing Branch in Beijing selected as the pilot business unit, the Bank set up a dedicated "Branch for the Elderly", showcasing the Bank's elderly-friendly operations characterized by "versatile, new, sophisticated and smart" financial services. It offers high quality financial services, and elderly clients can also enjoy other counseling and social services, earning praises from local senior residents.



我行为老年人安排专人引导。

The specially designated lobby manager is helping and guiding elderly customers.

案例 Case

适老服务"金字招牌"

A showcase of elderly-friendly banking services

作为扎根首都的银行,为提高老年人金融消费的便利性,北京银行积极响应国家尊老方针,时刻谨记企业使命与社会责任,立足首都, 服务民生。

As a Beijing-based banking institution, with a view to making financial services easily accessible to the elderly as required by the national eldercare policy, and bearing in mind its corporate mission and social responsibility



• 北京银行创新打造适老金融服务网点"长者驿站",展现针对老年客群特点的"全"方位、"新"体验、"精"设计和"智"服 务的4大亮点。

The Bank set up a "Branch for the Elderly", an innovative branch specially designed for senior clients, demonstrating four salient features - "versatile" functions, "new" client experience, "sophisticated" design and "smart" services.

所有营业网点安装无障碍坡道设施和无障碍标志,设立低柜、残障服务标识、爱心座椅、无障碍停车位、轮椅、求助按钥等设施, 保障老年客户的诵行安全。

Barrier-free ramps and signs were made available in all the business units of the Bank; special facilities such as lower counters, service signs for the physically challenged, courtesy seats, barrier-free parking spaces, wheelchairs and help button were provided to ensure the safety of senior clients.

走进社区,通过发放宣传折页、播放短片、开设临时小课堂、一对一演示讲解等方式,向老年客户介绍产品,提醒老年客户防范。 电信诈骗风险,帮助其守好"钱袋子"。

Frontline staff visited local communities regularly to recommend suitable products to elderly residents and remind them to beware of wire fraud, helping them protect their money.

- 推出"尊爱版"手机银行,让老年客群实现足不出户就能享受掌上金融服务。 The "Zun'ai (elderly-caring) Edition" mobile banking app was introduced to enable elderly clients to access mobile financial services without leaving home.
- 北京银行凭借优质的金融适老服务,荣获"2021年适老服务示范者"奖项。 Bank of Beijing won the "2021 Elderly-Friendly Service Model" award in recognition of its high-quality elderly-oriented services.

服务残疾人等特殊人群

Serving the physically-challenged and people with special needs

北京银行与北京市残联联合面向北京市残疾人发行加载金融功能的残疾人服务一卡通,北京市残疾人持该卡,可以享受免费乘公交、免费逛公园等服务,同时该卡汇集众多残疾人综合服务和个人数据信息,具有信息记录和信息共享功能,政府为残疾人提供的各种补贴可以通过该卡的金融功能进行发放。此外,针对残疾人服务一卡通减免了多项金融服务收费,并推出北京银行专属普惠助残金融服务体系"暖心"助残服务工程。针对老年人、残障人士、受疫情影响人员不能来网点办理业务的实际情况,制定《个人特殊群体客户业务操作指引》,指导支行上门办理业务,为特殊客户群体解决实际困难,同时规范业务操作,降低业务风险。通过上门服务、优化流程等手段,为客户解决出行难问题,实现服务人性化和业务合规化的有效结合。

The multi-function card allows holders free access to public services (e.g. free bus rides and admission to parks), stores and shares data, and offers financial services (e.g. receiving government subsidies). Also, the Bank had a unique and exclusive financial system in place to help the physically challenged and charge them no or reduced fees for many financial services through the card.

The Bank introduced "Guidelines of Bank of Beijing for Operating Businesses for Personal Clients with Special Needs", providing guidance for local branches to provide door-to-door services for those who cannot go to the business unit in-person, including senior and physically-challenged clients and those affected by the epidemic. Moreover, related standard operating procedures were standardized to minimize operational risks. By offering door-to-door services and optimizing procedures, the Bank effectively helped clients with mobility difficulties, ensuring optimal user friendliness and regulatory compliance at the same time.

工会服务

Labor Union Services

2021年,北京银行全面升级互助服务卡专属服务,推出"十全十美"服务体系,覆盖社保、理财、出行、消费等各个领域,并打造多种渠道+上门服务的"一站式"办卡体验,专属产品+专享活动结合的"一条龙"权益体验,全方位服务职工日常工作、生活。目前,"小红卡"已成为北京市工会会员名副其实的"连心卡"与"身份证",工会加盟企业的"爱心卡"与"信誉卡"。

In 2021, Bank of Beijing upgraded the exclusive services offered for mutual aid service card holders, and unveiled a "perfect" service system covering social security, wealth management, travel, consumption and other sectors; provided "one-stop" card application service via "multi-channel + home visit", as well as "exclusive products + exclusive services" covering everyday life and work scenarios. At present, the "little red card" has become the "bond of love card" and "identity card" for members of the trade union in Beijing, and the sign of "affection" and "credibility" for relevant companies. Some 5.8 million mutual aid service cards had been issued as of the end of 2021.



至 2021 年末,残疾人服务一卡通已实现发卡

As of the end of 2021, Bank of Beijing had issued some 650,000 cards for the physically challenged with embedded financial functions

65

累计发放补贴近

almost RMB 7.25 billion of subsidies was granted in aggregate

72.5

(

我行服务特殊群体。

The Bank serves customers with special nee



截至 2021 年末,互助 服务卡累计发卡

A total of 5.82 million Labor Union mutual-aid-service cards had been issued as of the end

582°

-践行全面升级互助服务 ======

Bank of Beijing comprehensivel upgraded the exclusive service for mutual-aid-service card holders

医疗保障

Health care

北京银行紧紧围绕惠民金融主线,重点支持北京市医耗联动改革、丰富市属医院支付渠道、参与北京市多卡合一改革,为北京市民提供了更加便捷的医疗环境。

截至 2021 年末

As of the end of 2021

北京银行代理的医疗保障业务已覆盖北京市城镇居民近

The medical security businesses handled by Bank of Beijing had covered nearly 26 million urban residents in Beijing

2600

定点医疗机构实现了医疗保险基金实时结算超过

With real-time settlement of medical insurance funds in more than 3,000 designated medical institutions

3000

积极发挥行业服务优势,落实群众办事"一次不跑"的工作要求,推出"智慧医保 2.0"综合服务体系。

The Bank rolled out "Smart Healthcare 2.0" comprehensive service system following the requirement that the general public should be able to enjoy public services online.

- 一是实现资金从折到卡,客户通过手机银行即可实现"存折一步关联、明细一键查询、资金自动入卡"的服务体验。
 First, with this system, customers can link the bankbook to the bankcard in one step and check fund details with one click on the mobile banking app, and the funds can be automatically transferred from the bankbook to the bankcard.
- 二是践行金融使命,助力服务从卡到码,配合北京市医疗保障局上线电子凭证。客户通过北京银行手机银行即可免费激活凭证,挂号、 看病、买药均可扫码结算,无需携带实体卡。

Second, the Bank assisted with the transition from the physical card to the QR code by collaborating with Beijing Municipal Medical Insurance Bureau to launch the electronic certificate. Customers can activate the electronic certificate for free via the Bank of Beijing mobile banking app, and pay for hospital registration, medical treatment and medicines by scanning the QR code without carrying the physical card.

截至目前已为近 700 万参保客户提供专项服务,极大优化服务效率和体验,切实提升参保群众获得感。

So far, specialized services have been provided to nearly 7 million participants in the medical insurance program, greatly improving the efficiency and user experience of services and effectively enhancing customer satisfaction.

Bank of Beijing focused on inclusive financial services to support the comprehensive reform of medical consumables in Beijing, open new payment channels for municipal hospitals, and contribute to the "all in one" public service card integration reform, and provide convenient medical treatment services for residents in Beijing.

北京银行与人力资源社会保障部合作面向在京中央国家事业单位人员发行加载金融功能的第三代社保卡(简称中央单位社保卡)

The Bank has worked with the Ministry of Human Resources and Social Security to issue third-generation social security cards with financial functions to staff of national public institutions based in Beijing (hereinafter referred to as "social security cards for national public institutions")



为客户提供一站式即时办卡服务和上门发卡服务,同时打造专属优惠服务体系,全面提升客户用卡体验。

To provide customers with one-stop instant card issuance and door-to-door card delivery, while creating an exclusive preferential service system to comprehensively enhance customer experience.

北京银行与北京市人力资源和社会保障局合作面向北京参保客户发行加载金融功能的第二代社保卡,已累计发卡 In partnership with the Beijing Municipal Bureau of Human Resources and Social Security, the Bank has issued 395,000 second-generation social security cards embedded with financial functions to people covered by public medical insurance in Beijing.

39.5



同时,全力推进北京市第三代社保卡(北京民生卡一卡通)筹建工作,紧跟政府工作步伐,有序完成系统联调、业务验收、监管报审等工作,打造模块化、可敏捷配置的业务场景,满足市民办理所需,打造以政务为核心的场景金融。 The Bank has been closely involved in the preparations for the rollout of the third-generation social security card (Beijing All-in-One Public Service Card), and has completed system testing, business acceptance and regulatory review in an orderly manner following arrangement of the government. Business scenes based on modules and agile configuration were developed to meet people's needs for related services, creating scene-based financial services with government service at the core.

防疫抗疫

Epidemic control and prevention

为受困企业纾困

Bailing out enterprises with special difficulties

北京银行结合最新监管政策,对《北京银行普惠小微企业阶段性延期还本付息操作指引和管理指引》和《北京银行"京诚贷"操作指引》范围进行调整,明确普惠小微业务延期还本付息支持实施至2021年底,对交通运输、批发零售、文化娱乐、住宿餐饮等受疫情影响特别严重的行业企业给予政策倾斜。截至2021年末,本年办理小微企业延期还本付息4769笔、272.7亿元。

Bank of Beijing adjusted the scope of application of the "Guidelines of Bank of Beijing for Operations and Management Concerning Deferment of Loan Repayment for Inclusive Small- and Micro- Enterprises over a Certain Period" and the "Guidelines of Bank of Beijing for Operations related to 'Jingcheng Loan'" based on the latest regulatory policies, stipulating that the deferment of loan principal and interest repayment offered to SMEs in the form of inclusive finance would remain in effect until the end of the year, and the policy was tilted in favor of businesses seriously affected by the epidemic, e.g. transportation, wholesale and retail, culture and entertainment, accommodation and catering. As of the end of 2021, repayment of RMB 27.27 billion in principal was deferred through 4769 payment holidays offered to small and micro enterprises.

支持医院抗击疫情

Supporting hospitals in the fight against Covid-19

北京银行与北京市医保局、北京市卫健委、北京市医管中心和各级医院保持密切联系,遇到紧急支出业务,员工 2 小时内到岗办理,保障资金安全,协助医保局、卫健委准确、及时将款项下拨至医疗机构,满足医院抗击疫情支出。为医疗机构、疫情防控部门提供包括紧急取款、资金垫付、实时划款及上门服务等。尤其是为北京地区疫情防控定点医院提供不间断上门服务业务,结合医院需求支持核算小屋等设备,多措并举为北京市抗击疫情工作作出贡献。

Bank of Beijing has maintained close contact with the Beijing Municipal Medical Insurance Bureau, the Beijing Municipal Health Commission, the Beijing Hospitals Authority and hospitals at all levels. When emergency payment was required, the business personnel arrived at their posts were able to process the business within two hours to ensure the safety of funds and assist the Municipal Medical Insurance Bureau and the Beijing Municipal Health Commission allocate funds to medical institutions accurately and in a timely manner, so as to fund the hospitals in their fight against the epidemic. The Bank provided medical institutions and epidemic control units with special services such as emergency cash withdrawal, advance payment, real-time transfer and door-to-door services. In particular, the Bank offered uninterrupted on-site service for designated hospitals for epidemic prevention and control in Beijing, supported the provision of "accounting tent" and other facilities in line with the actual needs of hospitals, and took multiple measures to facilitate epidemic control and prevention efforts in Beijing.

案例 *Case* 为受困文化企业 提供纾困金融服务

Providing financial services for enterprises with difficulties

北京晟世华阳文化传媒有限公司是一家线下音乐培训机构,品牌名称"中国乐手"。2020年,受新冠肺炎疫情影响,线下培训及活动全面停摆,企业转型线上交流、线上培训业务,通过我行的资金支持,采购线上培训交流设备,于2021年初实现收入大幅增长。2021年4月,因企业准备恢复线下培训和交流活动,存在临时性贷款需求,通过我行手机银行申请,获得线上个人经营性信用贷款30万元,保持经营稳定。

Beijing Shengshi Huayang Culture Media Co., Ltd. is an offline music training institution and the owner of the brand "Chinese Singers". After the outbreak of Covid-19 in 2020, it had to suspend all offline training courses and related activities, and replaced them with online communication and teaching. With financial assistance of the Bank, the company procured online training and communication devices and realized substantial revenue growth in early 2021. In April 2021, as the company needed additional funding to resume offline training activities, it applied via the Bank's mobile banking App and was approved of an online retail business credit loan of RMB 300,000, which helped it maintain business stability.

小埕小似企业处期还本何是 a total of 4.769 loans for SMEs

4769

其中普惠小微企业延期还本付息

4,249 transactions were for inclusive loans to

4249*

◇ 我行及时了解客户需求。

Bank of Beijing attends to needs of customers in a timely manner.



严格执行网点防疫标准

Strictly following epidemic control requirements



我行严格遵守防疫规定,确保线上线下业务办 理渠道畅通,疫情防控、金融服务有序进行, 力求运营安全稳定。

Bank of Beijing guarantees smooth, stable, and safe operation of online and offline financial services in strict compliance with epidemic control rules.



严格落实疫情防控常态化要求,提高办公场所及营业网点消杀频次,严格落实扫码测温、一米线等候、48 小时核酸检测等各项防疫工作。

强化员工每日健康监测,严格员工出行管理,加强员工行动轨迹及被隔离 人员管理,及时掌握员工最新动态。强化宣传引导,确保员工掌握疫情防 控知识,以实际行动为疫情防控作出贡献。与此同时,持续统一采购、统 筹配发防疫物资,保障防疫物资充足供应。加强对干部员工行为管理,严 格遵守请示报告、应急值班值守等工作纪律。

The Bank strictly implemented the requirements for routinized epidemic prevention and control, increased the frequency of disinfection in offices and service premises, and strictly enforced various epidemic prevention measures such as "health code" and temperature measurement, one-meter social distancing and 48-hour nucleic acid testing.

The Bank tightened routine health monitoring as well as travel management of employees, rigorously complied with quarantine regulations, kept abreast of the latest situation of employees, and stepped up guidance and education efforts to ensure that all employees know how to prevent Covid-19 infection, contributing to epidemic prevention and control with concrete actions. Meanwhile, the Bank centralized procurement and distribution of epidemic prevention materials to ensure adequate supply; and tightened the management of the employee behaviors, and strictly enforced work disciplines such as asking for instructions on certain matters and emergency duty.

案例 Case

党建引领聚人心, 战疫路上同奋进

Forging ahead together in the fight against Covid-19, with party building uniting efforts of everyone



服务正常运行

Maintained 7/24 operation relying on internal cooperation and coordination

2021年12月,西安突发新冠肺炎疫情,形势复杂严峻。北京银行95526客服中心西安分中心是全行客服热线人工服务咨询的受理主体,面对疫情影响,客户服务工作受到巨大挑战。

特殊时期,我行电子银行部坚持党建引领,统筹部署抗疫工作,客服中心管理团队迅速执行落实,用最短时间完成北京、西安两地客服中心资源协调,落地居家客服服务模式,依靠紧密团结,相互补位,确保客服中心"7×24"小时服务正常运行。

The COVID-19 epidemic broke out in Xi'an in December 2021, and the situation was very complicated and challenging. The Xi'an sub-center of Bank of Beijing's 95526 Call Center Xi'an sub-center was tasked with handling the majority of client queries, and the outbreak posed severe challenges to its service operations. In the face of the extraordinary circumstances, the E-banking Department of the Bank made arrangements for coordinated epidemic control and prevention led by party building, and the management team of the Call Center acted promptly to coordinate resources among the call centers in Beijing and Xi'an within the shortest time possible, implemented the work-from-home call center mode, and maintained 7/24 operation relying on internal cooperation and coordination.







Innovation Transform for Changes

锐意创新,同时求真务实。北京银行持续强化顶层设计,深入推进数字化转型战略,全行数字驱动能力不断提升。北京银行以"211工程"统筹项目群建设,落实数字化转型三年行动规划,加快企业级业务架构建模成果落地,推动实现从业务到技术的全面融合转型。

2021年,北京银行优化金融布局,提升科技硬实力和创新软实力。借助新兴技术打造"京惠贷""北京银行京管家"等数字化、智能化的金融产品和服务,发布"京牛"流程机器人,"京彩生活""掌上精彩"两大 APP 完成了迭代升级,基于 HarmonyOS API 开发的外汇牌价原子化服务上线,实现以金融科技质变推动业务模式转变。强化数字化风控能力,创新打造"京御模方"一站式风控模型交互体验平台,全面提升智慧风控水平。

Be determined to innovate while staying realistic and pragmatic. Bank of Beijing continued to strengthen the top-level design, further promoted the digital transformation strategy, and continuously improved the digital driving force of the whole bank. With the "211 Project" playing the leading and coordination role, the Bank implemented the three-year action plan of digital transformation, accelerated application of enterprise-level business architecture modeling, and promoted the comprehensive integration and transformation of business and technology. In 2021, Bank of Beijing improved the financial services by enhancing the hard power of IT and the soft power of innovation. With the help of emerging technologies, digital and intelligent financial products and services such as Jinghuidai (an online inclusive loan), "SME Butler" App, and "Jingniu" process robot were released. The Bank of Beijing Mobile Banking App and the Credit Card App were upgraded, and the atomization service of foreign exchange quotation developed based on HarmonyOS API was released, realizing the transformation of business model driven by qualitative change of financial technology. The Bank strengthened the digital risk control capability, created "Jingyu Mofang", a one-stop interactive platform of risk control models, and comprehensively improved the level of intelligent risk control.

完善科技治理架构

Improvement of the IT governance structure



科技供给与业务需求高效融合

Efficient integration of technology supply and business demand





Mobile banking and open banking



科技治理架构

improvement of the

IT govern

形成"1+3+1"的科技治理格局,凝聚全行数字化转型力量

Forging a pattern of IT governance featuring "1+3+1" and pooling strength of the Bank for digital transformation

北京银行持续优化全行科技资源配置,进一步明确各部门在数字化转型工作中的职能分工,探索形成了"1+3+1"的高效协同科技治理格局,进一步凝聚了全行数字化转型合力。

Bank of Beijing continued to optimize the allocation of IT resources of the Bank, further defined the roles and functions of departments in the digital transformation, and explored the formation of a highly-efficient and collaborative IT governance pattern featuring "1+3+1". These efforts further consolidated the Bank's synergy of digital transformation.

高效协同科技治理格局

The formation of a highly-efficient and collaborative IT governance pattern



信息技术条线

Information Technology Line





数字金融部、数据管理部、电子银行部

Digital Finance Department, Data Management Department, E-banking Department



金融科技公司

Bank of Beijing Fintech Co., Ltd.

信息技术条线作为行内科技建设的主力军,致力于从技术角度统筹产品解决方案,坚持关键系统自主研发, 保证交付能力。

As the backbone of the Bank's IT buildup, the Information Technology Line is committed to coordinating and enabling product solutions with technologies, conducting independent research and development (R&D) of key systems and ensuring delivery capability.

- 。 设立了数字金融部与数据管理部和电子银行部联动配合,共同推动传统产品和服务的数字化、线上化转型。
 Digital Finance Department was established to work together with Data Management Department and E-banking
 Department towards digital and online transformation of traditional products and services.
- o 成立城商行中首家银行系金融科技公司,积极拓展非金融端业务,为客户提供良好的金融服务输出平台。
 The Bank set up the first financial technology company among city commercial banks as a platform to expand non-financial business and provide customers with satisfactory financial services.



我行加速布局金融科技能力。 Bank of Beijing accelerated development of financial technology capabilities.

优化调整组织机构,强化科技队伍建设

Optimizing the organizational structure and strengthening the IT team

北京银行在传统"一部两中心"的基础上,进行人员结构调整,组建专业的业务团队,实现业务与科技的深度融合,更好地服务于业务发展,进一步激活组织活力。

On the basis of the Bank's traditional IT organizational structure featuring "one department and two centers", Bank of Beijing restructured its personnel structure and set up a professional business team to enable the close integration of business and technology and better serve the business growth, thus further activating the vitality of the organization.

大力培育信息科技组织基础,按照业务条线形成对接交付力量,组建零售、对公两大建设团队,探索从业务规划、系统实施到产品运营的全方位融合,通过设立批发应用团队、零售应用团队,分别负责公司、金融市场等批发业务系统建设及零售业务系统建设,运用研发及技术支撑。

The Bank vigorously strengthened the of information technology organization, formed service delivery teams that coordinate and work with business lines, set up retail and corporate teams, and explored all-round integration covering business planning, system implementation and to product operation. A wholesale application team and a retail application team were set up to be respectively responsible for the construction, application and technical support for wholesale and retail business systems.

• 设立实施管理团队,负责各业务部门项目需求分析及管理,监控项目进展。

A project management team was also set up to take charge of project demand analysis and management and project progress monitoring.

在架构管理、平台研发、项目治理等方面开展行业领先实践,逐步形成满足交付和创新的成熟人才梯队。

Industry-leading practices were conducted in terms of architecture management, platform R&D and project management. A mature talent team was gradually formed to meet the needs of delivery and innovation.

北京银行"一部两中心"

"One department and two centers" of Bank of Beijing



+

软件开发中心 系统运营中心 oftware Development Center System Operation Center



打造规划设计能力,数字化转型持续深化

Developing planning and design capabilities to continuously deepen digital transformation

以"211工程"为统领推进全行数字化转型。在顶层设计指导下着力构建起具有北京银 行特色、支撑数字化转型的企业级基础架构体系。

The "211 Project" serves as the core to advance the digital transformation of the Bank. With top-level design, efforts were made to put in place an enterprise-level architecture system with characteristics of Bank of Beijing to support digital transformation.

建立企业级 Enterprise-level architecture system 应用 数据 安全 运维 架构体系 架构体系 架构体系 架构体系

进一步强化全行架构资产管控,形成业务与技术的知识资产沉淀,指导IT架构设计和系 统建设、助推我行从业务到技术的全面融合转型。

To further strengthen the asset management and control of architecture assets across the Bank. The intellectual assets of business and technologies were accumulated to guide the IT architecture design and system construction, which further promoted the overall integration and transformation of business as well as technologies.

加大数字创新能力,强化金融科技赋能

Enhancing digital innovation and empowering development with financial technology



推进"移动优先"战略实施,强化金融保障,支持金融业务顺利开展 The "Mobile First" strategy was implemented to ensure financial supply and facilitate the development of financial business

研发数据湖、"京智大脑"等关键基础设施 The Bank developed key infrastructure such as the data lake and Jingzhi Brain

持续建设手机银行,推出尊爱版和英文版 Constant efforts were made to improve mobile banking, with the Zun'ai (elderly-caring) and English versions newly launched

推进京智柜面业务系统建设, 实现全行推广 The Jingzhi counter business system was developed and promoted across the Bank

拓展移动渠道,新建微银行小程序 The WeChat Banking Mini-program was launched to expand mobile channels

发布"数字人"多模态交互系统

The "Digital Man" multimodal interactive system was launched

A digital marketing model was established to support accurate customer acquisition of inclusive business

建立数字营销模型,支持普惠业务精准获客

态、新场景的研究和探索,与业务创新形成发展合力 Efforts were also made to beef up Industry-University-Research cooperation to enhance IT

research capabilities and promote research and exploration of new technologies, new fields, new ecology and new scenes, thus fostering synergy with business innovation

加大产学研合作,提升科技研究能力,推进对新技术、新领域、新生





介京智大脑 企业级人工智能平台



案例 Case

人工智能在金融科技领域应用创新

Innovative application of artificial intelligence (AI) in financial technology

2021年,北京银行推讲"京智大脑" 企业级人工智能平台建设,全面升级 "智能语音、自然语言处理、知识图 谱、智能决策、机器人自动化"六项 AI应用能力,聚焦业务痛点需求, 自主研发"科企分、欺诈分、干人干 面"等多个AI决策模型,欺诈风险 识别准确率提升 40% 以上,个性化 产品营销效果提升18%,先后发布"京 牛"流程机器人、"京灵"语音机器 人、"京准查"等多个AI应用系统, 举办首届"京智杯"数字化竞赛,在 全行 40 余个场景实现了业务流程提 速,每年替代总、分行人工操作3万 余小时,探索利用数字化技术助力业 务高质量发展。

In 2021, by constructing the "Jingzhi

Brain" enterprise-level AI platform, the Bank comprehensively upgraded six AI application capabilities, including "intelligent voice, natural language processing, knowledge mapping, intelligent decision making, and robotic process automation". Focusing on business pain points, the Bank independently developed a number of AI decision-making models such as "Keqifen (tech enterprise scoring), Qizhafen (fraud risk scoring), and Qianren Qianmian (customer-specific scoring)", which improved the accuracy of fraud risk identification by over 40% and the effect of customized product marketing by 18%. It has successively released several AI application systems such as "Jingniu" process robot, "Jingling" voice robot and "Jingzhuncha" company information searching program. The Bank also held the first "Jingzhi Cup" digital competition. The business processes in more than 40 scenes have been accelerated, saving over 30,000 hours of manual operations of the Head Office and regional branches every year, which facilitated high-quality business development with digital

持续提升行内"协同办公"服务能力

Improving the "collaborative office" service across the Bank

通过建立"企业级办公数据集市"进一步夯实协同办公服务能力,持续针对易点办公、京智 办公进行产品迭代,在"知识流"、"通讯流"、"工作流"三个方向上进行重点渗透,发 布"智能检索"、"智能推荐"等全新服务,以及上架"在线会议室 2.0"、"文档大师" 等办公小程序,持续提升全行办公效率与使用体验。

The Bank further improved its capability to work collaboratively through the establishment of the "enterprise-level office data mart", upgraded its applications Yi Dian Office and Jinazhi Office, and made special efforts to improve "knowledge flow", "communication flow" and "work flow". Such new services as "smart search" and "smart recommendation" were released and such mini programs as "online conference room 2.0" and "document master" were launched to continuously improve work efficiency and user experience.

案例 Case

三大核心模块

Three core modules

模多商城

模型工坊

"京御模方"数字化风控模型管理平台

"Jingyu Mofang", the digital risk control model management platform

随着我行数字化转型不断推进,智慧风控模型广泛应用于对公和零售业务领域,有效助力于场 景拓展、客户倍增与价值创造。为适应模型数量与维度的持续拓展,数字金融部创新打造"京 御模方"一站式风控模型交互体验平台、打造"模多商城""模型工坊"和"模型驾驶舱"三 大核心模块,全面提升智慧风控模型数字化转型赋能质效。

As the Bank's digital transformation advances, the smart risk control model has been widely used in corporate and retail business, effectively helping to expand the business scenes, attract more customers and create value. In order to adapt to the continuous expansion of the number and dimensions of models, the Digital Finance Department innovatively built the "Jingyu Mofang", a one-stop interactive platform for risk control models, which boasts three core modules of "Model Mall", "Model Workshop" and "Model Dashboards" to comprehensively improve the quality and efficiency of digital transformation with smart risk control models.

截至 2021 年底, 商城入驻模型

As of the end of 2021, the Mall had welcomed 16 models

工坊接入模型进行全生命周期管理

The Workshop had carried out life-cycle management for 5 models





Consolidating the foundation of digital infrastructure to ensure the smooth operation of the svstem

以安全稳定、自主可控、弹性敏捷、绿色智能、融合共享的标准,继续推进顺义科技研发中 心建设,持续承载我行信息系统运行、重点项目封闭、科技人员办公等多重任务,在数字基 础设施建设及服务保障能力上迈入全新阶段,成为我行科技创新发展重要助推器。

With the standards of being secure and stable, independent and controllable, flexible and agile, green and intelligent, and integrated and sharing, the Shunyi Science and Technology R&D Center was further developed to take on multiple tasks, such as information system operation, closed-door implementation of key projects and serving as offices of IT personnel. It has stepped into a new stage in digital infrastructure and service capability, becoming an important driver of the Bank's IT innovation and development.

案例 Case

构建金融科技基础设施

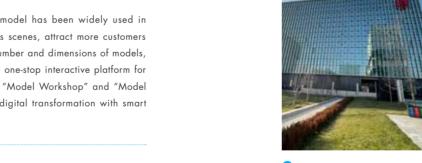
Building financial technology infrastructure

北京银行顺义科技研发中心建设用地 86552 平方米, 总建筑面积 37.5 万平方米, 分为东西两区, 主要建设有数据中心、培训中心、研发中心、监控中心。数据中心建筑规模 7 万平方米,是符 合国家 A 级标准和国际 TIA-942 标准 Tier IV 的数据机房,为亚洲单体面积最大的数据中心。数 据中心内建有 30 个机房模块,配套基础设施采用 2N 冗余设计,全年平均 PUE 目标值低于 1.4, 综合可靠性高达 99.995%,保证北京银行各项业务 7×24 小时持续运行,为客户提供优质、高 效的金融服务。顺义科技研发中心将成为技术领先、国际一流的现代化、绿色环保的金融后台 服务基地和科技研发园区,推进科技基础设施和服务保障能力迈上全新台阶,从而为北京银行 战略转型升级奠定坚实基础,为北京银行创新发展提供强大助力。

Shunyi Science and Technology R&D Center of Bank of Beijing covers an area of 86,552 square meters with a total construction area of 375,000 square meters. The Center is divided into the east and west parks, and contains Data Center, Training Center, R&D Center and Monitoring Center. The Data Center, with a construction area of 70,000 square meters, is a data center that meets the national A-level standard and the international Tier IV of TIA-942 standard. Being the largest single data center in Asia, it has 30 modular computer rooms and its supporting infrastructure adopts 2N redundancy design, with an annual average PUE target value less than 1.4 and the comprehensive reliability as high as 99.995%. The infrastructure ensures continuous 7×24 operation of all businesses of the Bank and high-quality and efficient financial services for customers. Shunyi Science and Technology R&D Center will become a world-class modern and environmentallyfriendly financial back-office service base and Science and Technology R&D park with leading technologies. By pushing the IT infrastructure and service capability to a new level, the Center will lay a solid foundation for the strategic transformation and upgrading of Bank of Beijing, enable the Bank's sustainable development and fuel the Bank's innovation and development.



我行加速布局金融科技能力。 Bank of Beijing accelerated development of financial technology capabilities.



The largest single data center in Asia

和开放银行建设 手孔限行

2021 年,北京银行持续加快手机银行建设进程,坚持"以客户为中心",推进手机银行迭代升级。

一是持续提升 APP 精细服务水平

First, the Bank refined services of the mobile banking App

全年累计迭代

The Bank made over 160 iterations throughout the year

140

涉及功能服务优化

functions and services

Involving the optimization of more than 160

14N 🕏

细分服务客群,推出了尊爱版、英文版手机银行服务;丰富服务功能,推出资讯频道、 贷款专区、财富专区、云证书、安全认证中心、数字人民币等多项新服务。

Launched the Zun'ai (elderly-caring) and English versions of the mobile banking App to serve specific customer segments; added new functions like information channel, loan service, wealth management, cloud certificate, security certification center and e-CNY service.

二是推进线下业务线上化

Second, more offline businesses were moved online

贯彻落实全行数字化转型发展战略,进一步提升我行网点服务效能,充分发挥手机银行的服务优势,推动线下业务线上化取得阶段性成果,推出了全线上申请交易流水、申请存款证明、公积金查询等服务。

To implement the digital transformation strategy, the Bank further improved the service efficiency of branches by leveraging on the advantages of mobile banking. The efforts to bring offline business online achieved phased outcomes with the launch of such online services as application for transaction records, application for deposit certificate and provident fund inquiry.

三是打造丰富的便民惠民场景服务

Third, more services for the convenience and benefit of customers were provided

重构生活频道布局,进一步优化用户旅程;围绕餐饮、观影、 出行等打造消费场景;推进政务场景建设,围绕社保等诉求 打造便民服务场景。

In 2021, being customer-centered, Bank of Beijing accelerated the development and upgrading of mobile banking.

The life channel was reconstructed to further optimize customer journey; catering, movies, travel and other consumption scenes were created and public service scenes were developed to meet customers' needs for social security and other services.

四是升级完善线上客户运营体系

Fourth, the online customer management system was upgraded and improved

持续迭代优化智能营销平台,打造"周三福利日""周四美食日""周五观影日""周末欢乐购""惠享京彩365"等品牌系列营销活动,通过多样的优惠福利促进消费增长。

Continuous efforts were made to iterate and optimize the intelligent marketing platform. A series of marketing campaigns were launched on the App, such as "Bonus Wednesday", "Fine Food Thursday", "Movie Friday", "Happy Shopping Weekend", "Awesome Discount Year Round", in order to promote consumption growth through various benefits.

五是建设电子银行开放服务能力

Fifth, the open banking capacity was built up

遵循"线上全渠道经营"的思路,在 APP、公众号的基础上,推出小程序、5G 消息、鸿蒙操作系统等服务平台。优化升级"京彩钱包"聚合支付产品,深化与头部互联网平台的支付合作;引入银联"联欢惠"商圈,批量引入知名连锁购物品牌,对接手机银行 020 平台,进一步丰富手机银行的非金融场景;大力拓展"校园缴费"业务场景,为广大客户提供便捷的移动支付环境和体验。

Guided by the concept of "online omnichannel operations", the Bank, on the basis of Apps and the WeChat official account, launched mini programs, 5G messages, HarmonyOS and other service platforms. The Bank optimized "Jingcai E-Wallet", the integration of payment offerings, and deepened cooperation with top Internet platforms on payment; introduced the "Lian Huan Hui" of UnionPay, brought in a large number of well-known shopping brands and connected with the O2O platform of mobile banking, which further enriched the non-financial scenes; and created more business scenes on "campus payment" to offer customers convenient mobile payment environment and experience.



"京管家"实现线上 7×24 信贷融资服务

"SME Butler" Delivering 24/7 Online Financing Service

构建线上全渠道体系,便利客户线上化操作。针对小微企业"散、多、小"的特点,全新打造普惠金融专属入口——北京银行"京管家"APP,客户可享受 7×24 小时实时在线的信贷融资服务。同时搭建微信小程序、微信公众号、钉钉服务窗等社交轻应用,构建普惠业务多重流量入口,实现小微客户全渠道线上精准获客,小微企业足不出户办理业务。同步推出普惠客群专属的全线上贷款产品"普惠速贷",提升融资效率、优化客户体验,充分满足小微企业"短、小、频、急"的资金需求。



Bank of Beijing built an omnichannel online system to facilitate its customers' online operation. To better serve small and micro enterprises, which are "scattered, numerous and small-sized", the "SME Butler" APP, an exclusive onboarding process for inclusive finance, was created to provide customers with 24/7 real-time online financing services. Light social applications were also launched such as WeChat mini programs, WeChat official account, and Ding Talk to attract inclusive business from different channels. By doing so, the Bank accurately acquired small and micro business customers through its omnichannel operations and gave them the convenience to handle business at offices. The pure online loan product "Inclusive Express Loan" was launched at the same time to target its customers of inclusive financial services, improve financing efficiency and customer experience, and fully meet the SMEs' needs for "short-term, small-amount, frequent and urgent" funds.







Pursuit of Dreams Unite People through Culture

以人为本,同时见贤思齐。北京银行坚持人才强行战略,强化干部队伍建设、加大人才引进力度、优化人力效能管理。通过搭建多远的培优体系,深化员工关爱,着力打造家园文化,激发全行的锐意进取新活力。

2021年,北京银行通过调整、补充、交流等方式,选优配强各级队伍。在思想上引导、在实践中锻炼、在生活中关爱,致力于以丰富的活动形式、和谐的企业氛围调动员工的积极性,激发全体干部员工拼搏奉献、爱岗敬业、团结协作的团队精神。

Adopting the people-oriented mindset and encouraging employees to emulate those with better performance, the Bank adhered to the strategy of seeking development by fostering talents, strengthened team building and talent introduction, and improved the efficiency of HR management. Through building a diversified training system, the Bank provided more care for employees and built a family culture so as to stimulate enterprising vitality.

In 2021, through adjusting and supplementing talents and employee exchange, Bank of Beijing selected excellent employees to form strong teams at different levels. Through guiding them mentally, training them in practices and caring them in daily life, the Bank motivated and inspired all employees and cadres to be hard-working, dedicated, united and cooperative with diversified activities and harmonious corporate atmosphere.

提高员工综合素质,畅通职业发展通道

Improving comprehensive quality of employees and enriching their career path







提高员工综合素质

坚持"人才强行"理念

Adhering to the concept of "seeking development by fostering talents"

紧密围绕服务全行改革发展任务,制定"十四五"时期人才发展专项规划,从战略高度谋划人才队伍建设。打造多元化的培训体系,持续完善人才培养模式,分层分级分类别开展人员培训工作,不断提升干部员工政治素养和专业能力。紧密围绕经营战略,大力开展职业技能提升培训,以服务支持一线专业技术人员提升专业知识和技能为目标,围绕提升业务能力、营销技能等方面开展培训,着力提高一线人员基本素质和业务技能。引导全行员工参加银行类专业资格考试,努力打造素质优良、专业过硬的人才队伍。

The Bank formulated the talent development plan during the "14th Five-Year Plan" period and strengthened talent team building from a strategic point of view to boost the Bank's reform and development. The Bank built a diversified training system, continued to improve the training mode for talents and carried out tailor-made trainings for employees at different levels, in different positions and doing different types of work to improve their political quality and professional competence. Focusing on the business strategy, the Bank vigorously carried out vocational trainings to improve business competencies and marketing skills were also carried out for front-line staff. The Bank also encouraged all its employees to take the banking professional qualification examinations and strived to build a talent team with outstanding professionalism and competence.

完成"组织与人力资源效能提升项目"

The Bank completed the "Organization and Human Resources Efficiency Improvement Project"

梳理优化全行岗位设置及任职资格体系,持续构建与经营发展相适应的岗位体系,创建专业序列员工职业发展通道,推进"管理、技术双通道"并行发展,打通管理人员向专业序列转任路径,不断为员工搭建广阔事业平台,进一步提升全行员工幸福感、获得感、归属感和安全感。

Identified job responsibilities and qualification systems to adapt to business development, and created career development channels for professionals. The Bank advanced the parallel development of "both management positions and professional positions" and built the path for managers to transfer to professional positions. Diversified paths were thus built for staff to pursue their ideal careers and further enhance their sense of happiness, fulfillment, belonging and security.

北京银行打造素质优良、专业 过硬的人才队伍

A highly professional and competent talent team

提升政治素养和 专业能力 Enhance political awareness and professional competency

开展职业技能 提升培训 rengthen expertise through trainings

我行为员工搭建多元化的培训体系。 A diversified training system for employees.



案例 Case

启动 2021 年新入职员工培训

Case: Orientation Training of New Employees in 2021



为进一步巩固总行大学生入职培训成果,树立青年员工在实践中的行为规范,形成总行、分行、支行的协同育人机制。城市副中心分行启动 2021 年新入职员工培训。本次培训以"守望初心,梧桐花开"为主题,围绕新员工在入职以来所面临的实际需求,精心编排课程计划。培训内容涵盖党史学习、廉洁自律、技能提升、风险合规、产品学习等方面,在教学内容上做到有机衔接、循序渐进,引导青年员工树立正确的世界观、人生观和工作观。分行将通过本次培训项目不断创新人才工作机制,以识别人才为基础,培养人才为保障,关爱人才为措施,自觉担负起青年员工立德树人、增强实干的重要使命,推动分行持续健康发展。

In order to consolidate the outcomes of the orientation training for college graduates organized by the Head Office, set the code of conduct for young employees, and form a collaborative talent cultivation mechanism among the Head Office, regional branches and branches, the City Sub-Center Regional Branch launched the orientation training of new employees in 2021. Themed of "Remain True to Our Original Aspiration and Live a Career Life in Bloom", the training was thoughtfully prepared to meet the actual needs of new employees. The training courses covered the history of the Communist Party of China, integrity and selfdiscipline, skill improvement, risk control and compliance and product knowledge. A consistent and step-by-step approach was taken in the design of the courses to guide the young employees to form a correct outlook on the world, life and work. Through this training, the Regional Branch innovated the working mechanism of talent cultivation, with identifying talents as the basis, training talents as the guarantee and caring for talents as the measure, and shouldered the critical mission of educating young employees and enhancing can-do spirit, which promoted the sustainable and sound development of the Regional Branch.

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丰富员工

举办丰富业余活动丰富文化生活

Bank of Beijing held diversified activities to enrich employees' life

开展"学党史、知党情、跟党走"世界读书日活动,参加北京市金融工会"融 金筑梦、我心向党"职工歌咏比赛,加强党建引领,增强员工的使命感。

举办"想拍就拍、拍出京彩"员工手机摄影大赛、"想秀就秀、秀出京彩" 旗袍秀视频大赛、工会干部才艺大比拼活动等丰富多彩的职工文体活动。

拍摄弘扬劳模精神纪实片、《一起向未来》视频片,充分展示员工爱岗敬业、 拼搏奋斗的精神风貌。

The World Reading Day activity themed of "Learn the History of the CPC, Know the Policies of the CPC and Follow the Path of the CPC" was carried out. Staff of the Bank participated in the singing competition themed of "Dream of Financial Development and Devote Heart to the Party" organized by Beijing Federation of Trade Unions of Financial Industry. These activities highlighted the leadership of the CPC and enhanced the employees' sense of mission.

A diversity of cultural and sports activities were organized for the staff, such as "Shoot the Awesome of Beijing Whenever I Feel Like" mobile phone photography contest, "Show the Beauty of Beijing Whenever I Feel Like" video Qipao show contest and talent shows.

A documentary film, titled "Together for a Shared Future", was made to carry forward the spirit of model workers and to fully demonstrate the employees' dedication and endeavor.











打造深受员工喜爱的"职工之家"

The Bank built the "Home for Employees"

职工之家功能全面,设有健身区、乒乓球区、心灵驿站、职工书屋、瑜伽舞 蹈室、理发室、减压室等区域,以更加人性化的设计和考虑,最大限度满足 了员工多元化的需求。

完善母婴关爱室设备设施,增加了门禁管理,保证了使用安全,增添了冰箱, 为处在哺乳期的女员工提供了更加方便、贴心、暖心的服务,现有近30名 处于哺乳期的女职工使用母婴室。





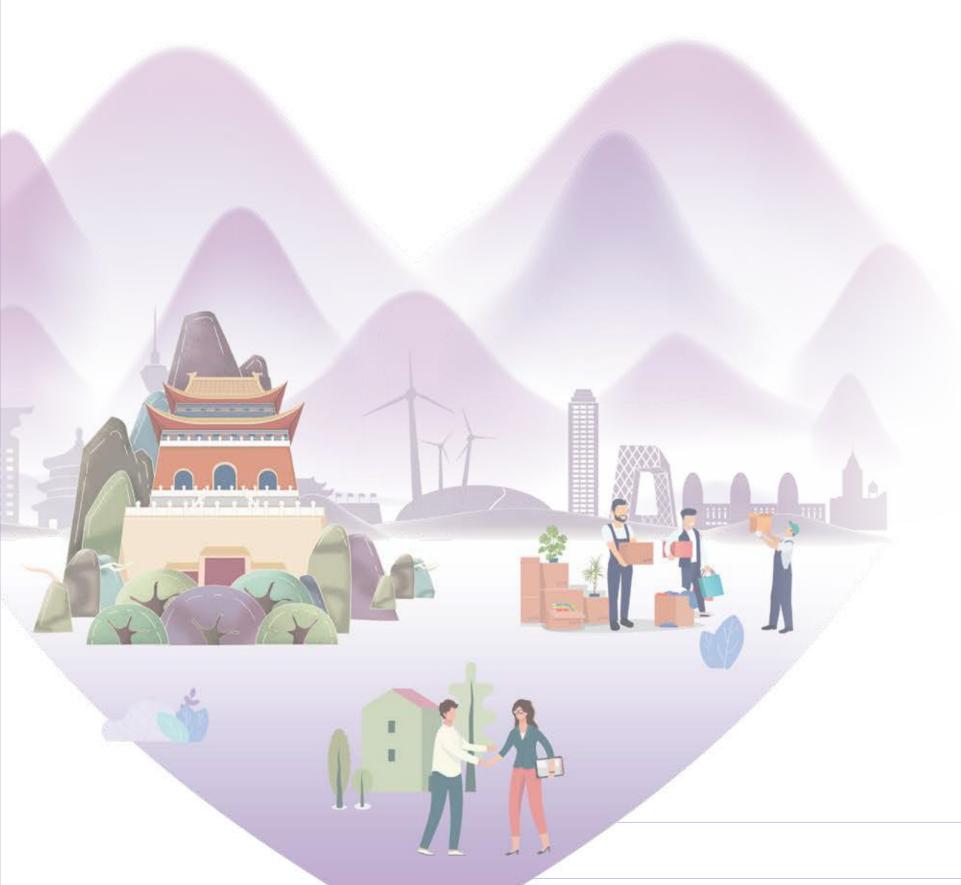


"Home for Employees" boasts a diversity of functions, including fitness area, table tennis area, counseling room, book bar, yoga and dancing room, barber shop and relaxation room. With people-centered design and consideration, this Home maximally meets the diversified needs of employees.

The Bank improved equipment and facilities in the Mother Care Room by adding the access control to ensure safety and the refrigerators to provide more convenient, considerate and heartwarming services for lactating female employees. Currently, nearly 30 lactating female employees are enjoying the convenience of the Mother Care Room.



我行举办丰富多彩的业余活动。 The Bank organized diversified activities to enrich employees' life.





Together Deliver Love through Dedication

各美其美,同时美美与共。秉承"真诚 所以信赖"的核心理念,在推动 企业迈上高质量发展道路的同时,北京银行始终关注公益事业,在教育、 医疗、赈灾等方面倾力服务,传递爱心,树立良好企业形象,致力实现 企业政治责任、经济责任和社会责任的和谐统一,将自身打造成为优秀 企业公民。

2021年,北京银行积极践行社会责任,号召全行青年参与社会公益。 在全国各地成立 17 家志愿者服务队,以"奉献、友爱、互助、进步" 的志愿者精神为宗旨,以"美好京行、奉献有我"为口号,开展各类志 愿活动,传递有温度、有担当的企业正能量。

We pursue not only our own growth but also common prosperity. Adhered to the core concept of "Our Sincerity, Your Trust", the Bank devoted itself to public welfare undertakings including education, medical care, disaster relief, etc., to deliver love to communities while promoting high-quality development, so as to set up a good corporate image, strive for the integration of political, economic and social responsibilities of the enterprise and build the Bank into an excellent corporate citizen.

In 2021, Bank of Beijing actively fulfilled its social responsibility and called on young employees to participate in social welfare. 17 volunteer service teams have been set up all over the country. With the spirit of "dedication, friendship, mutual assistance and progress" as the purpose and the slogan of "building a beautiful Bank of Beijing with our dedication", various volunteer activities were carried out to convey the positive energy of enterprise with warmth and responsibility.

热心公益捐赠

Charity donation and sponsorship



热心 公益捐赠

Charity donation and sponsorship



2021 年,北京银行对外捐款超 In 2021, the Bank made donations of more than RMB 98 million

9800

自成立以来,本行在赈灾扶贫、文化教育、医疗体育等领域,矢志不渝地推动公益事业发展,做与社会同进共荣的"企业公民"。2021年,北京银行积极践行社会责任,热心参与公益事业、捐赠和赞助活动,对外捐款超9800万元。

The Bank has provided unswerving support for the development of public welfare including poverty and disaster relief, cultural and education, health care and sports since its establishment. In 2021, the Bank actively fulfilled its social responsibilities, participated in public welfare undertakings, and made donations of more than RMB 98 million.



我行大爱基金爱心多媒体教室捐赠仪式。

The ceremony for multimedia classroom donation by the Charity Fund of the Bank .



Some donations and sponsored projects the Bank made in 2021



- 向服贸会、金融街论坛、中关村论坛项目赞助 2600 万元,支持北京"两区""三平台"建设。
- 向北京市中小学"紫禁杯"中小学优秀班主任奖励基金及紫禁杯工作站 建设项目捐赠 390 万元,用于支持首都教育事业发展。
- 向与北京市教委共同设立的"北京银行乡村教师奖励基金"捐赠 200 万元, 支持乡村教育发展以及乡村教师队伍建设。
- 2021年,北京银行深入推进大爱基金慈善项目,先后落地6个捐助项目,年度项目捐款总额近180万元。2014年成立以来,大爱基金累计捐款超2100万元,打造了汇集大爱、传递真情的可持续公益平台,为高质量实施精准扶贫贡献了力量。
- 开展"共产党员献爱心"活动,共计捐赠87万余元,将党的温暖和组织 关怀带到党员群众身边。

The Bank sponsored RMB 26 million to the China International Fair for Trade in Services (CIFTIS), Financial Street Forum and ZGC Forum to support the construction of "Two Zones" and "three platforms" in Beijing.

The Bank donated RMB 3.9 million to the "Forbidden City Cup" Award Fund for Excellent Class Teachers of Primary and Secondary Schools in Beijing and the Forbidden Cup Workstation Construction Project to support the education in Beijing.

The Bank donated RMB 2 million to the "Bank of Beijing Rural Teachers Award Fund" jointly established with Beijing Municipal Education Commission to support rural education and team building of rural teachers.

In 2021, Bank of Beijing promoted Charity Fund projects, and donated 6 projects with a total of nearly RMB 1.8 million. Since its establishment in 2014, Charity Fund has made a donation of over RMB 21 million in total, making it a sustainable charity platform with love and care to contribute to the targeted poverty alleviation.

The Bank carried out the "CPC Members Love-Offering Event", collecting a total donation of over RMB 870,000, bringing the warmth and care of the Party to the public.

志愿者 **服务活动**

Volunteer service activities



北京银行志愿者服务队自 2014 年成立以来,积极践行社会责任,号召全行 青年参与社会公益。本行志愿者服务队以"奉献、友爱、互助、进步"的志 愿者精神为宗旨,以"美好京行、奉献有我"为口号,开展社区金融服务、 大型赛事服务、环境保护倡导、城市运行维护等志愿活动。通过各类志愿活动, 增强员工公益参与,树立良好的企业形象,践行企业社会责任。

Since the establishment of the first volunteer service team in 2014, the Bank has always been devoted to corporate social responsibilities and called upon all youth in the Bank to participate in social public campaigns. The volunteers provided support for community financial services, major sports events, environmental protection and city operation maintenance in the spirit of "dedication, friendship, mutual aid and progress" to honor the slogan "volunteerism at Bank of Beijing." Our staff members were actively involved in various volunteer activities, consolidating the Bank's image as a responsible corporate citizen.

党的十九大以来,本行更是积极服务国家脱贫攻坚战略,以党的建设为引领, 以精准扶贫为核心,以志愿服务为日常方式,积极践行社会责任。

目前,本行已相继在北京、天津、上海、西安、深圳、杭州、长沙、南京、 济南、南昌、石家庄、乌鲁木齐、青岛等地区成立志愿者服务队,在全国开 展志愿服务活动。

Since the 19th CPC National Congress, the Bank has been actively serving the country in its strategy of eliminating poverty, pursuing the goal of party building, focusing on poverty alleviation, and fulfilling social responsibilities through volunteer service in daily life.

As of now, local volunteer teams have been set up in Beijing, Tianjin, Shanghai, Xi'an, Shenzhen, Hangzhou, Changsha, Nanjing, Jinan, Nanchang, Shijiazhuang, Urumqi, and Qingdao among others, offering volunteer services throughout China.

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左图 / Left picture 我行积极开展志愿者服务活动。 Volunteer services of the Bank.



♪ 右图

右图 / Right picture 我行助力 2021 北京城市副中心马拉松赛事。 The Bank sponsored the 2021 Beijing MC Marathon.

截至 2021 年末 As of the end of 2021

本行已正式成立志愿者服务队 17 volunteer service teams organized

17

具有统一的旗帜、标识和规章 管理制度,志愿者达

Under the same flag, logo and set of rules had been inaugurated at the Bank, and the teams consisted of over 2,000 members

2000

志愿活动时长超过 Worked over 2700 hours for volunteer services

2700

通过组织参与疫情防控、垃圾 分类、礼让斑马线、线上金融 讲座、关爱弱势群体、资助贫 困地区学生等方式,积极践行 社会主义核心价值观,传播京 行大爱。

They participated in the epidemic prevention and control, waste sorting, encouraging motor vehicles to yield to pedestrians in crosswalks, online financial lectures, caring for the disadvantaged, and financial assistance for students in poverty-stricken areas, as a way of Bank of Beijing to practice the core socialist value and embrace love.





Cohesion Picture A Green Future

探索未来,同时不忘初心。作为一家充满使命感的首都金融 机构,北京银行始终牢记时代赋予的责任和使命,持续以优质、 专业的绿色金融服务,助力实现"天更蓝、水更清、山更绿" 的发展目标。

2021年,北京银行坚决贯彻落实国家绿色发展战略,发布"绿融+"绿色金融品牌,创新设立绿色支行,积极探索碳资产融资模式,加大绿色信贷资金支持,领跑绿色金融、引领低碳生活,为实现"碳达峰、碳中和"目标贡献力量。

We explore the future while staying true to our original mission. The Bank, as a financial institution with a sense of purpose in the capital, always bears in mind the responsibilities and missions bestowed by the times and strives for the goal of "blue sky, clean water and green mountain" with quality and professional green financial services.

In 2021, Bank of Beijing resolutely implemented the national strategies for green development, released the "Green Finance Plus" brand, established green branches, explored the financing model backed by carbon assets, and increased green credit support to take lead in green finance and uphold low-carbon life, thus contributing to the "Dual Carbon Goals".

构建绿色金融体系

Building a green financial system



推行绿色信贷

Providing green credit



创新绿色金融服务

Innovating green financial services



坚持绿色运营

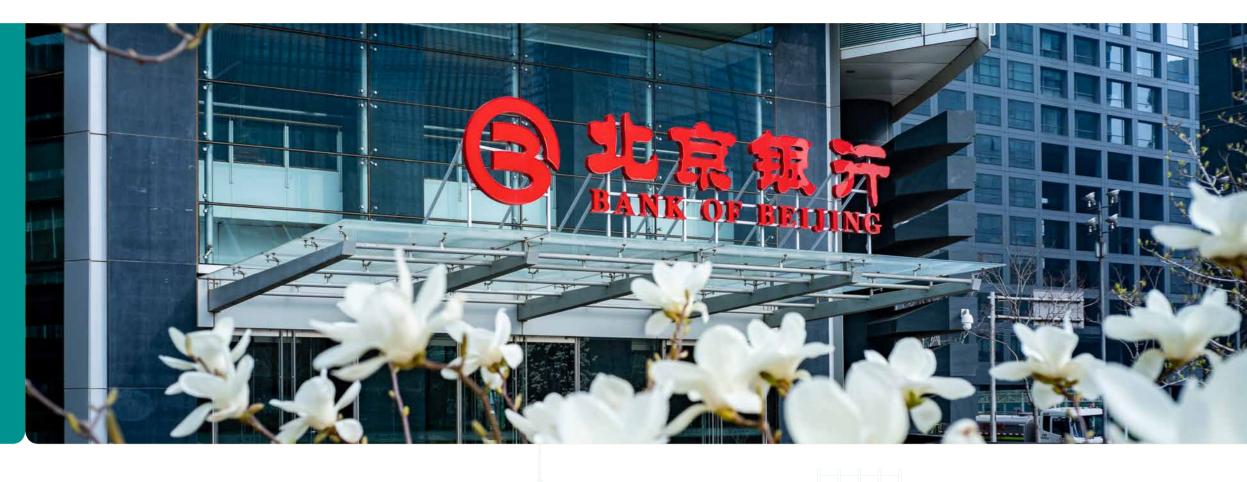
Innovating green financial services



构建 **绿色金融体系**

Building a green financial system





强化顶层设计

Strengthening top-level design

北京银行紧跟国家和北京市政策引领,通过 统筹战略布局、完善体制机制、加大信贷投 放、强化金融创新,积极探索具有自身特色 的绿色金融发展道路,不断完善管理体系, 落实双碳战略。

Bank of Beijing closely follows the policy guidance of the state and Beijing municipality and took measures to coordinate the strategic arrangement, improve the institutional mechanism, and increase credit supply and reinforce financial innovation, so as to actively explore the green financial development path with its own characteristics, constantly improves the management system and implements strategies of carbon peak and neutrality.

制定绿色发展规划

Formulating a plan for green development

2021年,在《北京银行"十四五"时期发展规划和二〇三五年远景目标纲要》中,明确提出大力发展绿色金融业务,并将构建绿色发展格局列为全行工作的重要指导思想。"十四五"时期公司业务发展规划突出公司业务低碳发展导向,确保本行绿色金融业务规模持续稳步增长。

In 2021, the Bank released "Bank of Beijing Development Plan during the 14th Five-Year Plan and the Outline of Long-term Goals for 2035", in which the Bank explicitly put forward to vigorously develop green finance business and prioritized green development in the Bank's work. The Bank's business development plan during the 14th Five-Year Plan period highlights low-carbon development orientation and ensures the sustained and steady growth of the Bank's green finance business.

制定绿色金融专项行动计划,明确未来主要工作目标、重点任务和实施举措,为践行绿色发展理念、加快全行绿色转型、更好支持首都绿色发展奠定坚实基础。

A special action plan for green finance was launched to identify major objectives, key tasks and implementation measures for the future. This plan laid a solid foundation for acting on the concept of green development, accelerating the Bank's green transformation and better supporting the green development of Beijing.

完善管理架构体系

Improving management structure

总行成立绿色金融专职管理部室,联动行内各相关部门,统筹推动绿色金融业务开展。有效完善分行层面执行推动效能,每家分行成立绿色金融专职团队,形成总分联动的绿色金融业务管理体系。

The Headquarters set up a full-time green finance management department to coordinate with relevant departments across the Bank to promote green finance business. Efforts were made to effectively improve the implementation efficiency at the branch level by setting up full-time green finance teams in each regional branch, so as to form a green finance business management system where the Headquarters and branches coordinate and work closely.

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健全体制机制

Improving institutional mechanisms

积极推动专项政策工具落地

Actively implementing special policy tools

推出专项再贷款政策工具

Launched the special refinancing policy tool

2021年人行营管部创新推出"京绿融"专项再贷款政策工具, 我行第一时间将最新的政策传导至经营单位。人行白名单 公布后, 我行立即与客户对接, 了解客户融资需求, 动员 经营单位做好对接服务,积极推动专项政策工具落地。

When the Operations Office (Beijing) of the People's Bank of China (PBOC) innovatively launched the special refinancing policy tool of "Jinglvrong" (Beijing Green Finance) in 2021, the Bank informed its business units of the latest policy as soon as possible. After the PBOC released the white list, the Bank immediately reached clients to learn about their financing demands and commissioned business units to follow through, so as to actively implement the special policy tools.

强化环境风险管理

Strengthening environmental risk management

积极参与气候风险压力测试

2021年9月至11月,按照人民银行统一部署和安排,我 行参与了气候风险敏感性压力测试工作,并最终提交压力 测试报告。重点评估银行在实现"碳达峰、碳中和"目标 过程中, 应对转型风险的能力, 考察高碳行业碳排放成本 上升对银行持有的高碳行业信贷资产质量和资本充足率水 平的影响。

The Bank took an active part in the climate risks stress test

From September to November, 2021, as arranged by the PBOC, the Bank participated in the stress test of sensitivity to climate risks and submitted the stress test report. The test evaluated the Banks' capacity to cope with risks related to transformation in the process of achieving the goals of "carbon peak and neutrality", and investigated the impact of the rising carbon emission costs of high-carbon industries on the quality of credit assets of such industries held by the Bank and the capital adequacy ratio.

做好客户环境风险分类管理

The Bank classified and managed clients according to their environmental risks

根据企业环境风险做好分类,加大绿色产业领域信贷投放, 优先支持技术水平高、能耗低、工艺先进、环保标准高的 企业; 审慎评估"两高一剩"领域企业的环境风险, 从环 保标准方面提高准入要求; 坚决限制或退出涉及淘汰落后 产能、环保不达标的企业。

More credits were diverted to green industries and enterprises with high technical level, low energy consumption, advanced techniques and high environmental protection standards. More prudent measures were taken to assess the environmental risks of enterprises "with high pollution, high energy consumption and surplus capacity" to raise the access requirements according to environmental protection standards. Resolute actions were taken to restrict the business with or withdraw from enterprises in the process of phasing out backward production capacity and failing to meet environmental protection

推动环境信息披露

Promoting disclosure of environmental information

做好方法准备

To get prepared by designing methods

自 2021 年年初人民银行编制下发《推动绿色金融改革创新试验区金融机构环境信息披露工作方案》 《银行业金融机构环境信息披露操作手册(试行)》,我行高度重视,从理论和实践两方面做好 环境信息披露方法准备。总行层面,明确环境信息披露未来主要工作目标,做好人民银行关于金 融机构环境信息披露政策文件的研究学习工作。深化战略合作伙伴关系,与北京绿色交易所、中 节能集团等第三方专业机构加强合作,就金融机构自身碳核查、外购电力热力产生的碳排放以及 投融资活动产生的碳排放核算方法开展座谈交流和学习研讨。参加北京金融学会组织召开的金融 机构碳核算和环境信息披露座谈会,了解信息填报最新要求,以及北京绿交所与寰宇普惠合作搭 建环境信息统一报送平台系统建设情况。后续将按照政策要求,积极做好碳核算和信息披露工作。

The PBOC compiled and issued the "Work Plan for Promoting Environmental Information Disclosure of Financial Institutions in the Pilot Zone of Green Finance Reform and Innovation" and the "Operating Manual for Environmental Information Disclosure of Banking Financial Institutions (Trial)" in early 2021. Ever since, the Bank has placed great importance on environmental information disclosure and explored methods both theoretically and practically. At the level of the Headquarters, the major work objectives of environmental information disclosure in the future were identified and further research and studies were carried out on the PBOC's environmental information disclosure policy documents. The Bank deepened the strategic partnership and cooperation with such third-party professional institutions as Beijing Green Exchange and China Energy Conservation and Environmental Protection Group. Seminars and workshops were organized to discuss about carbon emission verification in financial institutions, carbon emissions from purchased electricity and heat and accounting methods of carbon emissions from investment and financing activities. The Bank participated in the symposium on carbon accounting and environmental information disclosure of financial institutions organized by Beijing Finance Society, and learned about the latest requirements for information reporting and the progress of unified platform system for environmental information reporting jointly built by the Beijing Green Exchange and Uni Inclusive, so as to conduct carbon emission accounting and information disclosure as required by relevant policies in the future.

推动系统建设

To push forward system building

顺应全行数字转型进程,加强金融科技对绿色金融业务推动与管理赋能,启动绿色金融管理系统 建设项目,并将环境效益测算和环境信息披露作为重要功能需求之一。强化业务和科技条线联动, 已完成系统建设项目招标工作。

The Bank continued to work on digital transformation process. Financial technologies were given a larger role to play in terms of business promotion and management empowerment of green financial business. A green financial management system was launched and environmental benefit calculation and environmental information disclosure were taken as the important functional requirements. The collaboration between business line and S&T line was strengthened, and the bidding for the system building has been completed.

做好政策文件 研究学习

Studied polices



深化战略合作 伙伴关系

partnership



做好碳核算和信息 披露工作

Improved carbon emi disclosure











推行 绿色信贷

Providing green credit



截至 2021 年末, 我行绿色贷款 余额

As of the end of 2021, the green loan balance of the Bank was RMB 47.74 billion

477.4 82.1 %

较 2020 年末增长

An increase of RMB 21.52billion

同比增长

Increased by 82.1% year on year



创新

绿色金融服务

Innovating green financial services



绿色债券取得突破

Breakthrough was made in issuing green bonds

2021年,我行投资绿色债券 In 2021, the Bank invested 4 green bonds

余额

With an amount of RMB 420 million

支持了包括中国华能集团有限公司、华润融资租赁有限公司、凯盛科技集团有 限公司和烟台打捞局在内的优质绿色企业,推动绿色产业发展,助力打造低碳 经济、低碳产业

Supporting competitive and environmentally-friendly enterprises including China Huaneng Group, China Resources Financial Leasing Company, Triumph Group, Kaisheng Technology Group and Yantai Salvage Bureau, promoting the development of green industries and helping to build low-carbon economy and low-carbon industries

此外,发行全国首单"碳中和"小微金融债券

In addition, the Bank issued China's first "carbon neutrality" SME finance bond totaled RMB 2 billion

募集资金全部用于绿色产业小微企业贷款,支持小微实体企业绿色发展,实现 普惠金融与绿色金融融合发展

Which were used for loans to SMEs in green industries to support their development, realizing the integrated development of inclusive finance and green finance

发行中国建筑一局(集团)有限公司供应链绿色定向资产支持商业票据,发行规模 The Bank issued China Construction First Group Corporation Limited supply chain green-targeted and asset-backed note with an amount of RMB 210 million

该笔业务是全国首单供应链绿色资产支持票据、北京市属金融机构首单绿色资 产支持票据承销业务

This ABN is the first of its kind in China and the first green ABN underwriting business conducted by a financial institution in Beijing

在我行多年贷款支持下, 北京绿伞化学 股份有限公司已经发展成为国家级环保 型清洁用品高新技术企业。图为我行员 工在了解贷款使用情况。

With years' financial support of Bank of Beijing, Beijing LvSan Chemistry Co., Ltd. has become a national environmentally-friendly hitech company producing detergent products. The picture shows a Bank of Beijing employee looking into the loan status of the company.

创新抵质押模式

Innovating mortgage and pledge models

2021年9月,成功落地"双碳"背景下北京市首笔碳配额 质押贷款,金额1000万元,此笔业务落地,盘活了企业碳 资产,协助企业实现绿色转型发展。

In September 2021, the Bank successfully granted the first pledge loan with carbon emission quota upon the background of "carbon peak and neutrality", with a total amount of RMB 10 million. This business revitalized the carbon assets of enterprises and helped them realize green transformation.



△ 我行首笔碳排放配额质押贷款发放成功。 The Bank successfully issued the first loan pledged with carbon emission

案例 Case

我行落地"双碳"背景下北京市首笔碳排放配额质押贷款

the Bank disbursed the first pledge loan with carbon emission quota against the background of "Dual Carbon Goal" in Beijing

为助力实现"双碳"战略目标,支持首都绿色低碳发展,北 京银行不断创新金融服务模式,推出碳排放配额质押贷款, 我行成功为北京某公司发放北京市首笔碳排放配额质押贷 款,协助企业实现绿色转型发展。

To contribute to the realization of the strategic goals of "carbon peak and carbon neutrality", Bank of Beijing, a banking financial institution under the management of Beijing Municipality, supported the high-quality development of the capital, actively responded to policies to innovate financial service model, communicated with Beijing Municipal Ecology and Environment Bureau and Beijing Green Exchange, contacted with key enterprises with high carbon emissions, and released the pledge loan with carbon emission quota.

推动绿色支行建设

Promoting construction of areen branches

2021年7月/In July 2021

北京银行通州绿色支行获批成立,成为北京地区 首家以"绿色"命名的支行

Tongzhou Green Sub-center Regional Branch of Bank of Beijing was approved to be established, becoming the first branch named "Green" in Beijing

2021年12月/In December 2021

门头沟石龙经济开发区支行更名门头沟绿色支行 获得监管批复,特色支行建设步伐稳步推进

Mentougou Shilong Economic Development Zone Branch got regulatory approval to rename as Mentougou Green Branch. The Bank is making steady progress to build more of such branches with characteristics



我行通州绿色支行以绿色贷款作 为公司业务特色,全力扶持涉及 绿色贷款的企业和项目。

With green loan as its featured corporate banking business, Tongzhou Green Finance Branch of the Bank supports enterprises and projects with green funding.

积极参与绿色公募 REITs 创新发展绿色银团

Actively participating in green public offering of REITs and innovating and developing green syndicates

2021年5月/In May 2021

助力全国首批、北京市首笔公募 REITs-"首 钢绿能"项目成功募集,募集资金将继续支 持京、冀两地环保低碳事业

The Bank enabled the successful fund raising of "Capital Steel Green Energy" project, one of the first batch of publicly offered REITs in China and the first project in Beijing. The fund will be used to support the environmental protection and low-carbon development in Beijing and Hebei

2021年4月/In April 2021

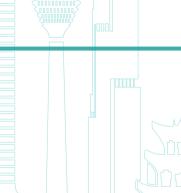
成功落地全行首单"碳中和"银团贷款

The Bank successfully granted its first "carbon neutrality" syndicated loan

2021年6月/In June 2021

成功落地首单绿色境外银团贷款

The Bank successfully granted the first overseas green syndicated loan





坚持

绿色运营

Being committed to green operations



北京银行严格落实上级相关工作要求,始终 倡导"绿色采购、绿色办公、垃圾分类"的 环保理念,在保证工作质量的前提下从社会 公共环境利益出发,营造绿色办公环境,强 化节能减排理论宣传,积极开展节能设施建 设和节能改造,建立健全节能减排规章制度 和管理体系,努力打造节约型企业。

Bank of Beijing strictly implemented the related work requirements of higher level authorities and advocated for the environmental protection concept of "green procurement, green office and waste sorting". On the premise of ensuring the work quality, the Bank took into consideration social and public environmental interests, created a green office environment, publicized information on energy conservation and emission reduction, actively constructed energy conservation facilities, pushed forward energy conservation transformation, set and improved the rules and policies and management system for energy conservation and emission reduction, and strived to build the Bank into a conservation-oriented enterprise.







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我行在全行范围内宣传绿色节俭、节约用电用水。

Bank of Beijing promotes frugality, electricity and water conservation within the Bank.

绿色办公方面

Green office

一是加强制度建设管理,修订《北京银行节能减排管理规定》, 制定《北京银行节能降耗实施方案》,开展全行节能减排工作, 提高能源管理水平。

First, the Bank strengthened the management of policies, revised the "Administrative Regulations on Energy Conservation and Emission Reduction of Bank of Beijing", formulated the "Implementation Plan for Energy Conservation and Consumption Reduction of Bank of Beijing", carried out energy conservation and emission reduction throughout the Bank, and improved energy management.



二是落实北京市国资委工作要求,制定我行公务用车专项自查整改工作方案,规范机动车的使用管理;加强车辆管理力度,减少车辆出行频率和空驶里程,有效降低油耗,做到上路车辆尾气排放达标,真正实现绿色出行。

Second, the Bank implemented the requirements of Beijing SASAC, formulated the special self-inspection and rectification plan of the Bank's business vehicles, and standardized the use and management of motor vehicles. Stricter measures were taken to manage the vehicles to reduce the travel frequency and deadhead mileage, so as to effectively reduce fuel consumption, meet vehicle exhaust emission standards and truly realize green travel.



三是坚持简洁、实用、自然的原则,对室内空间的自然性、 材料、湿度、温度等方面有着更为合理的统筹规划,选用节 能型材料,打造绿色环保办公环境。

Third, in the principle of simplicity, practicality and naturalness, the Bank made a more reasonable plan for the naturality, materials, humidity and temperature of indoor space and used energy-saving materials to create a green and environmentally friendly office environment.



四是建立绿色、文明施工理念,加强施工现场管理,及时回收一切可以回收的物资,在保证各项施工安全的同时,达到节约资源、保护环境的目的。

Fourth, the concept of green and civilized construction has been adopted to strengthen the management of construction site. All the recyclable materials were recycled in a timely manner, so as to save resources and protect the environment while ensuring the safety of construction.

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绿色采购方面

Green procurement



■ 我行南京分行使用环保洗衣袋,共 节约塑料包装逾3万个,极大地避 免了资源浪费。

> Nanjing Regional Branch uses environmentally-friendly laundry bags, saving a total of more than 30,000 plastic bags and avoiding the waste of resources.



一是挑选具有政府采购资质供应商货比三家,精选质 优、价低、信誉度高供货商,从源头上杜绝材料浪费。

First, the Bank selected high-credibility suppliers offering high-quality and low-price products from those with government procurement qualification, so as to prevent material waste from the source.



二是严格按照《集中采购管理办法》要求,进一步规范 采购流程,在保证质量的前提下减少费用支出。

Second, in strict accordance with the requirements of the "Administrative Measures for Centralized Procurement", the Bank further standardized the procurement process and reduced expenses while ensuring quality.



三是物品出入库管理遵循适时适量、先进先出、财物相符、领用合规、定期盘点的原则,办公用品按照人员编制定额发放,提倡以旧换新;废旧纸张等纸制品集中收集,统一处理。

Third, the management of goods in and out of the warehouse followed the principles of "appropriate time and quantity, first in and first out, consistent property and amount of money, rule-based receiving and regular physical inventory", office supplies were distributed according to the head counts, and trade-in is advocated; Paper products such as waste paper were uniformly collected and treated.



四是严禁擅自处理各种电子类废弃物,由具备专业资质的环保机构统一进行回收,避免造成环境污染。

Fourth, all kinds of electronic wastes were strictly forbidden to be disposed of without authorization and should be uniformly recycled by environmental protection agencies with professional qualifications to avoid environmental pollution.

垃圾分类管理方面

Waste sorting management

深入贯彻落实北京市国资委《关于深化党建引领加强市管企业物业及生活垃圾分类管理工作的通知》《关于在市管企业中开展生活垃圾分类示范创建工作的通知》等要求,紧密围绕物业管理及生活垃圾分类管理工作特点,加强组织领导,扎实推进垃圾分类各项工作,组织总行机关及在京地区分行开展全员垃圾分类示范创建工作,全面开展自查,完成7个100的创建标准,落实垃圾分类承诺书签订及"桶前值守"服务工作,切实营造党员带头、全员参与、共同营造绿色环保办公环境的工作局面。

The Bank thoroughly implemented the waste sorting requirements of Beijing SASAC specified in the "Notice on Deepening Party Building and Guiding the Waste Sorting Management in the Properties and Living Areas of Municipal-Administrated Enterprises" and the "Notice on the Establishment of Domestic Waste Sorting Demonstration Sites in Municipal-Administrated Enterprises", etc. Taking into consideration the features of property management and domestic waste sorting management, the Bank strengthened organization and leadership and moved steadily forward waste sorting. The Headquarters and branches in Beijing established waste sorting demonstration sites for all employees and carried out all-round self-examination, completed "seven 100-score" standards. The staff members signed letters of commitment on waste sorting and took turns to supervise waste sorting. The Bank has effectively fostered a working atmosphere in which party members took the initiative and all staff participated to jointly create a green office environment.

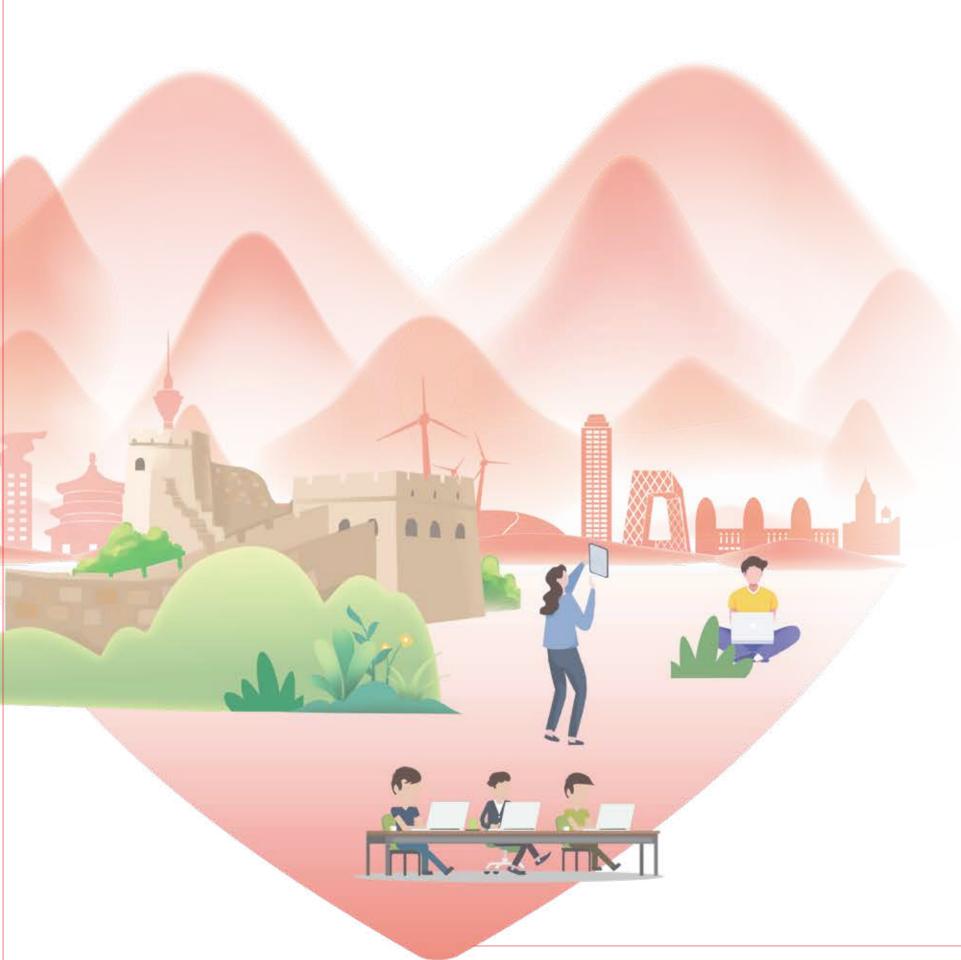






我行员工参与社区垃圾分类值守工作。

A Bank of Beijing employee is helping with garbage sorting in the community.



锦程 以实力添动力

Prosperity Strength Generates Impetus

仰望星空,同时脚踏实地。秉承"为客户创造价值、为股东创造收益、为员工创造未来、为社会创造财富"的企业使命,北京银行在服务实体经济、抗击疫情、助力乡村振兴、支持公益事业等方面践行责任、传递爱心,得到了社会各界的认可,更彰显了品牌实力和发展潜力。

2021年,在习近平新时代中国特色社会主义思想科学引领下,在北京市委市政府坚强领导、市纪委市监委监督指导、市国资委和监管机构科学指导下,北京银行各项工作取得显著成效和丰硕成果。面向未来,北京银行将继续开拓创新、埋头苦干,谱写高质量发展新篇章。

With high aims and down-to-earth measures, the Bank adhered to the mission of "creating value for customers, creating return for shareholders, creating future for employees, and creating wealth for society", and undertook the responsibilities for serving real economy, combating against the epidemic, assisting rural revitalization, and supporting public welfares, which has been recognized by the society and proved our brand strength and development potential.

In 2021, under the guidance of the Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, the strong leadership and proper guidance of CPC Beijing Municipal Committee and Beijing Municipal Government, Beijing Municipal Commission for Discipline Inspection and Beijing Municipal Commission for Supervision, State-owned Assets Supervision and Administration Commission of People's Government of Beijing Municipality, and regulatory institutions, Bank of Beijing achieved prominent business outcomes. In the future, Bank of Beijing will continue to innovate and work hard for a new chapter of high-quality development.

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2021年1月 January 2021

• 荣获《胡润百富》颁发的"家族财富管理私人银行最佳表现"奖。

"Best Performance Private Bank in Family Wealth Management" Award by Hurun Report.

• 荣获全国银行间同业拆借中心颁发的 2020 年度"核心交易商""优秀货币市场交易商"和"交易机制创新奖"。

"Core Dealer", "Excellent Currency Market Dealer" and "Trading Mechanism Innovation Award" by the National Interbank Funding Center in 2020.

• 在 2020 年度中央国债登记结算有限责任公司综合评定中,荣获"优秀做市结算奖-国债做市""优秀做市结算奖-地方政府债做市""优秀做市结算奖-政策性金融债做市""结算 100 强-优秀自营商""优秀金融债发行人"。

"Outstanding Market Making and Clearing Award for Treasury Bond Market Making", "Outstanding Market Making and Clearing Award for Local Government Bond Market Making", "Outstanding Market Making and Clearing Award for Policy Financial Bond Market Making", "Top 100 Clearing Institutions-Outstanding Proprietary Trading Institution" and "Outstanding Financial Bond Issuer" awarded by China Central Depository & Clearing Co., Ltd. in 2020 based on its comprehensive assessment.

2021年2月 February 2021

• 在中国金融思想政治工作研究会(中国金融文化建设协会)组织开展的"2019-2020年全国金融系统文化建设先进单位和先进工作者"推报评选中,杨书剑行长荣获"全国金融系统文化建设先进工作者"称号。

President Yang Shujian was honored as the "National Outstanding Individual in Culture Development of the Financial Sector" in the selection of "2019-2020 National Outstanding Unit and Outstanding Individual in Culture Development of the Financial Sector" organized by China Research Association of Financial Ideological and Political Work.

• 荣获中国银联颁发的"银联卡营销合作卓越奖"。

"UnionPay Card Marketing Cooperation Excellence Award" issued by China UnionPay.

• 荣获由 VISA 颁发的 2020 年度"VISA 杰出合作伙伴奖"。

"VISA Partner of the Year 2020 Award" issued by VISA.

• 乌鲁木齐分行驻新疆和田市吉亚乡阿孜乃巴扎村第一书记、工作队队长吴进宝被中共中央、国务院授予"全国脱贫攻坚 先进个人"称号。

Wu Jinbao, the first secretary and team leader of Azinaibazha Village, Jiya Township, Hotan, Xinjiang seconded by Urumqi Regional Branch of the Bank, was honored as the "National Outstanding Individual in Poverty Alleviation" by the Central Committee of the CPC and the State Council.

2021年3月 March 2021

- 荣获《华夏时报》颁发的"2020 年度财富管理银行""2020 年度消费者喜爱信用卡品牌"奖。 "Wealth Management Bank of the Year 2020" and "2020 Consumers' Credit Card Brand Choice" Awards by China Times.
- 荣获易趣财经、金融理财颁发的"2020年度金牌信用卡银行"。

"Best Credit Card Bank of the Year 2020" awarded by Each Finance and Financial Money magazine.



- 荣获金融数字化发展联盟颁发的"'女王信用卡'国风风尚奖"。
- "'Queen's Credit Card' National Mode Award" granted by the Financial Digital Development Alliance
- 在 2021 银行数字化暨金融科技创新峰会"金鼎奖"评选中,荣获"最佳城商行数字化转型奖"。
 "Best Digital Transformation Award of City Commercial Bank" of the "Jin Ding Awards" in the 2021 Bank's Digitalization and FinTech Innovation Summit.

2021年4月 April 2021

- 荣获中国银联颁发的 "2020 年银联卡业务快速成长奖" "2020 年银联卡推广卓越奖" "2020 年银联卡创新合作卓越奖"。 "2020 UnionPay Card Rapid Business Growth Award", "2020 UnionPay Card Promotion Excellence Award" and "2020 UnionPay Card Innovation Cooperation Excellence Award" issued by China UnionPay.
- "北京银行云原生统一开发平台"荣获 2020-2021 年度"中国数字化金融与科技创新应用优秀案例奖"(开发平台类)。
 "Bank of Beijing Cloud Native Unified Development Platform" won the 2020-2021 "China Excellent Case Award for Digital Finance and Innovative Technological Application" (development platform category).
- 荣获上海黄金交易所颁发的 2020 年度"最佳询价交易机构"和"最佳风控会员"奖。 "Best Inquiry Trading Institution" and "Best Risk Control Member" Awards issued by Shanghai Gold Exchange in 2020.

2021年5月 May 2021

- 荣获 2020 年度 Wind "最佳银行间债务融资工具承销商"和"最佳信用类债券承销商一卓越城商行奖"。
 "Best Underwriter of Inter-Bank Debt Financing Instruments" and "Best Underwriter of Credit Bonds Excellent City Commercial Bank Award" of 2020 by Wind.
- 在 CFCA 中国电子银行网举办的《2021 中国金融数字科技创新大赛》中,手机银行"京彩生活"APP6.0 获得"综合智能平台奖"银奖、智能用户运营平台获得"专项领域创新奖"金奖。

In the "2021 China Financial Digital Technology Innovation Competition" organized by www.cebnet.com.cn under CFCA, the Bank's mobile banking "Jing Cai Sheng Huo" mobile banking APP 6.0 won the Silver Award of the "Comprehensive Intelligent Platform Award" and its intelligent user operation platform won the Gold Award of the "Special Field Innovation Award".

• 荣获北京银保监局授予的"2021 年北京地区 3·15 消费者权益保护教育宣传周活动优秀组织单位"称号。
"Best Organizer for 2021 Beijing 3.15 Consumer Rights Protection Education and Publicity Week" by Beijing Office of the China Banking and Insurance Regulatory Commission.





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"2020 Digital Finance Comprehensive Competitiveness Excellence Award" by the Modern Bankers magazine.

• 荣获中国银行业协会中间业务专业委员会授予的"优秀贡献奖"。

"Outstanding Contribution Award" by China Banking Association Intermediary Business Professional Committee.

2021年6月 June 2021

• 荣获第七届中国资产证券化论坛"年度创新机构奖",主承销的齐鲁交通投资 ABN 项目荣获资产支持票据"年度五佳交易奖"。

"Innovative Institution of the Year" awarded by the 7th China Asset Securitization Forum; and the ABN project of Qilu Transportation Investment Co., Ltd. for which the Bank was the lead underwriter, won the "Top Five Deals of the Year Award" of asset-backed notes.

• 在互联网周刊举办的 2021(第三届)创新发展论坛中,"护盾"智能交易反欺诈平台获"2021年最佳智能风控管理平台"奖。
In the 2021 (3rd) Innovation and Development Forum organized by China Internet Week, the "Hu Dun (Shield)" intelligent trading anti-fraud platform won the "Best Intelligent Risk Control Management Platform in 2021" Award.

2021年9月 September 2021

- 在普益标准举办的金誉奖评选中,荣获"卓越资产管理城市商业银行""优秀现金管理类理财产品"奖。
 - "Excellent Asset Management City Commercial Bank" and "Excellent Cash Management Financial Products" honors awarded by Pystandard in its Gold Reputation Award Selection.
- 荣获北京国际电影节组委会办公室颁发的第十一届北京国际电影节 -2020 "年度融资企业" 称号和北京市场"重点签约项目"奖。

"Financing Enterprise of the Year 2020" and "Key Contracted Project in Beijing" at the 11th Beijing International Film Festival awarded by the Organizing Committee Office of the Beijing International Film Festival.

• 荣获中国中小企业投融资交易会组委会颁发的"2021年金融服务中小微企业优秀案例"奖。

 $\hbox{\it ``Excellent Case of Financial Services for SMEs in 2021'' awarded by the Organizing Committee of China SME Investment \& Finance Expo.}\\$



- "北京银行跨境金融服务"在 2021 年中国国际服务贸易交易会上入选 "全球服务实践示范案例"。

 "Bank of Beijing's Cross-border Financial Services" was selected as the "Global Service Practice Demonstration Case" in China International Fair for Trade in Services in 2021.
- 荣获《经济观察报》颁发的"值得托付财富管理银行"奖。

"Trustworthy Wealth Management Bank" awarded by the Economic Observer Newspaper.

- "护盾"智能交易反欺诈平台荣获《银行家》"十佳零售银行创新奖"。
 The "Hu Dun (Shield)" intelligent trading anti-fraud platform won the "Top Ten Retail Bank Innovation Award" by the Chinese Banker magazine
- 荣获中国外汇交易中心颁发的 2020 年度"银行间外汇市场最大进步外币对会员奖"。
 The "Foreign Currency Pair Member Award for the Best Progress in the Interbank Foreign Exchange Market" issued by China Foreign Exchange Trading Center in 2020.
- 荣获《中国经营报》颁发的"碳中和年度行动企业奖""年度 ESG 责任典范奖"。

 "Enterprise in Action of Carbon Neutralization of the Year Award" and "Annual ESG Responsibility Model Award" issued by the China Business Journal.

2021年10月 October 2021

- 魏德勇副行长荣获北京市人民政府第 15 届 "长城友谊奖"。
 Vice President Johan de Wit won the 15th "Great Wall Friendship Award" of Beijing Municipal Government.
- 荣获中国供应链金融年会"中国供应链金融最具成长金融机构"奖。

"Most Growth Financial Institutions in China's Supply Chain Finance" awarded at the China's Supply Chain Finance Annual Meeting.

- 在 DAMA 国际数据管理协会中国分会举办的 DAMA 中国数据管理峰会评选中,荣获"2021DAMA 中国数据治理最佳实践奖"。
 - "2021DAMA China Data Governance Best Practice Award" at the DAMA China Data Management Summit organized by DAMA China.
- 在上海浦东国际金融学会举办的银行业数字化创新(中国)峰会评选中,荣获"银行业数据治理创新奖"。 "Banking Data Governance Innovation Award" in the selection of Banking Digital Innovation Summit held by Shanghai Pudong International Finance Institute.

2021年11月 November 2021

- 在《中国证券报》举办的金牛奖评选中,荣获"理财银行金牛奖"和"银行理财产品金牛奖"。
 "Golden Bull Award for Wealth Management Bank" and "Golden Bull Award for Wealth Investment Product" in the Golden Bull Award contest held by the China Securities Journal.
- 荣获《21 世纪经济报道》颁发的"2021 年度普惠金融业务银行""2021 年度交易银行"称号。 "2021 Bank of Year for Inclusive Finance Business" and "2021 Bank of the Year for Transaction" issued by 21st Century Business Herald.



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."2021 Competitive Wealth Management Private Bank" and "2021 Competitive Brand Building Bank" granted by the China Business Journal.

• 荣获《经济观察报》颁发的"年度卓越私人银行"奖。

"Outstanding Private Bank of the Year" Award issued by the Economic Observer.

• 在中国电子银行网公布的"2021中国数字金融金榜奖"榜单中,"京彩生活"APP荣获"最佳个人手机银行奖"。

In the "2021 China Digital Finance Gold Award" list published by www.cebnet.com.cn, "Jing Cai Sheng Huo" mobile banking APP won the "Best Personal Mobile Banking Award".

• 荣获由金融数字化发展联盟颁发的"年度最佳信用卡品牌影响力奖"。

"Best Credit Card Brand Influence of the Year" awarded by the Financial Digital Development Alliance.

2021年12月 December 2021

• 在第十九届中国企业发展论坛暨 2021 年度中国企业十大新闻揭晓仪式上,杨书剑行长荣获"2021 年度中国企业十大人物(国有企业)"。

President Yang Shujian was honored as "Top Ten Figures of the Year 2021 (SOEs) in China" at the 19th China Corporate Development Forum and Press Conference of 2021 Top Ten News of Chinese Companies.

• 荣获由 VISA 颁发的"2021年度卓越奥运产品奖"。

"Outstanding Olympic Product of the Year 2021" awarded by VISA.

• 荣获《金融时报》颁发的"年度最佳普惠金融服务中小银行""年度最佳服务乡村振兴中小银行"奖。

"Best Small- and Medium-sized Bank of the Year for Inclusive Financial Service" and "Best Small and Medium-sized Bank of the Year for Serving Rural Revitalization" awarded by the Financial News.

• 在《中国基金报》举办的英华奖评选中,荣获"2020年度最佳理财银行(城商行)"。

"2020 Best Wealth Management (City Commercial) Bank" in the "Yinghua Award" selection held by China Fund.

• 在《投资时报》举办的金禧奖评选中,荣获"2021优秀区域服务银行""2021优秀零售银行""2021ESG 绿色公司之星"奖。 "Best Regional Service Bank of 2021", "Best Retail Bank of 2021" and "ESG Green Star of 2021" in the selection of Jinxi Award organized by the China Investment Network.

• 荣获中国人民银行清算总中心颁发的"电证福费廷子系统优秀参与机构"荣誉证书。

The honorary certificate of "Excellent Participating Institutions of Letter of Credit Forfeiting Subsystem" issued by the China National Clearing Center of the PBOC.

• 荣获界面新闻颁发的"年度 ESG 绿色金融奖"。

"ESG Green Finance Award of the Year" granted by the Jiemian News.

• 在 2021 年度外汇业务合规与审慎经营评估中,被国家外汇管理局及北京外汇管理部评为"A 级"。

"Grade A" rated by the State Administration of Foreign Exchange and Beijing Office of SAFE in the 2021 assessment of compliance and prudent operation of foreign exchange business.



• "京 e 贷"荣获一点资讯新媒体资讯平台颁发的"2021年度年度数字金融创新品牌"荣誉称号。

"Jing eloan" won the "2021 Annual Honorary Title of Digital Finance Innovation Brand" awarded by www.Yidianzixun.com.

"Jing Cai Sheng Huo" mobile banking APP won the "2021 Online Characteristic Ecosystem Scene Construction Platform Award" and "Hu Dun (Shield)" intelligent trading antifraud platform won the "2021 Innovation Risk Control Management Platform Award" of the Golden I Prize selection held by the 19th i-China Forum.

• "京彩钱包"聚合支付平台荣获城银清算服务有限责任公司2021年第二届城市商业银行"数字金融与支付创新优秀案例奖"。

"Jingcai Wallet" aggregated payment platform won the second city commercial bank "Excellent Case Award of Digital Finance and Payment Innovation" by the of City Commercial Banks Clearing Co., Ltd. in 2021.

• 荣获北京银保监局授予的"北京地区2021年9月金融联合宣教活动表现突出的组织单位"称号。

The title of "Outstanding Organization Unit of Joint Financial Education Activities in Beijing in September 2021" by Beijing Office of China Banking and Insurance Regulatory Commission.

• "京灵"智能语音机器人平台荣获城银清算服务有限责任公司颁发的"2021第二届城市商业银行数字金融与支付创新优秀案例评选年度十大优秀案例奖",北京银行普惠小微线上化贷款平台建设荣获"2021第二届城市商业银行数字金融与支付创新优秀案例评选产品创新优秀案例奖"。

"Jingling" Intelligent Voice Robotics Platform won the "2021 Top Ten Excellent Cases Award of the Second Excellent Cases Selection of Digital Finance and Payment Innovation of City Commercial Banks" by City Commercial Banks Clearing Co., Ltd., and the Inclusive Online Lending Platform for SMEs of Bank of Beijing was awarded the "2021 Excellent Case of the 2nd Excellent Cases Selection of Digital Finance and Payment Innovation of City Commercial Banks".

• 荣获全国银行间同业拆借中心颁发的"2021年度市场影响力奖"。

"Market Influence of the Year 2021 Award" by the National Interbank Funding Center



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