



2022 CORPORATE SOCIAL RESPONSIBILITY REPORT

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2022 CORPORATE SOCIAL
RESPONSIBILITY REPORT

About This Report

The purpose of this report is to respond to the expectations of stakeholders and show Jiangsu Changshu Rural Commercial Bank's concept, management, actions and achievements in CSR.

Time Range

Time range of the report is January 1, 2022 -- December 31, 2022. Some contents might traced back to historical data.

Organization Scope

Unless otherwise specified, this report covers Jiangsu Changshu Rural Commercial Bank Co., Ltd., including all its branches and subsidiaries.

Release Cycle

This report is an annual report.

Basis of Preparation

This report is prepared according to the Shanghai Stock Exchange's Guidelines for Environmental Information Disclosure of Listed Companies and Guidelines for Preparing Corporate Social Responsibility Report (collectively referred to as "SSE Guidelines"). In the meantime, the report is in line with Chinese CSR Report Preparation Guide by the Chinese Academy of Social Science (CASS-CSR 4.0), United Nations Sustainable Development Goals and Sustainability Reporting Guidelines published by Global Reporting Initiative (GRI).

Explanation for Appellations

For the convenience of presentation and reading, "Jiangsu Changshu Rural Commercial Bank Co., LTD." is expressed as "CRC Bank" "Bank" "company" or "we/us" in this Report.

Data Description

The information and data used by this report come from official documents, statistical report and financial statement of CRC Bank and corporate social responsibility information aggregated and audited by us.

Report Obtaining

This report is published in both print and electronic version. To obtain the electronic version of the report, please visit the website of Shanghai Stock Exchange (www.sse.com.cn) and the Bank's official website (www.CRCbank.com).

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Executive's Statement



We upheld financial inclusion and served the real economy. We remained dedicated to developing financial inclusion, supporting rural revitalization, serving micro and small economies, and perseveringly practicing the market positioning of “serving agriculture, rural areas, farmers, and micro and small customers.” We have developed a model of “financial talent assisting rural revitalization” and expanded financial services to remote rural areas to serve rural revitalization. Relying on financial technology (fintech), we facilitated the digital transition of micro and small services. We created an open banking ecosystem with a focus on exploring the construction of ecological scenarios. We upgraded online financial services to benefit people and improved financial accessibility.

We fostered attentive services using technological innovation. In the belief that “technology is business,” we promoted the in-depth integration of fintech with our products and services. We expanded digital financial inclusion and made our products and services accessible to the elderly, making digital finance more user-friendly. We solidified the foundation of technological innovation, strengthened the fintech talent team, increased resource investment, and improved our sustainable development capabilities. We remained vigilant to the potential risks and challenges posed by technology and reinforced network information security and privacy protection, providing a security shield for financial information.

We insisted on green development for the carbon peaking and carbon neutrality goals. In alignment with the nation's carbon peaking and carbon neutrality strategy, we assumed our environmental and social responsibilities. Utilizing our regional and industry influence, we developed green financial products and services related to the low-carbon and circular economy to promote the transition of the local economy to a low-carbon development pattern. Simultaneously, we accelerated the green and low-carbon transition of our operations and established a green bank. To reduce our environmental impact, we implemented measures such as intelligent monitoring and the paperless office. Additionally, in support of the regional carbon neutrality goal, we piloted the “zero-carbon branch.”

We fulfilled our commitment and created a Feiyan culture. Upholding the core values of “inclusive finance, responsible bank,” we increased emphasis on promoting coexistence and integration among employees, communities, and the public. We paid attention to employee development and well-being, creating a “happy bank” that satisfied our employees. To achieve this, we held 200 sessions of talent development and leadership training programs, conducted 165 safety training sessions and 151 fire drills, and upgraded our employee benefit and care measures. We adhered to responsible marketing principles and engaged in financial knowledge promotion and education. At the same time, we actively participated in social welfare initiatives and made donations to education and medical care to help those who are socially disadvantaged through the CRC Bank Charity Foundation. We launched the Feiyan Scholarship Program to promote equality and sustainability in society.

In 2023, we will continue to carry forward the exploration spirit, “willingness to take risks, experiment, and take action,” in support of our mission as a responsible bank. We will stay true to our original aspiration of “supporting agriculture and supporting small businesses” and serve rural and urban areas. Utilizing technology, we will drive the financial transition and upgrading and develop green finance in support of the carbon peaking and carbon neutrality strategic goals. By joining hands with stakeholders, we will create a better future.

“

In 2022, China embarked on its journey towards building a socialist modern nation and achieving its second centenary goal. Guided by the principles established by the 20th National Congress of the Communist Party of China (CPC), we persisted in overcoming challenges and achieved noteworthy advancements in financial inclusion, rural revitalization, and green finance. We fulfilled our responsibilities to shareholders, customers, employees, communities, the environment, among other stakeholders, and improved people's livelihood and well-being. In this way, we contributed the CRC strength to building a socialist modern country in an all-round way in the new era.

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About Us

CRC Bank was reformed in November 28, 2001, and is the first joint stock rural financial institution in China with more than 60 years of history, and is listed on the Shanghai Stock Exchange in September 30, 2016 (Stock Code: 601128). According to the latest ranking published by the British magazine Banker, CRC Bank was selected as the global bank brand value and the global strong banks "double TOP 500".



The Explorer of Rural Financial Reform

Adhering to the exploration spirit of "dare to break, dare to try, dare to do," we have achieved the goal of starting from Changshu to laying out the province and radiating the whole country and took the lead in going out of the registered place to carry out cross regional operation. The company set up its first non-local sub branch in Haimen city, Jiangsu Province in 2008, currently with 10 regional cities in Jiangsu Province; We were the first to introduce the state-owned bank, Bank of Communications, as a strategic investor and became the largest shareholder, and to participate in seven rural financial institutions.

The Practitioners of Rural Bank

Based on the exploration and practice of Inclusive Finance, relying on the initiation of the establishment of rural banks, copy and promote the "CRC micro loan model." On September 19, 2019, Xingfu Village Bank Co., Ltd., the country's first investment management village bank initiated by CRCC bank, officially opened in Haikou City, Hainan Province. It puts the 32 "Xingfu" rural banks in Hubei, Jiangsu, Henan, Yunnan and Hainan under centralized management.

In the future, we will never forget our initial heart and the mission is on the shoulder. Under the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, CRC Bank will not forget the original intention of "supporting agriculture and supporting small businesses," bearing in mind the mission of "Inclusive Finance, Responsible Bank," forge ahead, do pioneering work, better assume the responsibility of the main force of rural finance in the new era, and strive to build a first-class listed agricultural and commercial bank with distinctive characteristics!

The Adherent of Small and Microfinance

Firm market positioning of "serving agriculture, rural areas, farmers, and micro and small customers," set up a small and micro loan franchise institution based on business division in 2009 to create a professional, replicable and industry-leading micro loan core technology and serve 430,000 loan customers. Of all the loans, more than 60% of the credit funds are used to support SMEs, more than 70% of the credit funds are invested in agriculture related fields, and nearly 80% of the credit funds serve the real economy.

The Trendsetter of Capital Market

Benefiting from the differentiated market positioning, since the listing, CRC Bank's profit growth rate, non-performing loan rate, provision coverage and other indicators have remained at the forefront of the listed banking sector, and the stock valuation level has ranked among the forefront of the industry. For five consecutive years, it ranked first in the county-level rural commercial banks in the GYROSCOPE Evaluation System of China Banking Association.

Company Culture



Vision

Rural finance leader



Mission

Inclusive finance, responsible bank



Core Values

Inclusive finance, responsible bank



Enterprise Spirit

Reflective optimism, courageous innovation



Business Idea

Focus on small and medium, flexible and efficient



Development Concept

Dare to explore, steady development



Management Philosophy

Compliance responsibility and keep improving



Talent Concept

All rivers run into sea, employee first



Service Notion

Mind the people's livelihood, customer's first choice

Our Achievements



The Banker (UK)

No. **423** in the Top 500 Banking Brands 2022

No. **419** in the Top 1,000 World Banks 2022

China Banking Association

No. **81** in the Top 100 Chinese Banks 2022

No. **1** in comprehensive score among county-level rural commercial banks in the GYROSCOPE Evaluation System results 2022

China Association for Public Companies

Best Practice for the Office of the Board of Directors of Listed Companies 2022

Shanghai Stock Exchange

A in Information Disclosure for 2021-2022

People's Government of Jiangsu Province

Most Caring Charity Donator of the 6th Jiangsu Charity Awards

China Banking and Insurance Regulatory Commission Suzhou Office

Model Banking Financial Institutions of Suzhou in Financial Inclusion 2021

Securities Times

Regional Impactful Bank of the Gamma Award 2022

Xinhua Daily

ESG Golden Jasmine Award 2022

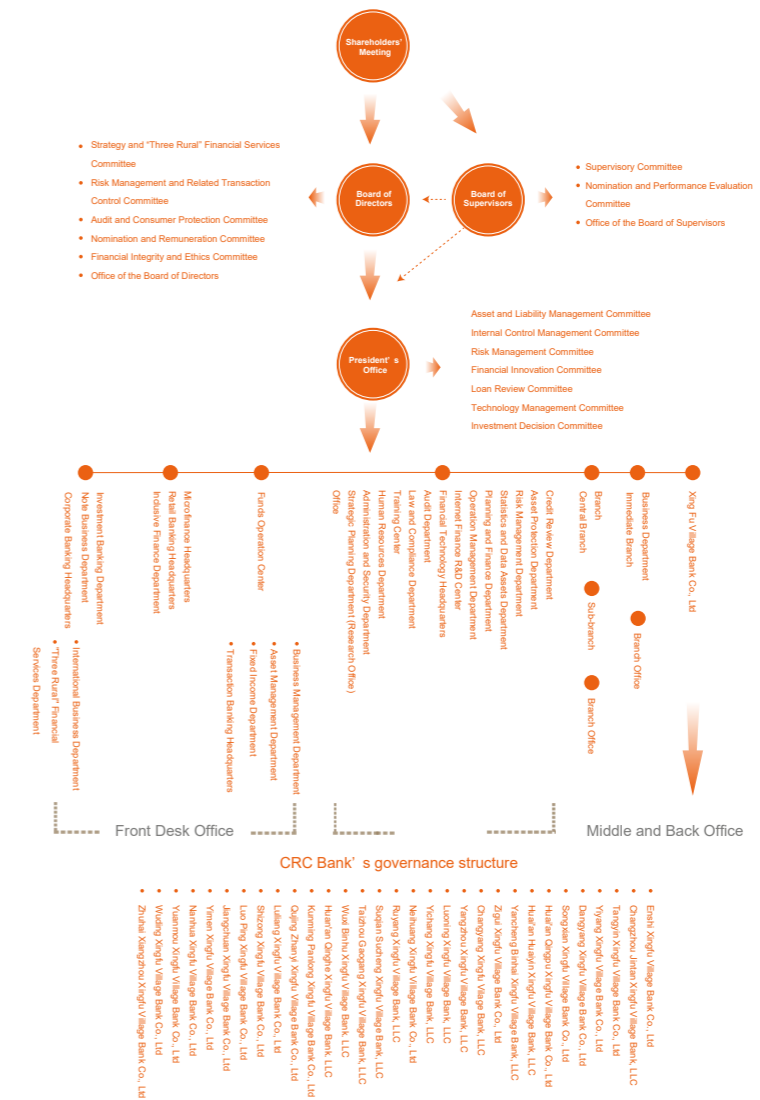
Corporate Governance





CRC Bank upholds the leadership of the CPC in all aspects of corporate governance. To create enduring value for its stakeholders, the Bank is pursuing modernization of its corporate governance and the regulation of its Shareholders' Meetings, Board of Directors, Board of Supervisors, and senior management. It exerts significant effort in risk management, compliance, and internal control to comprehensively improve its corporate management and decision-making efficiency.

Corporate Governance System Development

We emphasize the return on shareholders' investment, focuses on sustainable development, highlights the protection of stakeholders' rights and interests and strives to build a harmonious relationship among multiple interest groups. At present, our "Shareholders' Meeting, Board of Directors, Board of Supervisors and Senior Management" corporate governance system ensures clear division of labor, checks and balances and effective coordination. Our corporate governance system is comprehensive and systematic, with standardized operations at all levels of corporate governance.

Organogram



 <p>Shareholders' Meeting</p>	<p>The Shareholders' Meeting is the authority of CRC Bank. The Shareholders' Meeting provides an effective communication channel with shareholders and ensures that all shareholders have the right to know, participate and vote on material topics of our bank. During the reporting period, we held one annual shareholders' meeting and one extraordinary shareholders' meeting, in which 14 proposals were considered and adopted. Both meetings were held in accordance with the relevant legal procedures to ensure the shareholders' rights to participate and vote. Among all the proposals, 6 of them were counted individually by small and medium shareholders.</p>
 <p>Board of Directors</p>	<p>The Board of Directors is the decision-making body of CRC Bank. Our Board of Directors currently consists of 13 members (4 women), including 3 executive directors, 5 non-executive directors and 5 independent directors (accounting for more than one-third of the total number of Board members). Our Board of Directors comprises the Strategy and "Three Rural" Financial Services Committee, Risk Management and Related Transaction Control Committee, Audit and Consumer Protection Committee, Nomination and Remuneration Committee, and Financial Integrity and Ethics Committee. During the reporting period, we held in total 8 meetings of the Board of Directors to consider 47 proposals.</p>
 <p>Board of Supervisors</p>	<p>The Board of Supervisors is the supervisory body of CRC Bank. Our Board of Supervisors currently has 6 members (2 women), including 2 shareholder supervisors, 2 external supervisors and 2 employee supervisors. Under the Board of Supervisors, there are Nomination and Performance Evaluation Committee and Supervisory Committee. During the reporting period, we held 4 meetings of the Board of Supervisors to consider 30 proposals.</p>
 <p>Senior Management</p>	<p>The Senior Management is the executive body of CRC Bank and is responsible to the Board of Directors. CRC Bank has nine members of senior management, including a president, five vice presidents, two assistant presidents, and one secretary to the board of directors. Under the President's Office, there are Asset and Liability Management Committee, Internal Control Management Committee, Risk Management Committee, Financial Innovation Committee, Loan Review Committee, Technology Management Committee, and Investment Decision Committee.</p>

Communication with Investors

We value to investors' interests. We actively communicate with investors to enhance their confidence in our development.

In 2022, we further increased communication with investors. We received 105 field or telephone inspections of institutional investors, which involved 1,480 visitors from 1,239 institutions. We attended 37 brokerage strategy conferences, where we reached to 672 representatives from 593 institutional investors in one-to-many exchanges.

we interacted with institutional investors and minority investors at annual, semi-annual, and third-quarter online results. We pay special attention to minority shareholders' voices. On the eve of the issuance of convertible bonds, we promoted the basics of convertible bonds among shareholders.



We received **105** field or telephone inspections of institutional investors

We attended **37** brokerage strategy conferences



CRC Bank's Shareholders' Meeting 2022

Prevention of Systematic Risk

We continue to increase efforts to prevent systemic risks. We have established an emergency management mechanism and made improvements to it. In 2022, we developed new proposals for group-level recovery and disposal plans to prevent interruption to the Bank's key businesses and services. The new plans have enabled us to achieve orderly recovery and disposal and protect financial consumers' rights and interests and public interests.

We have fully identified our key functions, key shared services, core business lines, and key entities. We have tested the capital consumption of credit risk, market risk, concentration risk, interest risk in the banking book, and liquidity risk at different stress levels in different scenarios. Based on the results, we have determined the steps, timing, and effects of eight categories of capital recovery measures, five categories of liquidity recovery measures, and seven categories of disposal measures. Additionally, we have set the communication strategy with regulators, customers, employees, and the public during the implementation of the measures. That way, we have improved the Bank's response to extreme situations and better prevented and controlled systematic risk.

In 2022, we conducted the following stress tests.

- Internal capital adequacy ratio (CAR) stress testing. It measures CAR levels at baseline and in stress scenarios. The results show that in mild, moderate, and severe stress scenarios, the Bank's CARs can meet relevant requirements even with the capital surcharges of Pillar 2 in the next three years.
- The stress test for the ratio of new non-performing individual customers based on the credit score. The results show that in optimistic, moderate, and extreme scenarios, the number of non-performing customers transforming from normal customers in the next year is generally controllable.
- Real estate financial stress testing. The dropping house price stress test shows that under mild, moderate and severe scenarios, the Bank faces no provision gap or additional provision stress, and its CAR is not affected by the stress.
- Liquidity stress testing, to measure the cash flow gap in a wide range of scenarios. The test results are used as the basis for decision-making in asset allocation and risk management. The test results show that the Bank's liquidity maintains a good level and momentum.

Risk Management and Control

During the reporting period, we developed and released a Risk Appetite Statement, Opinions on Risk Management, Management Measures for Related Party Transactions, and Detailed Rules for the Implementation of Capital Business Risk Dispatch. Setting requirements on capital investment and risk management, these systems have optimized credit resource allocation, strengthened risk prevention and control measures, and improved the comprehensive risk control system.



CRC Bank's whole-process risk management and control system




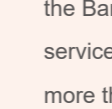

CRC Bank hosted the China Rural Finance 30 Forum and the 20-year Reform and Development Annual Conference for Rural Commercial Banks.

Leadership of Party Building

In 2022, we strictly observed the Regulations on the Responsibilities of Party Committees for Exercising Full and Strict Party Discipline. We developed an annual responsibility checklist for exercising full and strict Party discipline. We encouraged primary-level Party organizations to resolutely shoulder the responsibility of Party governance. We set the responsibility of the Party Committee Secretary as the first to be held responsible. We further promoted the coordination and integration of the primary responsibility of the Party Committee and the supervision responsibility of the Discipline Inspection Committee. That way, we have fulfilled the responsibility of exercising full and strict Party discipline.

We uphold the leadership of Party building. Taking advantage of collaborative Party building, government-bank cooperation, and our social security card services, we have worked with departments, commissions, offices, and bureaus of Changshu to launch the Government-Bank Public-benefit Project. In particular, we uphold the leadership of Party building in rural revitalization. We have encouraged Party members and cadres to better play the leading role and continued to promote paired assistance under Party building. With paired collaborative Party building covering all local towns and sub-districts, the Party Committee of the Head Office worked with 34 government departments, institutions, and social organizations to carry out more than 1,000 collaboration activities. Through collaborative Party building, the Bank's payroll agency service has seen an increase of more than 250 million yuan, and 370 million yuan of credit was granted. At the township level, we have dispatched 15 institution heads to concurrently serve as members of the Party (Working) Committee to meet the needs of the private sector and micro and small enterprises (MSEs) and provide more down-to-earth comprehensive services to support local economic development. At the village level, we have selected 259 key employees to serve as director assistants or financial officers of the village. They are engaged in primary-level grid-based governance and provide services for rural revitalization. Additionally, We promote social civility in rural areas through Party building. We have dispatched employees to proceed with the evaluation of model households and the redemption of campaign credits in more than 20 villages. A total of 11,000 households have been rated as models, and more than 1,000 campaign credits have been redeemed.

We have built some demonstration sites for Party building. The Feiyan Party building exhibition hall and the Sharing Bar of the Qinchuan Branch were selected as the models of the Begonia Campaign of Changshu. The Shajiabang Sub-branch was selected as a practice site for cultural progress in the new era of Changshu. In 2022, the Feiyan Party building exhibition hall received more than 1,000 visitors from inside and outside the Bank. We also hosted the China Rural Finance 30 Forum and the 20-year Reform and Development Annual Conference for Rural Commercial Banks, which gathered chairmen and presidents of 14 provincial credit unions and more than 100 rural commercial banks across the country. Relevant text reports, livestreaming sessions, and video received over 10 million views.

	social organizations to carry out more than 1,000 collaboration activities		the Bank's payroll agency service has seen an increase of more than 250 million yuan		credit was granted 370 million yuan
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Business Ethics and Compliance

We focus on compliance governance in corporate governance and proceed with building a clean company. We thoroughly practice the guiding principles of the Eight-point Decision on improving Party and government conduct and strictly fulfill anti-money laundering obligations. We comprehensively improve our policy system and management processes to ensure the sustainable development of the Company.

Anti-Money Laundering

In 2022, we introduced or revised several anti-money laundering policies. We introduced the Management Regulations on the Anti-Money Laundering White List of Jiangsu Changshu Rural Commercial Bank Co., Ltd. We revised three policies: the Measures for Customer Money Laundering Risk Assessment and Classification Management of Jiangsu Changshu Rural Commercial Bank Co., Ltd.; the Regulations on CDD and Customer Identity Information and Transaction Storage and Management of Jiangsu Changshu Rural Commercial Bank Co., Ltd.; and the Operating Procedures for the Anti-Money Laundering Business of Jiangsu Changshu Rural Commercial Bank Co., Ltd.

At the same time, we strengthened money laundering risk management and continued to strengthen the anti-money laundering management mechanism.

- We placed more efforts in anti-money laundering models and put five quasi-real-time early warning models into operation. In 2022, these models issued early warnings to 410 customers, managed and controlled 61 accounts, and monitored 106 customers.
- We stepped up our collaboration with the police. We reported gambling and fraud clues to the public security authorities and worked with the police to arrest five suspects.
- We conducted a special investigation on the beneficial owners of non-natural person customers. It involved 73 local and remote branches, with a coverage rate of 100%. A total of 30,592 accounts were investigated, accounting for 60% of the total number of corporate customers. Issues were detected in 761 accounts, all of which have been rectified.

Compliance Management

In 2022, we developed Management Measures for the Rectification of Issues Detected in Internal and External Inspections (for Trial Implementation) around the Bank's development strategy and according to the three-year plan for compliance development, so as to advance the systematic construction of a compliance bank. In the year, we located 1,717 issues in the special campaign of Deepening Internal Control and Compliance Management Year, and have rectified 1,713 (99.8%) of them. We also located 101 issues in case-specific rectification campaigns, and have rectified 92 of them (91.1%).



Improving the policy and process system

We made 76 revisions to our policies throughout 2022. Moreover, we regularly summarize and publicize policies abolished within the year as a way of post-lifecycle management. We provide channels and paths for the query, connection, and tracing of abolished policies, thus filling the gaps in the management and control of abolished policies and realizing the online monitoring and reminder of the whole process of the system revision plan.



Improving the compliance culture system

We have launched Xiaoyan, a compliance brand. We have promoted a compliance culture through various campaigns and intensified warnings and education. We make full use of the Lanxin WeChat official account, Xiaoyan Academy, and other channels to publish violation cases, compliance basics, and compliance documents. In 2022, we compiled and released 41 issues of regulation and punishment cases, 15 issues of "Promoting Compliance Through Cases," 3 issues of "CRC Bank's Legal Affairs," and 4 issues of "Law Popularization." We also issued 31 compliance reminders and 33 cases of external regulatory regulations. Additionally, we held the CRC Bank (Group) Compliance Conference 2022 and mobilization conferences for case-specific rectifications. At these meetings, issues in the Bank's internal control and compliance management were notified and analyzed, and rectification measures in prevention, control and supervision were put forward. These practices have increased the compliance awareness and emphasized the essential and boosting role of compliance in business development.



Improving the compliance assessment and accountability system

In order to further stimulate the enthusiasm and initiative of all employees in compliance, enhance incentives, and ensure steady and high-quality business development, in 2022, we developed Measures for Compliance Officer and Employee Compliance Assessment 2022 and launched a Compliance-specific Incentive Campaign 2022. At the same time, we developed an Implementation Plan for the Compliance-specific Incentive Campaign 2022 to reward branches and individuals with outstanding performance in preventing and controlling of compliance risks. During the reporting period, self-declaration and review were completed.



CRC Bank's Mobilization Conference for Case-Specific Rectification



CRC Bank's Compliance Mobilization Conference 2022

Integrity

We vigorously promote a culture of honesty and integrity. Our Party members and cadres strictly abide by political and organizational discipline and discipline regarding integrity, the public, work, and life. We proceed with implementing the Reporting Reward Measures of CRC Bank, the Implementation Rules for Letters and Visits of CRC Bank, and other management measures and reporting procedures. That way, we have fostered a climate of integrity.



Strengthening Systems and Regulations to Consolidate Integrity Awareness

- We held integrity interviews with 36 promoted (transferred) managers and required them to make Three Commitments, including signing the Letter of Commitment to Integrity and Self-discipline.
- We organized more than 4,600 employees to sign the Letter of Commitment to Integrity in Employment online or offline, and studied the 100 conditions for termination of labor contracts or dismissals set in the revised Measures for Handling Employee Misconducts of the Bank.
- According to the inspection and supervision results, we held supervisory talks with 192 employees to build up employees' awareness of honesty and integrity.



We have strengthened the prevention and investigation of integrity risks. According to the 213 risk points in 8 categories set out in the Opinions on Integrity Risk Prevention and Control, we assign more than 60 members of Party branch discipline inspection committees (part-time discipline inspection supervisors) every quarter to conduct integrity risk investigations for all employees. That way, we promote the comprehensive checklist-styled management of integrity risks.

We put efforts in integrity education. In 2022, we held three bank-wide warning and education conferences. The Corporate, SME, and other four key functional departments carried out various business-segment-specific warning and education events. Throughout the year, they carried out more than 70 events for a total audience of more than 16,000 people. We also invited the leading officials of the discipline inspection and supervision team stationed in Jiangsu Rural Credit Union to deliver warning and education lectures. On May 10, the Integrity Training Day, we invited the leading official of the Changshu Discipline Inspection Commission to the Bank to deliver a lecture. We launched a composition contest themed by integrity among the youth and an integrity-themed calligraphy contest. We also promoted the establishment of a demonstration site for building a clean and honest financial culture in the Shajiabang Sub-branch.

Moreover, we timely report the handling results of violations by employees. Through the analysis of high-frequency violation types and typical cases, we guide the Bank's managers and primary-level employees to enhance the discipline awareness and strictly observe rules in thinking and action.

Responsible Procurement

We have upgraded our supplier management, including screening, admission, review, and assessments. In 2022, we revised the Supplier Management Regulations of Jiangsu Changshu Rural Commercial Bank Co., Ltd. (for Trial Implementation). We have intensified our focus on sustainability in the admission of new suppliers, broken down our process management, and strengthened regular reviews, thus reinforcing our commitment to promoting sustainable procurement practices among our suppliers. In 2022, a total of 256 suppliers had been brought under centralized procurement, with 182 having successfully passed our environmental and social reviews. All 11 newly onboarded suppliers had passed the environmental and social reviews of the Bank.

We perform list-based hierarchical and dynamic management of suppliers, in which we divide suppliers into suppliers under dynamic management and strategic cooperative suppliers. This allows us to control supplier risks by continuously optimizing the supplier structure.

- Suppliers under Dynamic Management** — An effective competition mechanism is established for suppliers of products that are highly standardized and substitutable.
- Strategic Cooperative Suppliers** — Strategic partnerships are established with suppliers of core products that are directly related to the Bank's products and operations.

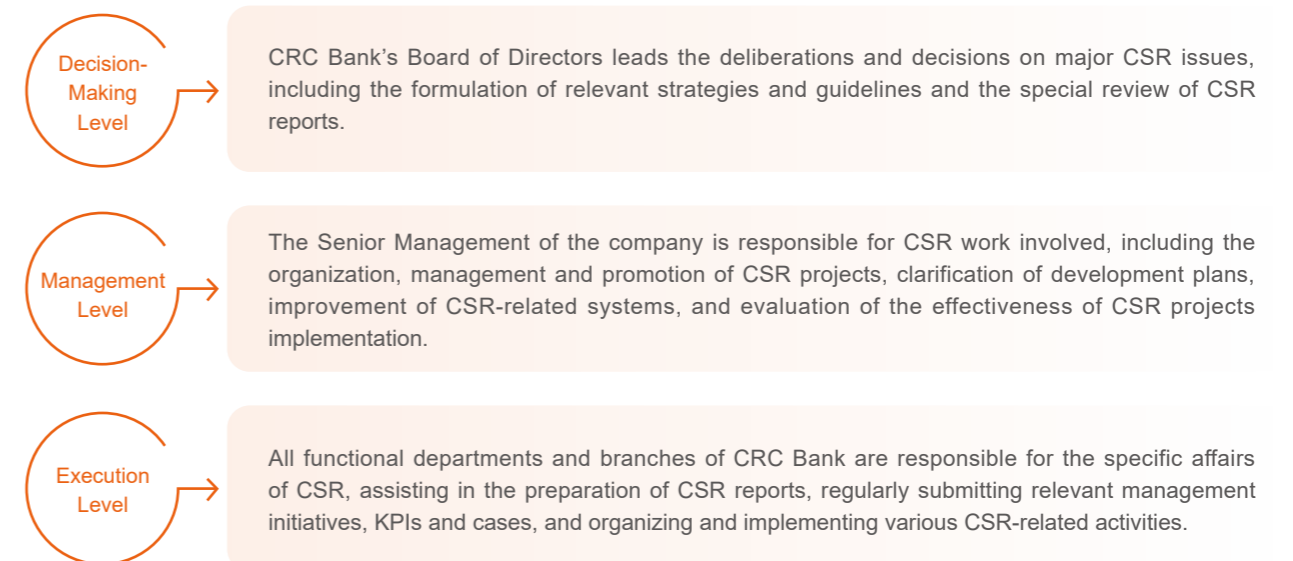


Social Responsibility Management

We are fully committed to the tenets of sustainable development and uphold our corporate mission of “inclusive finance, responsible bank.” We build up our social responsibility management system by improving our governance structure and strengthening communication with stakeholders.

Responsibility Management

In order to fully implement the concept of sustainable development and ensure the effective management of social responsibility, CRC Bank has established a social responsibility management system led by the Board of Directors and Senior Management, and implemented by relevant functional departments to clarify specific division of labor and responsibilities at the level of corporate social responsibility.



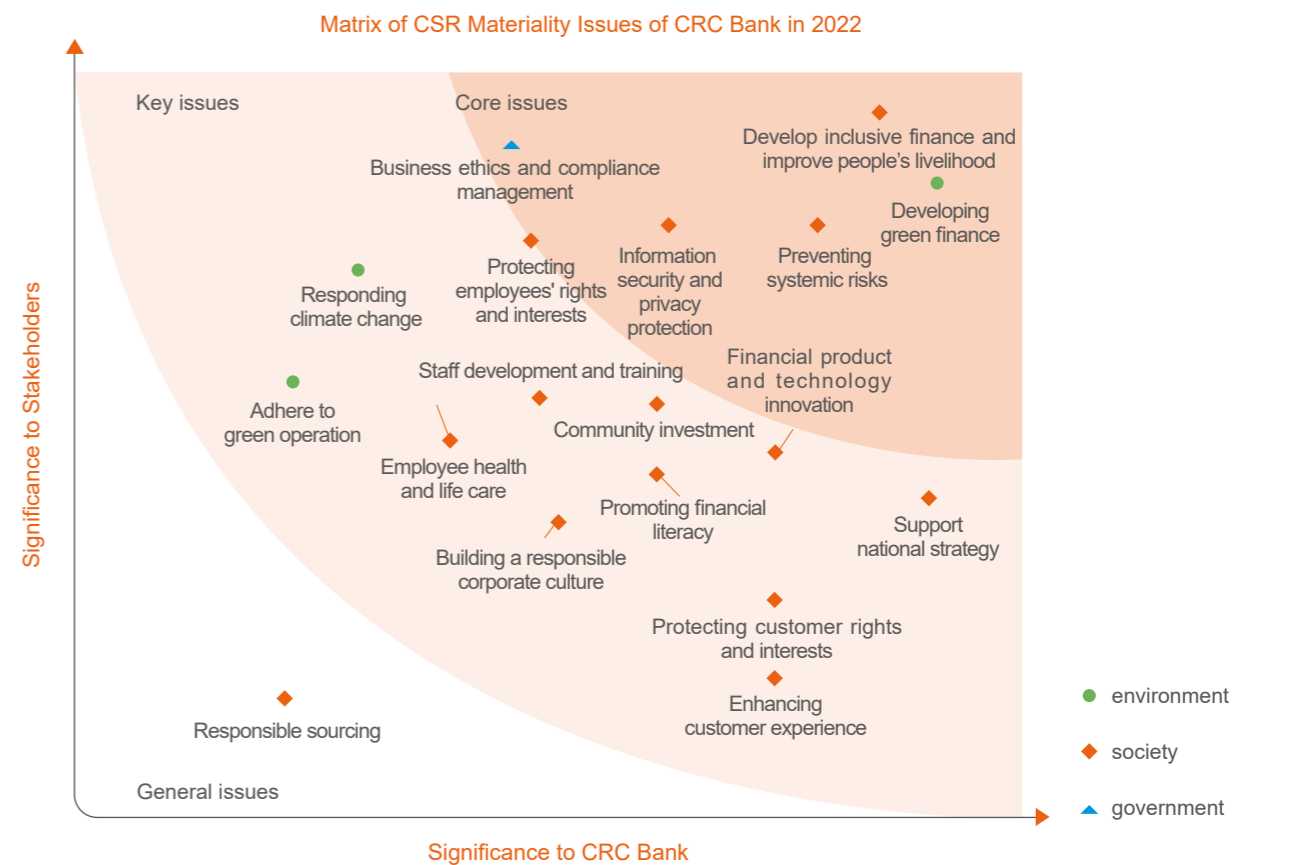
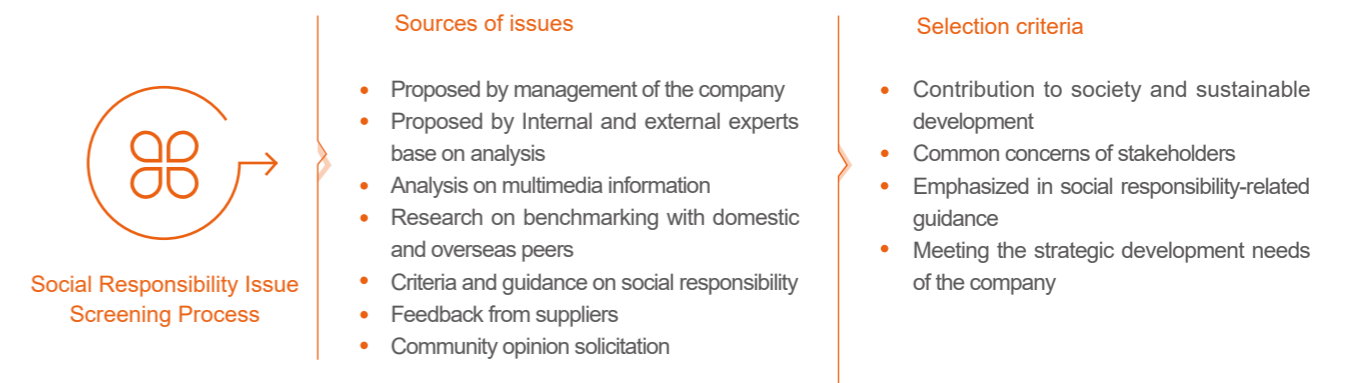
Communication with Stakeholders

CRBC Bank attaches importance to communication with stakeholders and has established a regular stakeholder communication mechanism to listen to voices from different perspectives as an important basis for improving environmental, social and governance practices.

Stakeholders	Needs and Expectations	Communication Channels
 Government	<ul style="list-style-type: none"> Compliance-based operation Paying tax as the law requires Promoting employment Responding to national strategies Contributing to the development of the industry 	<ul style="list-style-type: none"> Information disclosure Daily communication and reports Site visits Receiving supervision and inspection Visiting reception
 Stockholder	<ul style="list-style-type: none"> Compliance-based operation Consistent and stable investment returns Risk management Corporate governance 	<ul style="list-style-type: none"> Web conference General meeting of stockholders Regular reports and announcements Investor communication meeting
 Customer	<ul style="list-style-type: none"> Serving "Three Rural" Launch the inclusive finance Respecting customer privacy High quality customer service 	<ul style="list-style-type: none"> Customer satisfaction survey Visits Customer activities Account manager daily contact
 Partner	<ul style="list-style-type: none"> Keeping the contract Mutually beneficial and long-term cooperation Improving supply chain management 	<ul style="list-style-type: none"> Business negotiations Project cooperation Industry communication
 Staff	<ul style="list-style-type: none"> Protecting employee rights and interests Occupational health and safety Training and development Employee care 	<ul style="list-style-type: none"> Labor union Internal publication platforms such as internal journals and intranets Workers' Congress Daily communication
 Environment	<ul style="list-style-type: none"> Green operation Environmental concept promotion 	<ul style="list-style-type: none"> Environmental organization communication
 Public	<ul style="list-style-type: none"> Improve employment Build harmonious community Carry out public welfare activities Financial education 	<ul style="list-style-type: none"> Volunteer service Public welfare activities

Identification of Material Issues

In accordance with the Shanghai Stock Exchange's Guidelines for Environmental Information Disclosure of Listed Companies, Chinese CSR Report Preparation Guide by the Chinese Academy of Social Science (CASS-CSR 4.0), United Nations Sustainable Development Goals and Sustainability Reporting Guidelines published by Global Reporting Initiative (GRI) standards to define the process of reporting content, strengthen interaction with stakeholders through various means, and understand the level of concern, expectations and demands of stakeholders on our CSR. We identify and screen relevant CSR issues related through suggestions from the managerial level, benchmarking studies of domestic and international peers, multimedia information analysis and on-site research, and understand the level of concern of the issues by stakeholders, and then determine the final materiality of the issues.



UN Sustainable Development Goals

In addition to our own development, we are always concerned about the international community and global sustainability trends, and we continue to carry out a number of actions guided by the UN Sustainable Development Goals, hoping to help build a more sustainable planet through our own practices on sustainable development. All departments of the bank are discussing the UN Sustainable Development Goals, and in 2022, we will help the implementation of the Sustainable Development Goals throughout the company with a number of practices.

Our Practices in 2022

SDG1:The Bank promoted common prosperity by innovating products and services for agriculture, rural areas, and farms to help rural revitalization, supporting impoverished college students, and donating to infrastructure.

- Xingfu Rural Bank had **179** business outlets and **88** light outlets, further improving financial accessibility.
- The Bank made social welfare donations of **8.7684** million yuan, and assisted in the sales of special agricultural products worth **4.2814** million yuan.

SDG3:The Bank protected employees' health by organizing regular physical examinations and purchasing supplementary medical insurances. At the same time, it provides employees with a number of benefits to improve their well-being.

- The Bank's employee physical examination rate reached **100%**.
- The Bank extended maternity leave and parental leave for employees, and added **15** days of nursing leave for parents of the only child.
- The Bank regularly organized diversified employee activities, such as reading, running, and badminton, to enrich employees' spare time.

SDG4:The Bank helped students from poverty-stricken areas access better and fairer education through six types of education aid projects.

- The Bank carried out the Feiyan Education Aid project to provide education assistance to **65** impoverished college students in Changshu, with a cumulative donation of RMB **518,000**.

SDG7:The Bank launched a Carbon Neutral Branch pilot program, in which the Bank reduced carbon emissions by using clean energy and transforming infrastructure such as air-conditioning systems and lighting systems.

- The Bank generated **39,800** kWh of electricity through photovoltaics, saving electricity costs of **24,560** yuan and reducing carbon dioxide emissions by about **26.4** metric tons.

SDG8:The Bank provided employees with diversified training systems and two promotion paths to promote their career development and demonstrate their value.

- The Bank hosted **230** training sessions of various types, with a total of **253,000** training hours, for **43,228** trainees. The average training hours per employee of the Bank across all channels were **58.61**.

SDG9:The Bank developed financial inclusion, supported enterprises to resume work and production, and supported industrial innovation and development in urban and rural areas.

- The Bank's balance of agriculture-related loans was **134.409** billion yuan, **74.2** billion yuan of which was personal operating loans.
- To promote the resumption of work and production of enterprises, we have launched the Star Series online product portfolio. There were **23,000** accounts with a balance of **3.422** billion yuan, and a net increase of **8,272** accounts with a balance of **765** million yuan in 2022.

SDG11:The Bank accelerated the integration of finance and technology, built more diversified smart service scenarios, and served community finance.

- The Bank participated in and supported the full coverage of Changshu's "15-minute medical insurance service circle" in 2022. In this project, the Bank promoted medical insurance business into towns and villages, and realized "online and nearby handling."
- Medical Insurance Convenience Service Stations have been built at **38** local branches. They provide **30** special counter services such as remote record of medical treatment and reimbursement of expenses. There, citizens have access to **8** self-service items such as individual insurance information inquiries.

SDG12:The Bank protected the rights and interests of consumers and customer privacy, and maintained information security.

- The Bank's complaint handling rate was **100%**, and the overall satisfaction rate of customers who called the customer service center was **98%**.
- The Bank hosted **98** employee cybersecurity training sessions for an attendance of **4,700** employees and an employee cybersecurity knowledge contest that involved more than **6,000** participants.

SDG13:The Bank promoted the innovation of green financial products. It guided financial investment to green and low-carbon industries and stimulated green economic growth.

- The Bank's green credit balance was **2.276** billion yuan, an annual increase of over **20%**, effectively supporting the green and low-carbon transition of the real economy.
- The projects supported by Jiangsu Carbon Financing are expected to reduce **26,800** metric tons of carbon dioxide emissions.
- **5** new green bond investments were made, with a total investment amount of over **367** million yuan.





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Upholding Financial Inclusion and Focusing on Urban-Rural Development

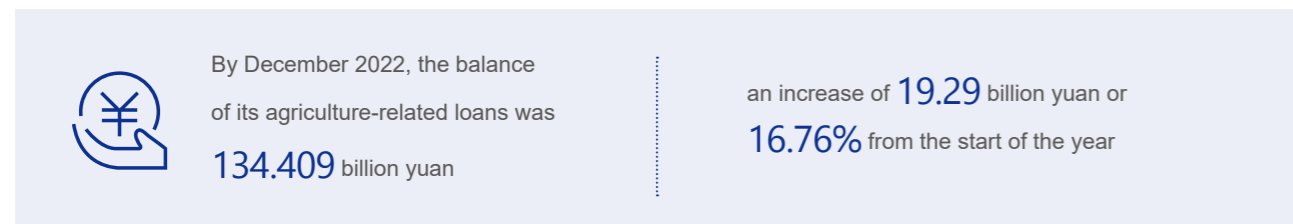
Financial inclusion is an essential element to consolidating the success in poverty alleviation, easing difficulties faced by micro, small, and medium-sized enterprises (MSMEs) in accessing affordable financing, and supporting common prosperity. Adhering to the market positioning of "supporting agriculture, rural areas, farmers, and micro and small enterprises," CRC Bank upholds the mission of responsible banking and leverages technology and the Internet to advance financial empowerment, promoting the implementation of the nation's key strategies of rural revitalization and financial inclusion.

- Supporting Rural Revitalization with Rural Finance
- Supporting MSEs with Micro and Small Finance
- Online Finance Improving Public-benefit Services



Supporting Rural Revitalization with Rural Finance

CRC Bank is committed to its positioning as a “Rural Finance Leader,” a role which is reinforced by its continued efforts to enhance the innovation of its financial products and services. This enables the Bank to channel more resources to agriculture-related areas, thereby injecting financial vitality into comprehensive agricultural and rural modernization. By December 2022, the balance of its agriculture-related loans was 134.409 billion yuan, an increase of 19.29 billion yuan or 16.76% from the start of the year. These figures reflect its resolute commitment to advancing agricultural and rural modernization and its contributions toward rural revitalization in the regions where it operates.



Upgrading Products and Services for Agriculture, Rural Areas, and Farmers

In 2022, we proceeded with the Three Creditable’s program which included the certification of Creditable Villages, Creditable Accounts, and Creditable Agriculture. Through this program, we solidly advanced our appraisal and credit assessment processes, allowing us to provide credit and funds to eligible entities of agriculture, rural areas, and farmers. These efforts have been pivotal in extending financial inclusion services to the primary level in rural areas.



Success of CRC Bank’s Three Creditable’s Pilot Program

In 2021, CRC Bank launched the Three Creditable’s pilot program in Haiyu Town. On July 7, 2022, the Bank signed a collaboration agreement with Shajiang Township to implement the “Rural Revitalization for All” Three Creditable’s pilot program.

By the end of 2022, in Haiyu Town, the Bank’s credit granting rate was 56.8%, and the lending rate was 9.15%. It granted a total credit of 5.16 billion yuan for 13,925 accounts. It had 4,464 family emergency fund accounts, which were granted a total credit of 1.368 billion yuan. The Bank had lent 671 million yuan to 2,242 of them. In Shajiang, the Bank’s credit granting rate was 57.38%, and the lending rate was 13.37%. It granted a total credit of 2.77 billion yuan to 6,822 accounts. It had 3,341 family emergency fund accounts, which were granted a total credit of 1.32 billion yuan. The Bank had lent 425 million yuan to 1,590 of them.

In 2022, we promoted and improved services and products specially designed for agriculture, rural areas, and farms, comprehensively boosting ecological conservation, modernization, and the development of specialty industries in rural areas.



In order to promote key projects such as the treatment and improvement of rural living environment and the construction of high-standard ponds, we have proceeded with the Liveability in a Thousand Villages program for building characteristic villages. By the end of 2022, we had approved a credit line of 8 million yuan for the 2022 High-standard Farmland Construction Project of Changshu, Suzhou, with a loan balance of 4.99 million yuan. We had approved a credit line of 3.712 billion yuan for 29 customers in the area covered by the 2022 Liveability in a Thousand Villages Project of Changshu, Suzhou, with a loan balance of 113 million yuan. It demonstrates that we have fully met the needs of the Liveability in a Thousand Villages Project.



To facilitate rural modernization, we have launched the Rural Boosting Loans and the Liveability Loans to guide credit resources towards livelihood projects related to agriculture, rural areas, and farmers. Under the principle of comprehensive integration, we have supported village-level economic organizations to integrate and optimize village-level industrial resources and gather village-level financial resources. Together with the Rich Village Loans and the Village Benefit Loans, village-level financial resources have increased. By the end of 2022, we had issued Rural Boosting Loans and Liveability Loans to 56 customers, with a loan balance of 250 million yuan; and Rich Village Loans and Village Benefit Loans to 52 customers, with a loan balance of 419 million yuan.

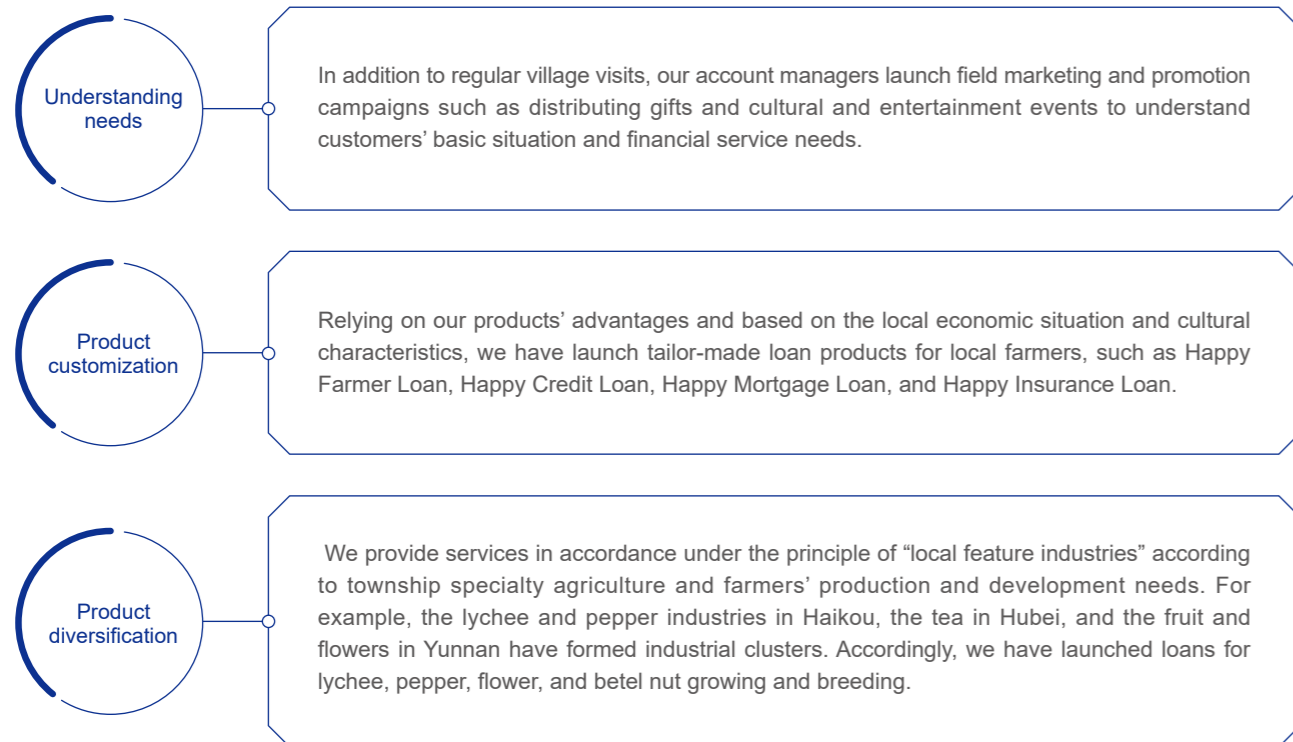


We have launched the Agricultural Construction Loan and the Agricultural Operation Loan to boost the development of specialty agriculture, leisure agriculture, and green agriculture in the long term. We have created various models of whole-industry-chain financial services, such as “leading enterprises’ orders + farmers” and “leading enterprises’ orders + new business entities,” improving both our comprehensive financial service capabilities and business results in rural areas. By the end of 2022, we had issued Agricultural Operation Loans and Agricultural Construction Loans to 159 customers, with a loan balance of 1.567 billion yuan, an increase of 572 million yuan from the beginning of the year.



Better Serving Agriculture, Rural Areas, and Farmers

We have taken a wide range of measures to better serve agriculture, rural areas, and farmers to meet the broad and multi-level needs of customers in rural areas and improved customer stickiness and satisfaction.



Services and Partnerships for Agriculture, Rural Areas, and Farmers

Through working with different institutions and government departments, we constantly iterate our digital platform, and serve agriculture, rural areas, farmers, and rural revitalization in diversified and innovative ways.

In 2022, we intensified our partnership with Jiangsu Re-Guarantee Company to promote the Jiangsu Agriculture Loan. By leveraging the provincial risk compensation fund, we have effectively addressed the insufficient guarantee capacity issue experienced by our agricultural customers. In 2022, the Jiangsu Agriculture Loan has ranked first among the 60 rural commercial banks in the province in both the number and line of credit accounts granted. As of the end of 2022, the balance of the Jiangsu Agriculture Loan was 82.2 million yuan.

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We have intensified partnerships with key financial institutions, including Jiangsu Rural Credit Union and the People's Bank of China, to promote the registration and credit assessment of new agricultural business entities. Through several exchanges and consultation meetings, we have determined the development model of Changshu's credit assessment and registration for new agricultural business entities. As part of our pilot program, we submitted the initial list of 12 new agricultural business entities and 440 farmers, and coordinated with relevant municipal departments and sections to initiate trial ratings and registrations.

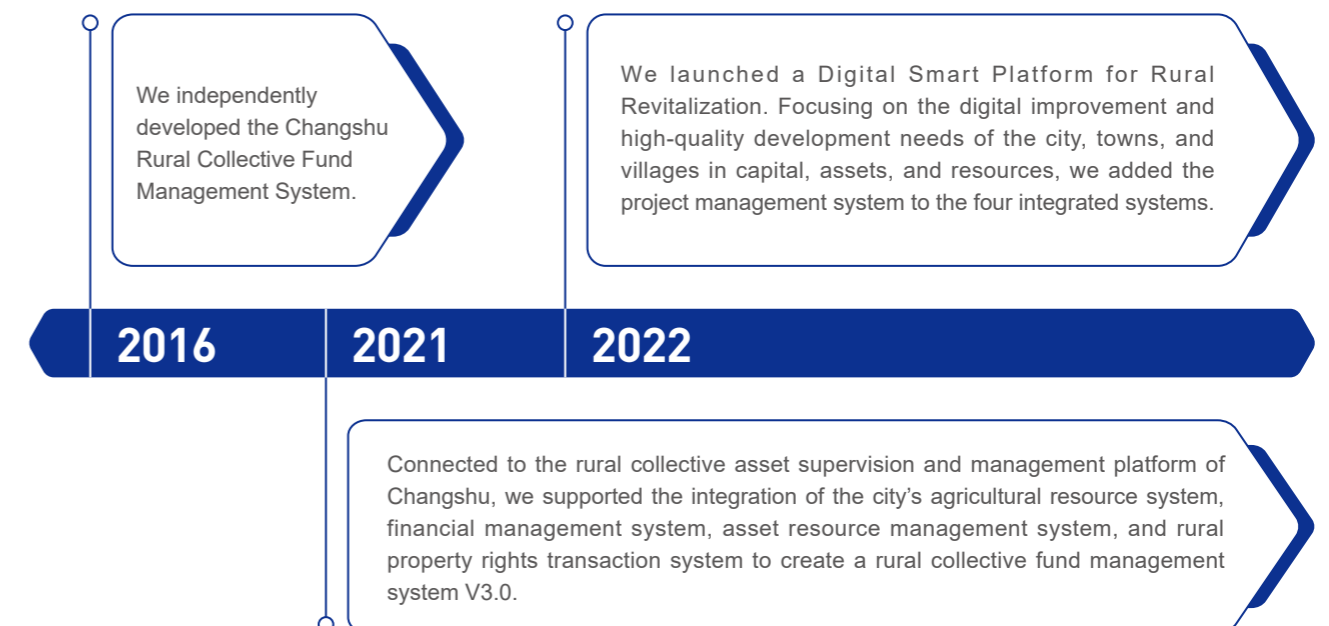


CRC Bank provides services for agriculture, rural areas, and farmers in cooperation with Changshu Bureau of Agriculture and Rural Affairs

In 2022, we launched the Farmers' Harvest Festival and the Agricultural and Rural Innovation Competition and promoted the Family Farm Bookkeeping APP in strategic cooperation with the Changshu Bureau of Agriculture and Rural Affairs in agriculture, rural areas, and farmers. With such diverse and innovative approaches, we have contributed to rural revitalization.

Farmers' Harvest Festival	Agricultural and Rural Innovation Competition	Family Farm Bookkeeping APP
We hosted the Changshu Farmers' Harvest Festival 2022 in partnership with the Municipal Bureau of Agriculture and Rural Affairs. We attended the opening ceremony of the festival and supported the Haitang Shop livestreamed tasting of famous, premium, and high-quality agricultural products.	We held the Second Contract Signing Ceremony for Investment Promotion for Major Agricultural and Rural Projects in Changshu and the "CRC Bank Cup" Agricultural and Rural Innovation Competition in partnership with the Municipal Bureau of Agriculture and Rural Affairs. During the event, we signed a strategic cooperation agreement on rural revitalization led by collaborative Party building.	As the only bank designated by the Municipal Bureau of Agriculture and Rural Affairs for the cooperative promotion of the Family Farm APP, we have played an active role in the APP promotion and services to help family farmers strengthen the awareness of cost management and improve operational and management efficiency. In cooperation with the Municipal Bureau of Agriculture and Rural Affairs, we visited 3 demonstration family farms and solicited 70 family farms to open accounts on the APP.

We constantly update and iterate our self-developed smart service platform for agriculture, rural areas, and farmers, empowering rural revitalization with digital means. As of 2022, our rural collective fund management system had been applied in more than 170 administrative villages in the city, monitoring more than 470 accounts. Moreover, this model has been promoted to village and town banks Yunnan.





Supporting MSEs with Micro and Small Finance

In 2022, CRC Bank continued to deepen and improve its portfolio of micro and small products and services. The Bank promoted its services to lower-tier markets to meet the development needs of micro and small customers in villages and towns. It also expedited the adoption of intelligent and digital systems to further augment our micro and small services. By the end of 2022, its total micro and small loans amounted to 60.831 billion yuan, and the net increase in the balance of micro and small loans was 8.538 billion yuan.



By the end of 2022, its total micro and small loans amounted to **60.831** billion yuan, and the net increase in the balance of micro and small loans was **8.538** billion yuan.

Improving Our Product and Service Portfolio

In 2022, we improved our portfolio of micro and small products and services. We optimized our processes and upgraded our products to cater to the needs of different customer groups.

- Facilitating the resumption of work and production**

We have launched the Star Series online product portfolio to assist customers in their online visibility and meet their diverse financial needs. In 2022, there were 23,000 accounts with a balance of 3.422 billion yuan, and a net increase of 8,272 accounts with a balance of 765 million yuan in 2022.
- Accurately reaching new customers**

We coordinate internally and externally to manage and follow up with our customers. Our customized customer relationship maintenance approach is tailored to the unique nature of each customer, and we engage with them frequently across various scenarios. Additionally, we have upgraded our marketing tools, including updating and upgrading the robocall system and extending and maintaining the prospective customer system.
- Optimizing the approval process**

To streamline the loan approval process, we have implemented a series of measures aimed at optimizing the system, including 1) delegating approval powers to lower levels, 2) streamlining the mortgage process through a permanent program, 3) implementing a classified and streamlined credit process for old mortgage customers, 4) empowering primary-level offices in loan approval, and 5) assigning approvers to branches for on-site approval.



Ingenious Move to build efficient service teams

In 2022, we launched the Ingenious Move program. With a headquarters-division project-based model, we explored financial scenarios and acquired customers in a large scale. All members of the Bank were eligible to choose topics and goals and set up agile and efficient project-based financial service teams. They mined into financial inclusion scenarios, including rural specialty industries and township specialty markets, and quickly grasped and met the needs of different customers. In the Ingenious Move program, we completed 44 projects throughout the year, which brought new asset business worth over 5 billion yuan.



CRC Bank helps a logistics company quickly solve financing problems

The downturn in the economy in Suzhou had a major impact on the express and logistics sectors, where Mr. Xu worked. He faced many difficulties. The first was inability to get out. Traffic control was imposed in parts of Suzhou and surrounding areas, which blocked the traffic of logistics. The second was no goods to be delivered. Mr. Xu's partner factories stopped production due to the epidemic, and the orders dropped sharply. The third was continuing expenditure. Although the company's business was stagnant, expenses such as mortgages, wages, rent, and car maintenance did not stop. These problems made Mr. Xu very anxious. We kept abreast of the situation and customer demands. Through online channels and products, we quickly submitted a whitelist for Mr. Xu. It took only one day for the loan to be approved, solving his urgent needs.

Providing More Services in Lower-Tier Markets

We strive to provide more micro and small financial services to lower-tier markets to meet the diversified financial needs of rural micro and small enterprises, self-employed individuals, and new agricultural business entities.

We have enhanced our communication with MSMEs and core enterprises in the supply chain, identified their financial needs, and kept abreast of their business operations through visits and symposiums. We have visited 80,000 MSMEs and provided assistance to nearly 500 new agricultural business entities and specialty industry customers, 7,600 grain planters and producers, and 108 village-level economic organizations.

Our featured micro and small services and products, tailored for lower-tier markets, include the Dream Realization Loan, a family credit product, and the Sunshine Loan, designed for self-employed individuals and farmers. Our services are geared towards stabilizing agricultural production, supporting local township specialty industries, and projects related to agricultural and rural modernization, among other key areas, as well as providing financial services for micro and small enterprises in rural areas.

Additionally, we step up efforts to promote the integration of financial services and provide a package of financial services. Through business integration, we offer a one-stop package of financial services, including credit, savings, and wealth management, that caters to the comprehensive and diverse financing needs of micro and small customers in rural areas.



We have provided assistance to nearly **500** new agricultural business entities and specialty industry customers,

7,600 grain planters and producers,

and **108** village-level economic organizations.

Accelerating the Digitalization of Micro and Small Services

We have accelerated the digital transition of our micro and small services. At the beginning of 2022, we formed a specialized digital banking team. Throughout the year, our micro and small loan business had an online approval rate of 32%, served 25,800 customers, and issued loans amounting to 3.444 billion yuan.

We have established a 1+1+3 digital service system, which is an online banking framework of 1 organizational structure, 1 business collaboration framework, and 3 platforms (marketing, approval, and management and control). We have created an end-to-end digital business ecosystem that facilitates online customer acquisition, improves efficiency and quality, and enables intelligent monitoring by integrating micro-credit investigation technology, credit factories, and digital technology. It is designed to drive new products, businesses, and models, and promote intelligent marketing, customer acquisition, analysis, approval, operation, and risk control in financial services. Through this system, we aim to continuously enhance the quality and efficiency of our micro and small credit services for customers in agriculture, rural areas, and farmers.



CRC Bank meets a customer's urgent needs with online services

In April 2022, Mr. Yu's engineering projects in Shanghai and Taicang were forced to suspend by the downturn in the economy. At the same time, however, workers' wages, equipment rents, vehicle maintenance fees, and bank repayments all awaited, which made Mr. Yu anxious. To help Mr. Yu solve these urgent problems, we suggested him apply for a 100,000-yuan Star Treatment Loan online in addition to his 300,000-yuan loan. The Star Treatment Loan is an online loan product only for old customers, in which customers can apply without leaving home. Under the telephone guidance of our account manager, Mr. Yu operated online and received a reminder of successful withdrawal in less than ten minutes. The fund helped him effectively deal with the impact of the epidemic on production and operation.

Online Finance Improving Public-benefit Services

Through continuous innovations in online financial services, CRC Bank puts efforts into building financial-ecosystem scenarios, creating an open banking ecosystem, and empowering customers to lead better lives through technology. On July 1, 2022, the Online Finance Department was officially established as a primary department of the Bank.

Launching Online Public-benefit Services

We have launched many online public-benefit services, including scenario-based programs such as Haitang Shop, Online Medical Insurance Services, the Smart Food Market, and the Smart Community, bringing convenience and happiness to new citizens.

Haitang Shop

Guided by collaborative Party building and integrating advantageous resources, we have worked with the Organization Department of the CPC Changshu Committee and the Changshu Federation of Trade Unions to foster the Haitang Shop integrated public-benefit service platform. Since its launch, Haitang Shop has achieved remarkable economic and social results, and is becoming the most influential inclusion platform in Changshu. The platform has four major purposes:

Hosting inclusion events

The Haitang Shop online platform has hosted 47 inclusion events of various kinds, with a total attendance of more than 650,000.

Integrating financial services

In response to the financial needs of more than 400,000 trade union members, we have launched some exclusive deposit, loan, and wealth management services under white-list-based management, and raised wealth management funds of 330 million yuan.

Attracting customers and empowering institutions

We take advantage of the pick-up sites of trade unions' inclusion campaigns to attract high-quality customer resources, and have attracted more than 10,000 customers.

Deepening government-bank interaction

The Organization Department of the CPC Municipal Committee and the Municipal Federation of Trade Unions have recommended 69 local high-quality merchants to register on CRC Life, and jointly launched several special livestreaming sessions. This move has expanded the influence of the Bank's CRC Life brand and deepened government-bank cooperation.

Home of New Citizens

In order to help new citizens integrate into local life, the Home of New Citizens service has been launched on the CRC Life APP and the CRC Bank+ mini program. It features services for administrative affairs, fellow countrymen, finance, service teams, food, job hunting, and housing. The Home of New Citizens makes CRC Bank a close friend to new citizens.

Smart Food Market

In response to the requirements of the Municipal Bureau of Commerce for building a food safety traceability system, we have created an Internet + intelligence smart food market to solve problems in food traceability, weighting, and smart electronic payments. We have upgraded the payment collection equipment in several food wholesale markets and connected to 320 high-quality food market merchants of meat, aquatic products, fruits, and vegetables. It has demonstrated that we harness science and technology to serve people's livelihood.



Public-benefit Livestreaming and Knowledge Popularization

In 2022, we held a series of public-benefit livestreaming sessions to disseminate financial knowledge, interpret medical insurance and related policies, and promote agricultural products and specialties. Throughout the year, we promoted the sales of agricultural products and specialties worth 4.2814 million yuan.



CRC Bank and the Municipal People's Court hold a livestreaming series to increase public knowledge of the law

In order to deepen the court-bank cooperation and explore a new approach to increasing public knowledge of the law, we worked with the Changshu Municipal People's Court to launch two livestreaming hosted by judges on September 23 and December 9, 2022. In the sessions, judges explained private lending to the audience, and guided more people to develop a sense of the rule of law and better know the law, abide by the law, and use the law. The sessions received 45,000 views.



A livestreaming session hosted by a judge



CRC Bank hosts livestreaming for consumption to support agriculture

On June 24, 2022, CRC Bank's Head Office and Hanjiang Sub-branch jointly launched livestreaming with the theme of "a glimpse of Yangshou Town, supporting consumption recovery, and celebrating the Party's Day." Yuan Zhengyu, deputy mayor of Yangshou Town, Hanjiang District, Yangzhou, served as the host and recommended authentic Huaiyang delicacies and local products to the online audience in dialect. The session attracted an audience of 34,000 and saw 850kg of agricultural products sold in 627 orders, contributing to the development of local agriculture.



Livestreaming for consumption to support agriculture

Promoting e-CNY

As Suzhou rolls out the China's digital yuan (e-CNY) pilot program, we promote the e-CNY business and create an e-CNY ecosystem for scenarios such as digital administrative affairs, financial appropriation, retailers and supermarkets, and medical treatment. By the end of 2022, we had issued 896 million yuan in loans in e-CNY, accounting for more than 60% of the total amount of e-CNY inclusive loans in Changshu.

We have also hosted events to popularize e-CNY knowledge, including the Night Market for New Citizens in Xiaokang Village, the Financial Lecture for Kuncheng Kindergarten, A Glimpse of CRC Bank's Financial Inclusion Service Site, the Opening Ceremony of Chinese Farmers' Harvest Festival, and the INCITY e-CNY Promotion Corner. Through these events, we encouraged people to develop the habit of using e-CNY.



CRC Bank issues the first e-CNY inclusive loan of local corporate banks in Suzhou

We issued an inclusive loan of 400,000 yuan in e-CNY to Suzhou Olympic Sports Facilities Engineering Co., Ltd. This loan is the first e-CNY inclusive loan issued by a local corporate bank in Suzhou.

Due to the impact of the downturn in the economy, the client company was short of funds. After learning about the company's needs, we quickly communicated with it and approved the loan. It took only one day for the Business Loan of 400,000 yuan to be issued to the customer's digital wallet. The issuance of e-CNY inclusive loans provided MSEs with a new financing channel, realizes closed-loop capital circulation and capital controllability, and improves the convenience of financial inclusion.



2

Leveraging Technology and Fostering Attentive Services

The integration of artificial intelligence, big data, cloud computing, blockchain, and other information technologies with financial services is revolutionizing the way financial services are delivered. By breaking down the barriers of time and space, financial technology (fintech) enables banks to offer more efficient and accurate services to their customers. At CRC Bank, we firmly believe that “technology is business,” and as such, we actively promote the in-depth integration of fintech with our products and services. Through this integration, we aim to harness the power of fintech to drive financial transformation and upgrading, provide a new way for our financial services to serve the real economy, a new opportunity to promote financial inclusion, and a new tool to prevent and resolve financial risks.

- Improving Technology Management
- Empowering Business Innovation
- Optimizing Customer Experience
- Strengthening User Privacy Protection and Information Security



Improving Technology Management

In 2022, CRC Bank implemented its fintech strategy as outlined in its operational plan, which consisted of One Core, Three Key Points, Five Platforms, and Two Major Supports. The One Core refers to the deployment of a next-generation core system into operation. The Three Key Points refer to the launch of wealth, corporate, and acquisition project groups. The Five Platforms refer to the development of risk control, intelligence, rural areas, ecology, and credit assessment business platforms. The Two Major Supports refer to the improvement of technology management and basic support capabilities.

Implementing the Fintech Strategy

In accordance with the guiding principles set forth by the FinTech Development Plan of the central bank, CRC Bank has developed the FinTech Development Plan (2019-2022) of CRC Bank to guide its fintech development. The plan's goals for 2022 were successfully achieved, including the completion of the next-generation information system. With the construction concept of "a large middle platform, a thin core, and an agile front desk," we have built a next-generation distributed fintech information platform and deployed a next-generation core accounting system. The new core system adopts advanced technology architecture systems such as distributed and micro-services, and provides comprehensive micro-services. It boasts high availability and performance, resulting in a significant improvement in overall performance and further advancing our digital transformation.

Results of Implementing the Plan

Fintech applications are advanced and controllable	The Bank has effectively integrated and utilized new financial technologies, promoting ongoing innovation. A secure, controllable, advanced, and efficient fintech application system has been fully established, ensuring the continuous growth and vitality of financial innovation.
Financial service capabilities have been steadily enhanced	The coverage of the Bank's financial services has expanded, and its financial product supply system has improved. Its financial business has been significantly better and more efficient, and its financial services for agriculture, rural areas, MSEs, and the real economy have been significantly enhanced.
Financial risk control has been significantly enhanced	A financial security management system has taken shape in the Bank. The Bank's financial risk prevention capabilities have been greatly strengthened, and its financial risk management and control has reached a higher level.
Financial technology support has been improved	The Bank's financial technology infrastructure has been optimized, and its project testing and acceptance and process management capabilities have been effectively enhanced. An intelligent operation and maintenance guarantee system has been fully established.

Consolidating Fundamental Support

We have increased efforts in building a fintech talent workforce and investment in resources. By consolidating the foundation of technological innovation, we are ensuring the strategic goals of our fintech planning are achievable. In 2022, we initiated the reform of the technological talent system, optimized the rank system of fintech positions, and improved the recruitment performance of technological experts. These efforts have enhanced the stability and sustainable development capabilities of our scientific and technological talent team.

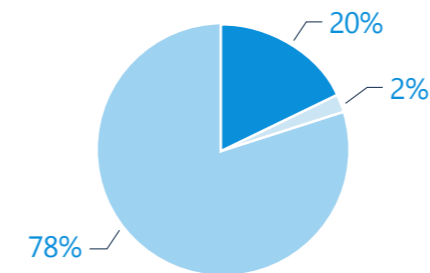
 <p>Registering technological experts and implementing the technical sequence system</p> <p>The bank has conducted a comprehensive review of its technical talent. It has upgraded the ranking system for technology-related positions and established six major categories of po-sitions in two main groups, technology and management. As rank sequence systems and reg-ulations have been developed, employees have clearer career development channels.</p>	 <p>Launching the One Hundred Talented Recruits Project</p> <p>The Bank focuses on recruiting high-caliber people and has launched the One Hundred Talented Recruits Project. By expanding recruitment channels, conducting more recruitment interviews, internal competition for recruitment, and encouraging internal referrals, the Bank has accelerated the introduction of technological experts, and increased the proportion of graduates from 211- and 985-Program universities in its recruitment. The Bank is also focused on reducing its reliance on third-party companies by increasing employee productivity. Ad-ditionally, the Bank is committed to providing its technology personnel with a strong under-standing of financial risk and fostering a mindset of Internet thinking.</p>
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By the end of 2022, the Bank had a technological workforce of 304 people. The annual research investment amounted to 314 million yuan, representing a year-over-year increase of 24.6%. The educational background and age structure of the talent team have been further optimized, strengthening the talent pipeline for the future.

Gender composition of CRC Bank's technological workforce

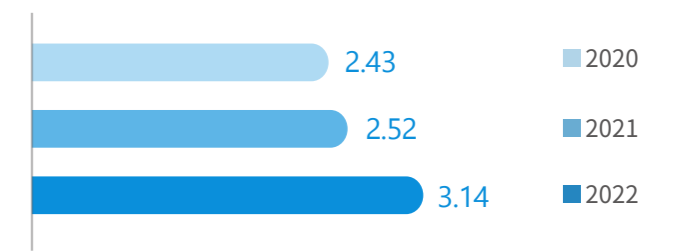


Education background composition of CRC Bank's technological workforce



■ Master's degree holders ■ Bachelor's degree holders ■ Below the Bachelor's degree holders

CRC Bank's Research Investment (2020-2022)



■ Research Investment (100 million yuan)

Protection of Intellectual Property Rights

We continue to strengthen the protection and management of intellectual property rights in accordance with the Information and Technology Intellectual Property Management Measures of Jiangsu Changshu Rural Commercial Bank Co., Ltd. We apply for invention patents or software copyrights for innovative products, and promptly protect the legitimate rights and interests of technological employees, thereby enhancing their enthusiasm for fintech work.

As of 2022, we had secured national technology invention patents for four of its system-related technologies, including the seal publication system, big data risk control, OCR recognition, and knowledge graph. We also hold software copyrights for 47 products, including the information platform and the account management system.



Some of CRC Bank's major technical invention patents and software copyrights

Increasing Technological Qualifications

We are continuously improving our information management in accordance with the management system standards for information technology and information security, and actively apply for the evaluation of the industry's scientific and technological capability systems. Our information security management system has been certified under the ISO27001 certification, our information technology service management system has been certified under the ISO20000 certification, and our fintech headquarters project management capability has been certified under the CMMI Maturity Level 3 certification.



- The ISO27001 certification
- The ISO20000 certification
- The CMMI Maturity Level 3 certifications

Empowering Business Innovation

Drawing on its successes in fintech R&D, CRC Bank is making comprehensive progress in its online business toward the Bank's business strategic direction. The Bank expanded and improves its financial products and business models and provides customers with comprehensive and multi-level online financial services.

- Launching a comprehensive wealth management platform
- Onboarding corporate system project groups

CRC Bank has built a customer-centric comprehensive management and sales platform for investment products, which focuses on financial products such as wealth management, funds, insurance, precious metals, trust agency sales, and structured deposits. The platform supports a multi-legal-person structure and offers customers more convenient and efficient channels for collecting financial information, purchasing products, and managing their investments.

CRC Bank has built an integrated financial service platform for enterprises, a "corporate channel" business middle platform, and an integrated portal platform for corporate customer flow and financial products. The Bank has reconstructed its international settlement system and created a fully integrated international business platform that encompasses financing, exchange, capital, clearing, messaging, risk control, blacklist, and declaration. It has also implemented a next-generation bill system that is connected to the billing system of the stock exchange.

- Enhancing the Central Acquiring platform
- Launching an online loan review platform
- Promoting the CRC ecological platform

CRC Bank promotes the integration of online and offline acquiring systems to create a comprehensive acquiring system for merchants. The Bank has also supplemented acquirers' ability by expanding the payment channels such as the Bank's cards and benefit rewards.

This platform enables mobile operations of the entire pre-loan investigation, loan review, and post-loan inspection, and supports remote due diligence, which greatly improves the efficiency of the marketing business.

CRC Bank has launched the union's products, Haitang Shop and CRC Business. This move coordinates the Bank's internal service scenarios and integrates financial services into the Bank's ecosystem.

- Advancing the construction of the rural revitalization platform
- Reconstructing the credit management platform

CRC Bank has initiated a rural digital smart platform project and built a multi-network integrated digital management platform for new agricultural assets. This platform encompasses rural capital, asset, and resource management, village-level financial management, and village affairs disclosure. The Bank supports data interconnection between the government department property rights trading platform, the bidding management systems, and other systems, as well as four-level penetrating management across municipalities, bureaus, towns, and villages to enhance integrated management capabilities.

By analyzing the credit logic of corporate, retail, and micro and small credit businesses, CRC Bank has overcome the limitations of "department-based banking" and integrated and reconstructed the business channels, customer information, handling processes, and risk control rules of each line. The Bank has standardized the underlying design and reduced redundant losses, and supports individual needs. This has led to the improved automation and intelligence of the entire credit process for credit business across all lines and fields, including pre-lending, lending, and post-lending services, laying a solid technological foundation for further business integration and development.



The Haitang Shop Online Service Platform for Agriculture, Rural Areas, and Farmers

In April 2022, Haitang Shop, an online service platform for agriculture, rural areas, and farmers jointly built by CRC Bank, the Organization Department of the CPC Changshu Municipal Committee and the Municipal Federation of Trade Unions, was officially launched. The platform is operated by the “Changshu Trade Unions” WeChat official account. Taking the Bank’s “Local Products” platform as the prototype, it integrates the Haitang Shop, CRC Life, and Changshu Trade Unions platforms and becomes an online shopping mall focusing on Changshu local specialties. The platform realizes the integrated management of the entire process of online shopping such as merchants, commodities, members, settlement, and logistics.

The platform realizes the integrated management of the entire process of online shopping such



The Haitang Shop online service platform for agriculture, rural areas, and farmers

Optimizing Customer Experience

CRC Bank attaches great importance to the quality of customer service. The Bank leverages information technology to upgrade its service approaches and improve the customer experience. Moreover, it continuously improves the complaint mechanism, regulates complaint acceptance channels and publicity channels, and improves the quality and efficiency of complaint handling to provide customers with better services.

Smart Service Scenarios

In 2022, we prioritized our mobile banking app to hasten the integration of finance and technology. We made both online and offline efforts to create more diversified smart service scenarios. Our financial services are transitioning from semi-online to fully online. Our mobile financial service scenarios are extending from online to offline, and are being deeply integrated into high-frequency life scenarios.

Update with the video call function

We have upgraded our mobile banking to open banking, which provides not only regular self-service options for customers but also incorporates video banking service within the app, allowing for person-to-person communication.

Expanding the scope of online convenience services

We leverage the technological capabilities and financial services enabled by open banking to enhance our vital service capabilities. The process of signing and canceling contracts for vital service payments such as water, electricity, and fixed-line telephone services has been made available online. In addition, users can pay for the natural gas IoT meter online and obtain medical insurance electronic certificates. Residents can enjoy a more convenient life without the need to leave their homes.



Improving people's livelihood and setting up the fast lane of medical insurance services

In 2022, CRC Bank moved the high-frequency medical insurance business into bank branches to implement the tenet of “practically serving the people” and improve people’s sense of happiness and gain. As the exclusive partner of Changshu Municipal Bureau of Medical Security, the Bank participated in and supported the full coverage of Changshu’s “15-minute medical insurance service circle” in 2022. In this project, the Bank promoted medical insurance business into towns and villages, and realized “online and nearby handling.”

Online, citizens have access to convenient services such as the medical insurance electronic certificate through mobile banking. Offline, Medical Insurance Convenience Service Stations have been built at 38 local branches. They provide 30 special counter services such as remote record of medical treatment and reimbursement of expenses. There, citizens have access to eight self-service items such as individual insurance information inquiries. The Bank provide financial assistance to change medical insurance services from “counter service” to “doorstep service,” open up the last mile of “public-benefit medical insurance.”



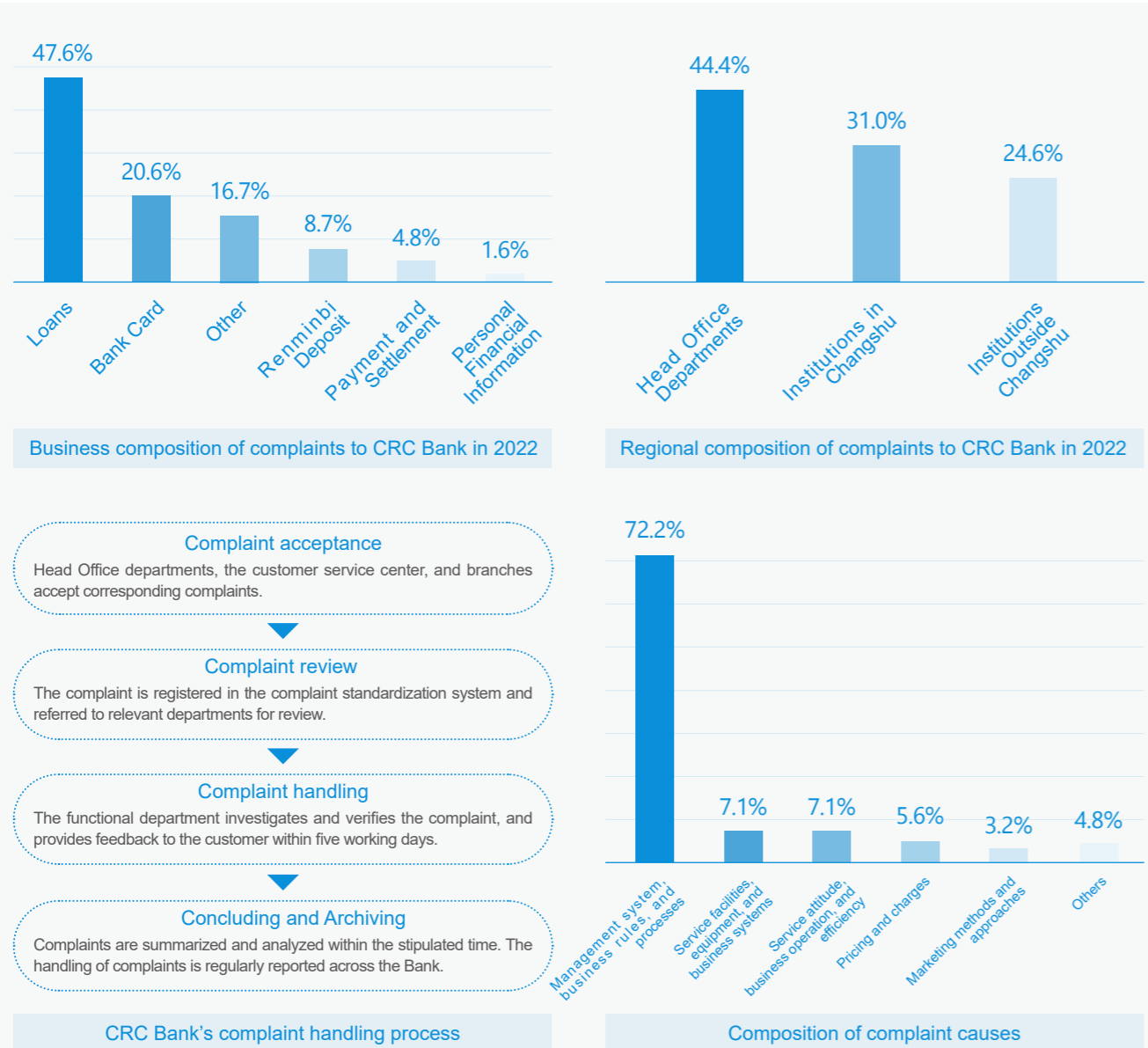
Building a smart community and drawing a new blueprint for smart life

In 2022, CRC Bank worked with Telecom Changshu and Jiangnan Love Life to create a digital community governance ecosystem. The Bank uses apibank to connect with financial scenarios such as property fee collection to carry out acquisitions. It has reached cooperation with five local communities in Changshu, leveraging the development of smart finance with smart scenarios through technology empowerment.

Improving Complaint Management

In 2022, we conscientiously implemented regulatory regulations on complaint management, improved complaint management, and protected the legitimate rights and interests of financial consumers. First, we have improved our complaint mechanism and moved the complaint handling port forward. We have clarified the accountability of the subject of the complaint. We stuck to the practice that the first one receiving a complaint shall be responsible for its handling, as well as hierarchical and classified management, to resolve complaints from the beginning. Second, we have enhanced complaint analysis and improved the quality and efficiency of complaint handling. The Headquarters Office, the Risk Management Department, the Operation Management Department, and the Legal Affairs and Compliance Department formed a complaint handling team. The team made full use of its advantages in coordination and resources to investigate, verify, and handle complex complaints, improving the quality and efficiency of complaint handling. Third, we have strengthened traceability and rectification to improve customer satisfaction. We regularly analyzed and reported consumer complaints to improve related products, processes, services and fix existing problems, and improve customer satisfaction.

In 2022, the Bank received 126 financial consumer complaints, a year-on-year decrease of 23.64%. Out of these, 71 were transferred from the regulatory authorities, 50 were transferred from the convenience service platform, 3 were received via the 956020 Customer Service Center, and 2 were received through other channels. All of these complaints have been successfully resolved.



Strengthening User Privacy Protection and Information Security

At CRC Bank, we place a high emphasis on protecting user privacy and ensuring information security. We continuously improve our technical framework, enrich our overall strategy, and enhance our management capabilities to ensure information security and privacy protection technology management.

Ensuring Data Security

To regulate the management of data assets and ensure the safe use of data, we have developed Classified and Graded Data Management Measures. The policy defines management responsibilities. This policy outlines management responsibilities, and requires all departments within the bank to adopt a standardized and clear approach to identify the importance and sensitivity of data, and to classify them according to certain classification principles.

In 2022, we start the construction of a high-standard green data center. The data center complies with the requirements of the national standard Code for Design of Data Centers (GB50174-2017) for Class-A computer rooms and the high standards and regulatory requirements of the financial sector. Designed with a focus on environmental friendliness and energy conservation, it will be built into a high-quality, high-standard, intelligent, and ecological-friendly new data center in Haiyu. The design considers social, environmental, and economic benefits and is engineered to achieve a PUE of less than or equal to 1.4. Upon completion, it will form a multi-active pattern of "one master and two backups" in the same city along with the data center of the Head Office and the sub-branch in the development zone, providing reliable and continuous IT support capabilities for the business system.

Efforts to Protect Customer Privacy

We are committed to protecting our customers' privacy. Every year, we conduct an external review and assessment of our personal information protection practices and review the Privacy Policy of Jiangsu Changshu Rural Commercial Bank Co., Ltd. We abide by the Personal Financial Information Security Management Measures. Our mobile banking app, CRC Life, Feiyan Payment Code, and online banking services, which involve personal information security, require standardized user informed consent. Clearly inform users of the methods and extent of personal information collection, use, and storage through explicit reminders, use user privacy information in a legal and reasonable manner, and transmit user information in a secure and controllable environment. In 2022, there were no major incidents related to information security and privacy protection in the Bank.

Enhancing Information Security Awareness

We attach great importance to enhancing employees' information security awareness and deliver regular information security and privacy protection training both online and offline. In 2022, we hosted 98 employee cybersecurity training sessions for an attendance of 4,700 employees and an employee cybersecurity knowledge contest that involved more than 6,000 participants.

To enhance new employees' information security awareness, in 2022, we carried out 9 cybersecurity awareness training sessions for an attendance of 395 employees. The training covered information security awareness, security compliance, and security risk prevention. The sessions lectured with specific security cases, focusing on risks such as data security protection loopholes, phishing emails, and weak passwords.

To ensure information security and operational stability during the 20th CPC National Congress, we held a special cybersecurity conference in October 2022. At the meeting, cybersecurity support during the key protection period was deployed. We took measures such as regular patrol inspections and appointing dedicated workers to strengthen the prevention of hidden dangers in cybersecurity during the 20th CPC National Congress.

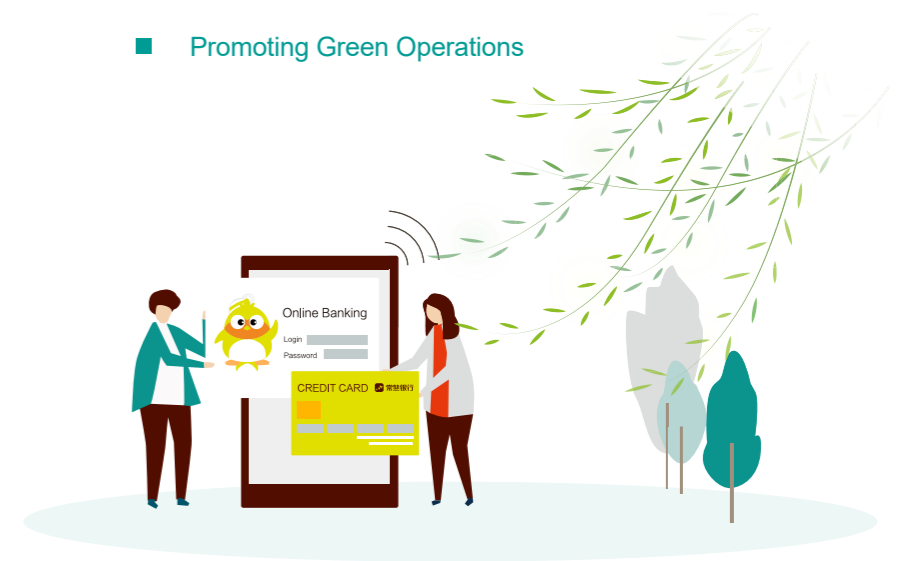


3

Responding to Climate Change and Building a Green Bank

Against the global response to climate change, CRC Bank leverages its regional and industry influence to undertake environmental and social responsibilities in support of the nation's carbon peaking and carbon neutrality strategy. The Bank intensifies its efforts to identify environmental and social risks, promote the adoption of green and low-carbon operational practices, and launch green finance programs. It is proactively seeking out new opportunities for green development in responding to climate-related challenges and pursuing appropriate and feasible sustainable development models.

- Developing Green Finance
- Promoting Green Operations

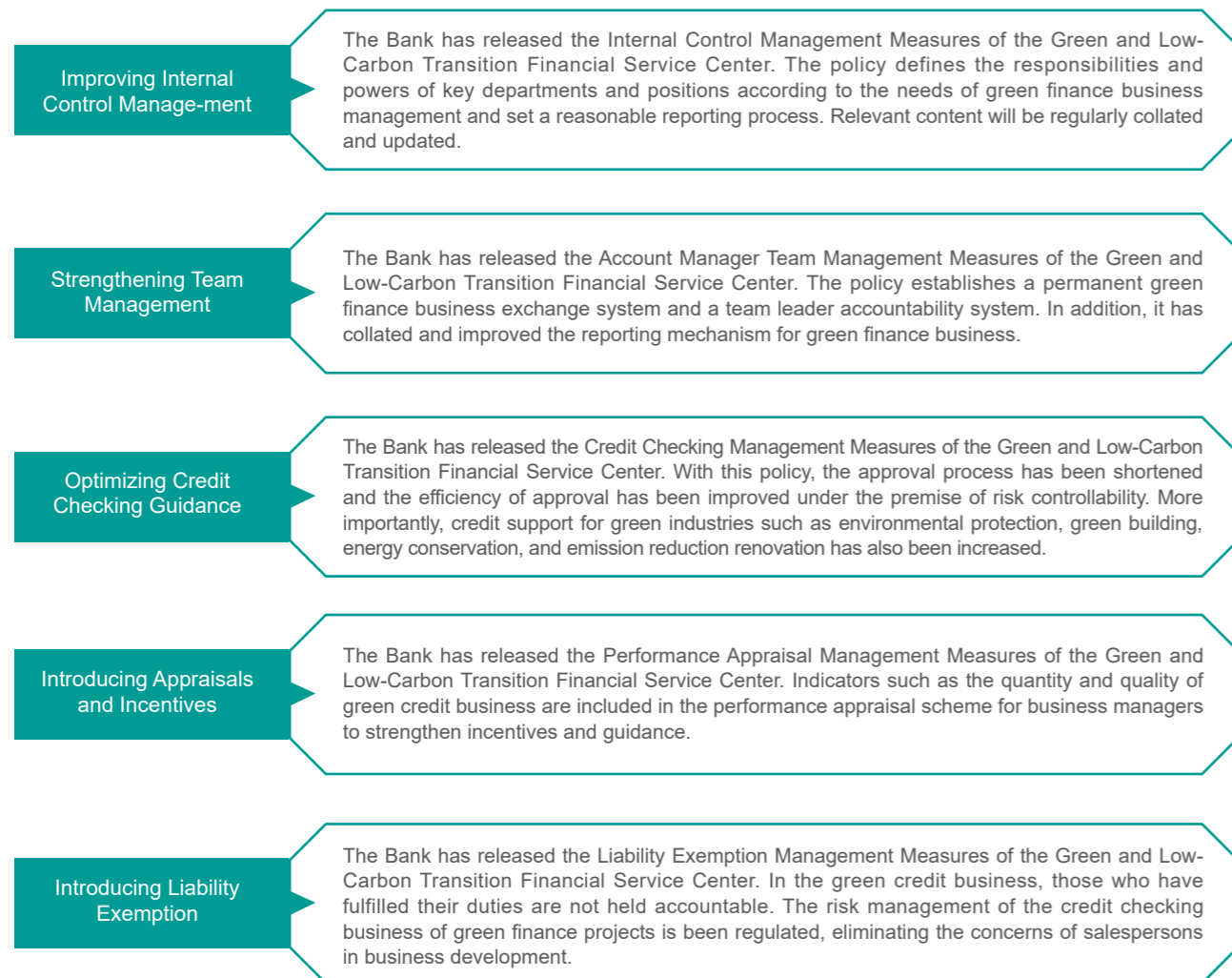


Developing Green Finance

CRC Bank has leveraged its advantages in finance, credit, and information products to devise a Green Finance Development Strategy (2020-2025). The strategy guides the Bank to provide loan support to projects related to energy conservation, emission reduction, and urban infrastructure. The three major tasks of the Bank's green credit development strategy center on mitigating environmental and social risks, expediting business development in green sectors, and improving its social responsibility performance. In this way, the Bank is effectively supporting the progress of green finance.

Improving Systems

As part of the Green Finance Development Strategy, we are constantly refining our green finance policy and management system, which is guided by One Policy and supported by Four Mechanisms. Our aim is to ensure the progress of green finance. We have improved our green finance system and strengthened the management efficiency of the Green Finance Department and the Green and Low-Carbon Transition Financial Service Center. Additionally, we have improved our green finance assessment and incentive mechanism which aim to inspire and direct all Bank institutions to increase their support for the low-carbon economy, the circular economy, energy conservation, and environmental protection.



Strengthening Environmental and Social Risk Management

In accordance with the guiding principles outlined in the Guidelines on Green Finance for the Banking and Insurance Industries issued by the China Banking and Insurance Regulatory Commission, we have integrated environmental, social and governance requirements into our credit risk management process. Our efforts are geared towards creating social and environmental benefits and using our financial power to more effectively support the green and low-carbon transition of society.



Innovation of Green Financial Products

Based on our development philosophy and business characteristics, we continue to promote the innovation of diversified green financial products. With a focus on meeting the green financing needs of agriculture, rural areas, farmers, and MSEs, we have introduced a series of standardized loan financing models and low-carbon financial products. As of the end of 2022, our green credit balance had reached 2.276 billion yuan, marking an annual increase of over 20%, demonstrating our effective support of the green and low-carbon transition of the real economy.



As of the end of 2022, our green credit balance had reached **2.276** billion yuan, marking an annual increase of over **20%**

	Type	Purpose	Product Details
Sewage Loan	An RMB working capital loan applied by a borrower to support their regular production and operation. The borrower must hold the pollution discharge right which was obtained through compensation and confirmed with a pollution discharge permit	Intended to meet the capital demand from enterprises' energy-saving and environmental protection transformation and day-to-day production and operation activities	Loan amount: The loan amount for a single account is limited to a maximum of 20 million yuan, and in principle not more than 70% of the assessed value of the pollution emission rights held by the borrowing enterprise. Guarantee method: credit. The pollutant discharge rights held by the borrower are added as a mortgage guarantee.
Jiangsu Carbon Financing	Working capital loans issued by the Bank to agriculture-related, MSEs, and private enterprises that are included in the List of Key Green Enterprises Supported by Central Bank Funds in Jiangsu Province	Intended to meet the capital needs of enterprises' energy-saving and carbon-reduction projects, or the capital needs of energy-efficiency and carbon-reduction enterprises' day-to-day business activities	Loan interest rate: fixed interest rate. In principle, loans will have a weighted average interest rate not exceeding 5.5%, and the interest rate of a single loan will not be equal to or greater than 6%. For enterprises that have achieved significant carbon reduction results, the preferential interest rate approval mechanism will apply. Guarantee method: credit, or mortgage, pledge, and/or guarantee.
Environmental Protection Loan	A financial product jointly established by the Jiangsu Provincial Department of Finance, the Provincial Department of Ecology and Environment, and the Jiangsu Rural Credit Union and issued by the Bank to borrowers. A loan risk compensation fund pool for ecological and environmental protection projects has been established to provide loan credit enhancement and risk compensation for pollution prevention and control, ecological conservation and restoration, environmental protection infrastructure construction, and environmental protection projects undertaken by enterprises in Jiangsu Province.	It can be used in environmental protection projects approved by the Provincial Evaluation Center including energy and water conservation projects, ecological conservation and restoration projects, resource recycling projects, pollution prevention projects, renewable energy and clean energy projects, energy-conservation and environmental protection service projects.	The maximum amount is limited to 50 million yuan. The loan term for working capital loans is limited to 3 years, while the term for fixed asset loans or project loans is set at 5 years. is capped at the loan prime rate (LPR) of the corresponding period in the latest month plus 80 basis points. Guarantee method: mortgage, pledge, guarantee and/or credit.



Jiangsu Carbon Financing helps regional green and low-carbon transition

In March 2022, the Bank provided a loan of 2 million yuan for the project construction of the New Energy Wind Turbine Generator Warehouse Expansion project of a manufacturing company in Changshu. The project helped the company further enhance its clean energy power generation capacity and optimize its production energy structure. It has promoted the green and low-carbon transition of local manufacturing and created economic and environmental value. According to statistics, after the completion of the project, it can drive energy saving and emission reduction of over 600 tons of carbon dioxide, and reduce emissions of other by-products such as sulfur dioxide generated by coal combustion.

In November 2022, the Bank provided a loan of 1 million yuan for the project construction of the 1.48-MW Distributed Photovoltaic Power Generation project of a new energy technology company in Suzhou. The design life of the photovoltaic power plant is 25 years. After the project is completed and put into operation, it is expected to save 10,000 tons of coal equivalent. In 25 years, it will reduce the emissions of 26,200 tons of carbon dioxide, 85 tons of sulfur dioxide, and 74 tons of nitrogen oxides, effectively helping the realization of local carbon neutrality goal.

After the project is completed and put into operation, it is expected to save **10,000** tons of coal equivalent. In 25 years, it will reduce the emissions of **26,200** tons of carbon dioxide, **85** tons of sulfur dioxide, and **74** tons of nitrogen oxides, effectively helping the realization of local carbon neutrality goal.



The Distributed Photovoltaic Power Generation project supported by CRC Bank's Jiangsu Carbon Financing

Promoting Green Investment

We integrate the development of green finance and fulfillment of social responsibility with the sustainable development of the Bank, and increase green investments. In 2022, we made 5 new green bond investments, with a total investment amount of over 367 million yuan.



In 2022, we made **5** new green bond investments, with a total investment amount of over **367** million yuan.

In January
2022

CRC Bank invested in the 2022 Green Bond (Phase I) of Zhejiang Changxing Financial Holding Co., Ltd., with an amount of 90 million yuan, a yield of 4.6%, and a term of 7 years. The funds were used for the construction of Huaxi New Energy Equipment High-tech Industrial Park Project in Changxing County, Huzhou. The construction project consisted of a comprehensive ecological environment improvement project, upgrading of low-efficiency old factory buildings, new green factory construction, and R&D infrastructure construction.

In April
2022

CRC Bank invested in the 2022 Green Dollar Bond of Yangzhou Economic and Technological Development Zone Development (Group) Co., Ltd., with an amount of 5 million US dollars (equivalent to 31.8295 million yuan), a yield of 4.0%, and a term of 3 years. The funds were used to refinance existing debts, which was in line with the green financing framework and the filing and registration requirements of the National Development and Reform Commission.

In April
2022

CRC Bank invested in the 2022 Green Bond (Phase I) of Zhejiang Changxing Financial Holding Group Co., Ltd., with an amount of 8 million US dollars (equivalent to 50.9224 million yuan), a yield of 3.7%, and a term of 3 years. The funds were used for the new energy vehicle project of Geely Automobile's Changxing manufacturing base and the carbon-neutral water supply integration project for southern Changxing County.

In July
2022

CRC Bank invested in the 2022 Green Bond (Phase II) of Zhejiang Anji Liangshan State-owned Holding Group Co., Ltd., with an amount of 180 million yuan, a yield of 4.0%, and a term of 5+2 years. The funds were used for the construction project of Jingmai Industrial Park in Anji County, Zhejiang Province and to supplement the company's working capital. The project consisted of a waste incineration power plant, a sludge disposal center, an ecological restoration (closure) project of the original waste landfill, a waste sorting and disposal center, a fixed comprehensive disposal center, and supporting projects in the park.

In November
2022

CRC Bank invested in the 2022 Green Dollar Secondary Bond of Yangzhou Economic and Technological Development Zone Development (Group) Co., Ltd., with an amount of 1.8962 million US dollars (equivalent to 13.913 million yuan), a face value of 4.0%, and a yield to maturity of 6.5602%, and a period of 3 years. The funds were used to refinance existing debts, which was in line with the green financing framework and the filing and registration requirements of the National Development and Reform Commission.

Promoting Green Operations

CRC Bank aims to build an eco-friendly bank. We strive to promote resource-saving measures such as paperless offices and intelligent lighting management. Additionally, we have optimized our waste disposal method and launched innovative photovoltaic power generation pilot programs, all aimed at promoting the green and low-carbon transition of our operations.

CRC Bank's Green Operations KPIs (2022)

	2021	2022	Unit
Gasoline consumption of self-owned vehicles of the Bank	608,831.90	309,567.59	L
Natural gas consumption of the Bank	123,752	73,999.73	m3
Total purchased electricity consumption	31,104,679	33,389,605	kWh
Total water consumption	174,663	198,170	metric ton
Paper saved by electronic bills	46.9	58.79	10,000 pieces
Total annual greenhouse gas (GHG) emissions (Scope 1 + Scope 2)	23,483.95	24,328.39	ton of CO2e
Total annual comprehensive energy consumption	4,641.31	4,534.51	ton of coal equivalent

Building Intelligent Monitoring

The upgrade of the monitoring platform and the transformation of the monitoring network in our monitoring center has been completed. The monitoring network uses a 100-M broadband dedicated network to ensure that our business operations and security guarantees do not affect each other. Our newly upgraded monitoring platform, which utilizes the Dahua Owl platform, has the capability to display video surveillance of key areas on wall-mounted displays, retrieve monitor footage, playback video smoothly without packet loss, sound intrusion alarm, provide access control, enable voice intercom, force locking and opening of protective hatches, detect motion in the self-service area at night, as well as to integrate and connect functions to sub-set systems. These enhancements have significantly strengthened our remote security management capabilities and provide a strong security support for our sustainable, stable, and healthy development. By replacing the self-service equipment night patrol, the platform's intelligent remote monitoring function has helped us save an estimated 1.5 million yuan in annual costs.

Photovoltaic Power Generation Pilot

We continue to promote the construction of “carbon neutral branches.” As part of our carbon neutrality strategy, in 2022, we launched photovoltaic power generation pilot programs at our Fushan Xiaoqiao, Yingyangqiao, and Shajiabang Party Building Service Centers. In the program, we generated electricity for our own use, and transmitted any excess electricity to the grid. We use the 220-kV low-voltage grid-connected method, effectively reducing carbon emissions through clean energy substitution. During the reporting period, the pilot programs generated 39,800 kWh through photovoltaics, reduced electricity costs by 24,560 yuan and decreased carbon dioxide emissions by about 26.4 tons, creating economic and environmental benefits.



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 reduced electricity costs by **24,560** yuan
 decreased carbon dioxide emissions by about **26.4** tons



CRC Bank's photovoltaic power generation pilot program in Yingyangqiao



CRC Bank's photovoltaic power generation pilot program in Fushan Xiaoqiao

Paperless Offices

We leverage fintech to promote paperless and intelligent business and offices. We have increased paperless business scenarios at the counter and the recycling rate of office supplies to reduce office supplies waste.

Approach		Results
Paperless Counter	Paperless transformation of over-the-counter transactions	In 2022, the number of paperless transactions was 4.22 million, accounting for more than 74% of the counter business size. Nearly 4.22 million pieces of paper (about 42,200 business certificates) were saved.
Paperless Ar-chive	The electronic archive system separates system data from image storage to re-duce the pressure on the system server and realize uniform, standardized, and efficient management of archive image data.	In 2022, about 2.23 million copies of printed paper lists were saved, and the use of printing paper was reduced by about 9.32 million pieces.
Online Slips	The printing channels for corporate slips are increased. Online channels support the printing of online banking and web slips.	In 2022, the online slip rate reached 75%, reducing the printing of 1.13 million paper documents and saving about 50 toner cartridges and about 80 tankers.
Online Ac-count Check-ing	Account checking channels are in-creased. WeChat, web, and online banking account checking are available. Online account checking is available in multiple channels, reducing the printing of paper bills.	In 2022, a total of 635,800 electronic bills were issued, reducing a total of 635,800 paper bills and 635,800 envelopes.
Online Re-views	Due diligence reviews for corporate account opening can be completed online. Account manager can register survey information on the mobile ter-minal. On-site photo-shooting is sup-ported. The generated image data will be automatically sent to the account file.	In 2022, 14,000 surveys were conducted online, re-duc-ing the printing of 14,000 paper documents.





4

Fostering the Feiyan Culture and Assuming Responsibility

At CRC Bank, we adhere to the core values of "inclusive finance, responsible bank." As part of our commitment to these values, we prioritize safeguarding the rights and interests of our employees, and we play an active role in social welfare and charity. We believe that by fulfilling our social responsibility, we can help improve the livelihoods and well-being of people, bringing happiness to both our employees and the communities we serve.

- Caring for Employees
- Popularizing Financial Knowledge
- Participating in Social Welfare



Caring for Employees

CRC Bank earnestly safeguards the rights and interests of employees. As part of our management philosophy of “employee first as all rivers run into the sea”, we insist on providing equal employment and democratic management. We are dedicated to the development of our employees, and we strive to create a “happy bank” that cares for their well-being.

Protection of Employees’ Rights and Interests

At CRC Bank, we fully protect the legitimate rights and interests of our employees and are committed to diverse and equal employment practices. We strictly abide by the Labor Law and the Labor Contract Law of the People’s Republic of China, prohibit the use of child labor and forced labor, and strongly oppose any form of discrimination based on age, gender, and region. In 2022, we updated and improved the system and measures for selective recruitment. We also held on-campus job fairs and online presentations that reached an audience of 35,000 people.



In 2022, We also held on-campus job fairs and online presentations that reached an audience of **35,000** people.

Optimizing recruitment standards and improving recruitment accuracy

Based on our business development characteristics and employment needs, we have reviewed our recruitment process and collated the talent selection standards. We concluded a set of talent selection criteria to assist us in periodizing suitable candidates while excluding those who do not meet our expectations, which further improved the Bank’s accuracy of recruitment.

Optimizing the recruitment process and enhancing the review

To expedite the hiring process for short-listed candidates and optimize the recruitment process, we conduct the assessment, background checking, and physical examination simultaneously. We have enhanced the candidate review by including inquiries pertaining to potential violations of regulations and disciplines. The inquiry process is placed at the beginning of the recruitment process, which reduces the risk of employment.

Implementing online approval to improve recruitment efficiency

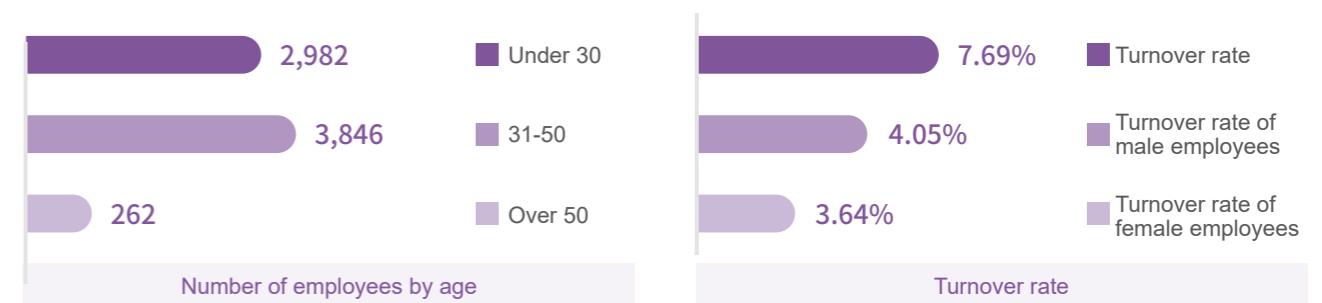
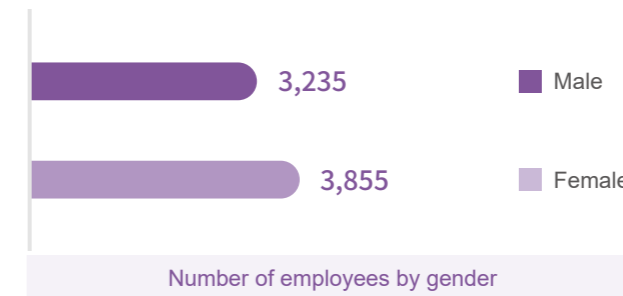
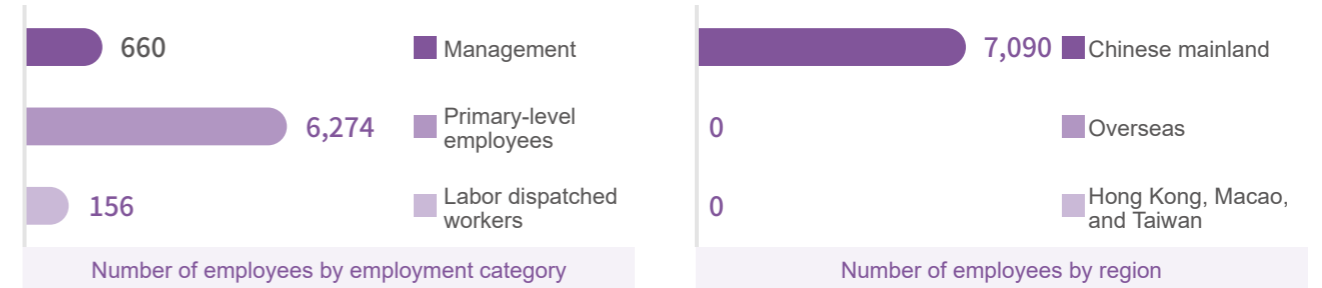
Our recruitment approval process is completely online. We strictly set recruitment requirements and online approval milestones for the pre-recruitment process, with relevant personnel linked to the system for real-time progress tracking. This approach has reduced communication time and costs while ensuring a more efficient and rigorous recruitment process.



In 2022, we had a total workforce of **7,090** employees

an employee turnover rate of **7.70%**.

CRC Bank’s Employee Statistics (2022)



We have established a sound trade union in full compliance with the Trade Union Law of the People’s Republic of China to promote the Bank’s democratic management and supervision. We have also established an employee representative assembly system and hold employee representative assemblies regularly. This provides an effective way for employees to participate in the Company’s management and major decision-making, particularly in regard to major issues that affect their immediate interests. In this way, we have provided an open communication channel for our employees. We further strengthen our corporate governance by electing employee representative supervisors at the assembly.

Caring for Employee Development

We prioritize the growth and development of our employees and offer a range of development opportunities. In 2022, we implemented and improved the dual-channel (management sequence and professional sequence) promotion mechanism, hosted a wide range of talent development and leadership training programs, and intensified the Flying High leadership training system. Throughout the year, our Head Office hosted 230 training sessions, totaling 253,000 training hours, with a total attendance of 43,228 people. Employees across the bank completed an average of 58.61 hours of training per person across all channels.



our Head Office hosted **230** training sessions, totaling **253,000** training hours, with a total attendance of **43,228** people. Employees across the bank completed an average of **58.61** hours of training per person across all channels.

Middle and senior executives totaling 120 participated in the five-day Leading the Flight training program in the Flying High program.

We proceeded with the New President Development Program to enhance leadership and hosted four empowerment training sessions for new sub-branch heads and two leadership enhancement sessions for the Fintech Headquarters.

We proceeded with skill enhancement programs for business lines. We hosted seven sessions of the Star-making Program for the Micro and Small Finance Headquarters, eight sessions of the Skillful Warrior Program for the Corporate Banking Department, and four sessions of the Pilot Program for the Retail Banking Headquarters.

We have launched the CRC Lecture Hall for front-line employees to share work experience and thoughts. In 2022, we hosted 23 online and offline sessions, with themes covering new citizen services, grid-based thinking, and business experience.

Talent Training Plan for Business Line Professionals

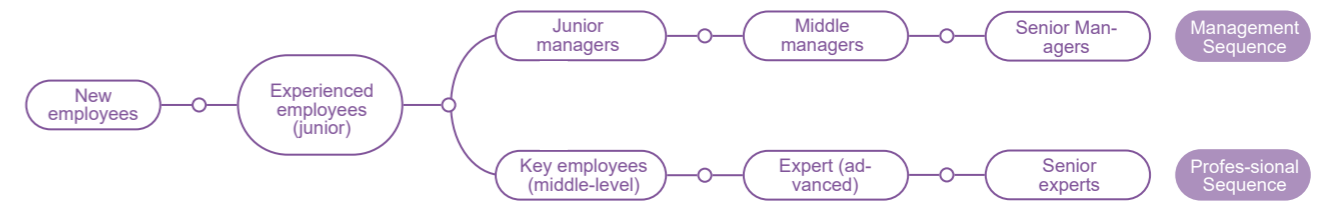


"Hong Hu Flying Plan" Leadership Training System



"Kun Peng Flying Plan" Professional Training System

We put efforts into enhancing the employee promotion mechanism. By building a dual-channel (management sequence and professional sequence) promotion mechanism, we motivate, recognize, and cultivate high-potential employees, and provide continuous vitality for the Company's development.



The dual-channel promotion mechanism

Training statistics of CRC Bank's employees (2022)

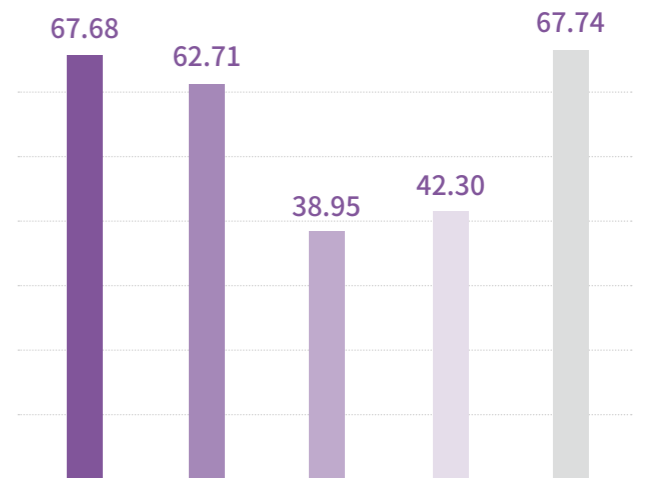


Percentage of employees trained by gender



Percentage of employees trained by employee category

■ Female employees ■ Male employees ■ Senior management ■ Middle management ■ Junior



Training hours by each employee



Case

CRC Bank launches serial sessions to empower internal trainers and strengthen knowledge output and transfer

To strengthen internal trainers as the pillar of knowledge transfer, CRC Bank launched the Craftsmanship: Inheritance internal trainer empowerment series on September 10, 2022. In events such as the "Good Lecturer" Contest, outstanding trainers were identified and a team of excellent internal trainers of the Bank was built. Additionally, the Bank organized new managers and internal trainers to attend course development workshops. In 2022, 5 course development workshops were hosted and 56 courses were developed, which promoted internal knowledge transfer and employee development.

Ensuring Safety for Employees

To create a safe and harmonious working environment, further enhance employees' safety awareness, and improve their ability to coordinate and deal with emergencies, in 2022, we launched the Fire Safety Month serial sessions, which consisted of 165 safety knowledge training sessions and 151 fire drills, for 3,365 trainees in total.



CRC Bank's Fintech Headquarters Building organizes fire safety knowledge training and an evacuation drill

In November 2022, CRC Bank's Fintech Headquarters Building in the Suzhou 2.5 Industrial Park organized the 2022 fire safety knowledge training and a fire evacuation drill for about 500 employees working in the building.

In this drill, professionals from a fire technical service company were invited to explain the hazards of fire, popularize fire safety knowledge, and organize the evacuation of the building. The person in charge of fire safety on every floor and new employees attended their corresponding fire extinguisher practical drills. Through the fire safety knowledge training and practical drill, employees' awareness of fire emergencies and emergency response capabilities have been improved, and the safe and stable operation of the Bank's Suzhou Fintech Headquarters Building is better ensured.



The Bank's employees attending the fire safety knowledge training and fire execution and extinguishing drill

Employee Benefits and Care

To build a Happy Bank, we have taken measures to protect employees' well-being and improve employee benefits. In 2022, we maintained 100% coverage for regular employee physical examinations. Additionally, we upgraded our employee benefit and care measures, revised and updated some employee management and benefit protection systems to provide comprehensive support for our employees.

Revising employee leave management measures

CRC Bank is committed to supporting the well-being of its employees, particularly those who are parents. We have extended the maternity leave of female employees by 60 days on top of the 98 days mandated by the state. We offer a 10-day parental leave for employees with children under three years old and a 15-day parental care leave for employees with only one child. During these statutory leaves, employees receive their due wages and benefits.

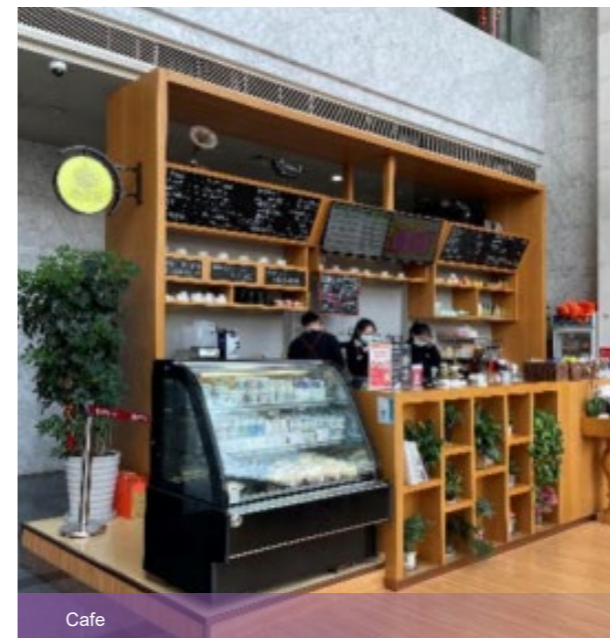
Raising employee benefits

To better protect employee benefits and recognize the dedication of our employees, in 2022, CRC Bank increased all employee benefits by 1.5 times and overtime pay by 16%. This action has not only strengthened the internal drive for the Bank's development but also improved corporate unity.

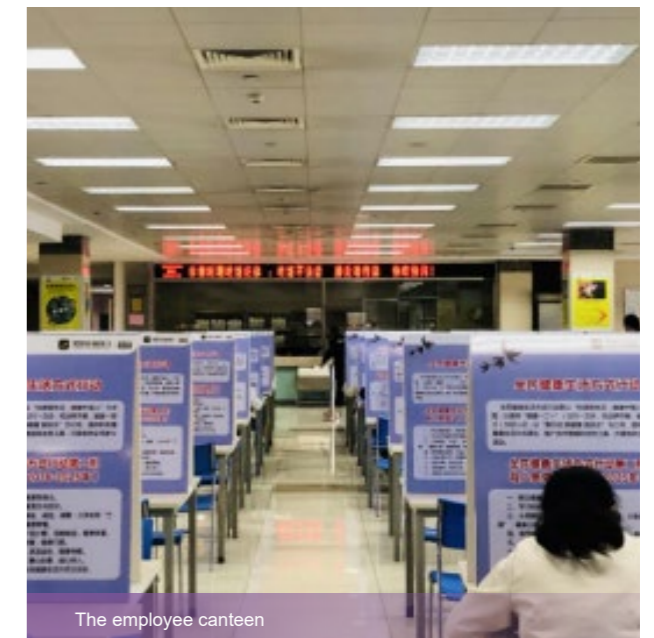
Upgrading employee medical and health insurances

To diversify the employee benefits system, in 2022, the Bank insured all employees under the age of 45 with the supplementary commercial medical insurance Jiangsu Yihubao No. 1. This move has improved the medical and health insurance benefits of employees.

We are dedicated to creating a healthy and comfortable working environment for our employees. We provide employees with convenient service facilities such as restaurants, cafes, bakeries, and hair salons. We regularly conduct inspections on workplace security and fire safety. According to their needs for work, we provide free laundry services for work clothes, offer communication subsidies, and distribute vehicle subsidies as per the Bank's employee vehicle subsidy management measures. Additionally, to ensure employee comfort, we provide a cold drink allowance during hot summer months and distribute summer and winter supplies.



Cafe



The employee canteen



CRC Bank launches the Yanzhiju Hair Salon Project

To better serve the Bank's employees and meet the haircut needs of the Bank's VIP customers, employees and their family members, in April 2022, CRC Bank set up Yanzhiju Hair Salon on the fifth floor of the Head Office, the training center, and Suzhou 2.5 Fintech Headquarters. By the end of 2022, Yanzhiju Hair Salon had served 1,200 customers.



Yanzhiju Hair Salon

In accordance with the regulations of the local finance bureau and to support our employees' families, we provide tuition subsidies for the early stage of nine-year compulsory education and reimbursements for medical expenses and children's medical insurance premiums. In addition to participating in basic pension insurance, we have established a corporate annuity scheme to ensure our employees' pensions.

To promote a healthy work-life balance and improve employees' quality of life, CRC Bank supports and encourages employees to engage in various activities outside of work. The employee representative assembly leads employees' associations to set up sports clubs, talent clubs, life service clubs, and knowledge and skills clubs, as well as organizes a wide range of reading, running, and badminton events. These activities not only enrich employees' spare time but also boost their physical and mental well-being.



The Basketball Association's event



The Farming Association's event



CRC Bank's Yanran Yoga Association boosts employees' physical and mental health

CRC Bank's Yanran Yoga Association aims to encourage employees to relieve stress, cultivate their body and mind through yoga, and develop the habit of daily exercise. The year 2022 was the ninth year of Yanran Yoga Association. In the past eight years, the association continuously optimized and improved its operation and instruction modes. At present, it has an established membership system and various teaching modes. In 2022, the association kept up with employees' needs and offered sessions such as basic courses, inside flow, physical therapy, aerial yoga, and parent-child yoga.

By 2022, the association had launched 47 courses for a total attendance of more than 300 people, and had more than 200 registered members.

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Yanran Yoga Association's sessions



Popularizing Financial Knowledge

We regularly launch financial knowledge communication and education campaigns in various formats. In 2022, we launched seven monthly campaigns, with themes such as the March-15 Consumer Rights Protection Day, the Special Action to Combat Pension Frauds, Anti-Gambling and Anti-Fraud Through Payments, and the Law of the People's Republic of China on Combating Telecom and Online Fraud. We conducted 34 communication campaigns on various platforms, including WeChat, Douyin, Weibo, and SMS, reaching a total audience of 141,387 people. We worked with public security authorities to carry out 299 outdoor communication events, distributed 20,826 publicity materials, and reached an audience of 27,069 people. We have also organized employees to study the Law on Combating Telecom and Online Fraud. So far, 2,833 people have completed the study.

We have enhanced employees' awareness and cognition of consumer rights protection and systematically improved professional capabilities. We hosted seven special training sessions focusing on consumer rights protection. These training sessions covered topics such as the Interpretation of the Implementation Measures for Protecting Financial Consumers' Rights and Interests, Information Protection and the Eight Basic Rights of Financial Consumers. These training sessions were attended by over 25,000 employees, including middle and senior management members, primary-level business personnel, and new recruits. We also stepped up efforts to communicate and implement policies and released 23 cases and risk warnings related to consumer rights protection to the whole bank, such as Case Sharing: Complaints Caused by Bank Staff Leaking Consumer Financial Information.



Financial information communication and education campaigns launched by CRC Bank

Participating in Social Welfare

We strive to contribute more to public welfare undertakings. In 2022, we donated a total of 8.7684 million yuan to public welfare causes.

We have stepped up efforts to help the impoverished. In January, we launched a themed party campaign called "Practically Serving the People." Our Party member employees formed groups and visited 11 impoverished households to bring them New Year blessings and nearly 4,000 yuan of daily necessities.



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In 2022, we actively supported communities in their work. We donated more than 600,000 yuan in funds and supplies to support medical workers and volunteers on the frontlines. We also sent essential items such as umbrellas and masks to assist them in their efforts.

We regularly launch education aid programs of various types in different places. According to our Feiyan Education Aid Plan which supports targeted poverty alleviation through finance, in 2022, we proceeded with the Feiyan Student Aid program. With the strong support from our primary-level Party branches, in the year, we provided education assistance worth 518,000 yuan to 65 impoverished college students in Changshu. In addition, we carried out other projects, including the Enjoy the Sunshine Together education aid program for impoverished children in Badong County, the centralized education aid program in Henan Province, and the Lijin Children's Palace program.



CRC Bank's motive photovoltaic donation project produces considerable benefits

In 2021, the CRC Bank Foundation donated 494,200 yuan to build a 100KW distributed power generation system project in Jiangyi Middle School, Yuanmou County, Chuxiong Yi Autonomous Prefecture, Yunnan Province. It was the foundation's first motive poverty alleviation project. The project was completed on September 22, 2021, connected to the grid, and put into power generation. In 2022, the project generated 165,014.2 kWh. The school consumed 32,026.2 kWh of it, while the rest 132,988 kWh was transmitted to the grid, bringing an income of 44,657.37 yuan, and saving 16,333.36 yuan in electricity costs for the school. Up to now, the project has brought 60,990.73 yuan of income to the school. It becomes a replicable public-welfare brand project.

Key Performance Data

Indicators	2021	2022	Unit		
Services for inclusive fi-nance	Total loans	1,627.97	1934.33	100 million yuan	
	The total number of loan households	38.94	45.07	10,000 households	
	Personal business loan	648.66	741.94	100 million yuan	
	Number of personal business loan households	18.95	23.54	10,000 households	
	Allocation of community and admin-istrative village institutions (Chang-shu)	341	341	PCS	
	Family information filing	167.45	176.73	10,000 people	
	Family covered by family information filing	84.9	90.65	10,000 households	
Services for rural vitalization	Agriculture-related loans	1,151.19	1,344.09	100 million yuan	
	Village bank	31	32	PCS	
	Village bank service outlets	168	179	PCS	
	Inclusive financial service outlet	238	200	PCS	
	Light outlets	95	88	PCS	
	Serving rural settlement account	52	31	10,000 households	
Serving green development	Green credit balance	15.6	22.76	100 million yuan	
	Green bond investments	0.8	3.67	100 million yuan	
Environmental management	Direct greenhouse gas emissions	1,601.81	838.81	tCO2e	
	Indirect greenhouse gas emissions	21,882.14	23,489.59	tCO2e	
	Total gasoline consumption by owned vehicles	608,831.90	309,567.59	L	
	Total gas consumption	123,752	73,999.73	m3	
	Total electricity consumption	31,104,679	33,389,605	kWh	
	Total energy consumption	4,641,31	4534.51	tce	
	Total water consumption	174,633	198,170	Tons	
Employee responsibility	Amount of paper saved by paperless billing	46.9	63.75	Tons	
	Total number of employees	6,849	7,090	people	
	Number of employees by employment type	Managements	638	660	people
		Employees	5,912	6,274	people
		Dispatched em-ployees	299	156	people
	Number of employees by gender	Male employees	3,188	3,235	people
		Female employees	3,661	3,855	people

Indicators	2021	2022	Unit	
Number of employees by age group	Under 30 years old	3,478	2,982	people
	31-50 years old	3,136	3,846	people
	Above 50 years old	235	262	people
Number of employees by geographical region	China mainland	6,849	7,090	people
	Abroad	0	0	people
	Hong Kong, Macao and Taiwan	0	0	people
Work related fatalities	0	0	people	
Percentage of employees trained by gender	Male employees	46.55	46.17	%
	Female employees	53.45	53.83	%
Percentage of employees trained by employee category	Senior management	1.07	2.61	%
	Middle management	8.25	7.93	%
	Junior employees	90.68	92.46	%
Total hours of training per person, by gender	Male employees	65.66	62.71	hours
	Female employees	66.49	67.68	hours
Total hours of training per person, by employee category	Senior management	34.54	38.95	hours
	Middle management	67.08	42.30	hours
	Junior employees	66.38	67.74	hours
Supply chain management	Total number of suppliers for cen-tralized procurement	245	256	PCS
	Number of suppliers that passed en-vironmental and social audits	171	182	PCS
Products and Services	Effective complaint handling rate	100	100	%
	Complaint handling satisfaction rate	98	98	%
Community public welfare	Total public welfare investment	672.51	876.84	10,000 yuan
	University students scholarship do-nation	110.08	87.65	10,000 yuan
	Total value of the donated facility	130.87	120.27	10,000 yuan
Resumption of work and production	Supporting the sale of agricultural products	396.70	428.14	10,000 yuan
	Special credit funds for resumption of work and production	117.47	25.49	100 million yuan
	Products launched to help resume work and production	16	17	PCS

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Reader's Feedback Form

Dear reader,

Hello!

Thank you very much for reading 2022 Social Responsibility (ESG) Report of Jiangsu Changshu Rural Commercial Bank Co., Ltd during your busy schedule. We look forward to your comments and suggestions on the report and our work. You can send the completed questionnaire through mail or email after scanning. Thank you!

Address: 58 New Century Avenue, Changshu City, Jiangsu Province

E-mail: 601128@CRCbank.com

You can also complete the online questionnaire by scanning the QR code below:



1. What kind of stakeholder does your work unit belong to in CRC Bank:

- Shareholders Investors Employees Suppliers Customers
 Government Communities Academic Institutions Non-profit Organizations

other (please specify)

2. Does the information you concerned about reflected in the report?

- Yes Modest No

3. Your overall assessment of the Corporate Social Responsibility Report 2022:

· Readability (easy to understand, beautiful design, attractive, easy to find the information you need)

- 3 (good) 2 (modest) 1 (poor)

· Credibility (report information is authentic)

- 3 (good) 2 (modest) 1 (poor)

· Information integrity (both positive and negative, and meets your information needs)

- 3 (good) 2 (modest) 1 (poor)

4. Can you easily find the information you're concerned with in this report?

- Yes Modest No

5. What else would you like to see in addition to what has been disclosed in the report?