

BCQ Adopts Equator Principles to Open A New Chapter of Green Development

As the first mainland city commercial bank listed on the main board of SEHK, Bank of Chongqing Co., Ltd. formally adopts Equator Principles on February 2, 2021 in order to fulfill its social responsibility better and implement green development effectively. Bank of Chongqing will continuously improve the environmental and social risk management system, and fully implement the requirements of Equator Principles.

Bank of Chongqing is the earliest local joint-stock commercial bank established in Western China and the upper reaches of the Yangtze River. Emerging from Chongqing City Cooperative Bank established in 1996, Bank of Chongqing has gradually grown into a national leader of urban commercial banks with high-quality assets, good business structure, strong profitability and great development potential. As a local bank, Bank of Chongqing has always been committed to serving the regional economy and enhancing its market competitiveness. For four consecutive years, the S&P Global Ratings gave Bank of Chongqing "BBB-" for long-term issuer credit rating and "A-3" for short-term issuer credit rating and "Stability" for the rating outlook, which is at the top level in the urban commercial banks. In addition, Bank of Chongqing has ranked among the top 300 banks in the "Top 1000 Global Banks" by the British *Banker Magazine* for five consecutive years.

By the end of September 2020, the total assets of Bank of

Chongqing have reached RMB 546.9 billion, deposit balance RMB 311.2 billion, loan balance RMB 268.2 billion, net profit RMB 2.620 billion, non-performing loan ratio 1.23%, and provision coverage rate 326.14%. Various business indicators remain at the industry's superior level, regulatory indicators fully meet the standards, and the development trend is stable and promising.

Bank of Chongqing integrates "green +" business philosophy into the whole process of development, and actively promotes the green transformation of the whole bank. In the future, Bank of Chongqing will continue to practice under the conviction that "Lucid Waters and Lush Mountains are Invaluable Assets ". With the guidance of Equator Principles, Bank of Chongqing will actively explore new models of green finance development, continuously optimize products and services, fully guarantee the supply of green finance, improve the ability of environmental risk management, and strive to build a green bank!