Bank of Tianjing Co., LTD*

(A joint stock company incorporated in the People's Republic of China with limited liability) (Stock code: 1578)



2020 SOCIAL RESPONSIBILITY REPORT



24-Hour Customer Service Tel: 956056

Report description

Reporting Period

January 1, 2020 - December 31, 2020. To make this Report more comparable and forward looking, some of its contents are beyond the above stated range.

Reporting Cycle

This is an annual report.

Entities Covered by this Report

Data and facts involved herein cover the head office, branches, subsidiaries and affiliates of Bank of Tianjin Co., Ltd. For the sake of presentation, they are collectively referred to as "Bank of Tianjin", the "Bank", "We" or "Us" in this Report.

Principles of Report Preparation

This Report is prepared in accordance with the Environmental, Social and Governance Reporting Guide (the "ESG Reporting Guide") under Appendix 27 of the Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited (the "Listing Rules"), and with reference to the GRI Sustainability Reporting Standards issued by the Global Sustainability Standards Board (GSSB) and relevant requirements set out in the Opinions of the General Office of the China Banking Regulatory Commission on Strengthening the Social Responsibilities of Banking Financial Institutions and the Guidelines on Corporate Social Responsibilities of Chinese Banking Financial Institutions.

The preparation of this Report follows the principles of materiality, quantitative, balance and consistency.

Materiality: The materiality of the Company's ESG issues is determined by the Board of Directors. The process of communication with stakeholders and identification of substantive issues as well as the matrix of substantive topics are disclosed in this Report.

Quantitative: The statistical standards, methods, assumptions and/or calculation tools for quantifying the key performance indicators herein as well as the sources of conversion factors are all explained in the interpretation of this Report.

Balance: This Report impartially presents the performance of the Company during the reporting period, and has avoided choices, omissions or reporting formats that may inappropriately affect the decision or judgment of its readers.

Consistency: Unless otherwise stated, the statistical methods and criteria used for data disclosure in this Report are consistent with those of previous years.

Data Explanation

Financial data disclosed in this Report are derived from the audited 2020 annual report. In case of discrepancy between data contained herein and the annual report, the annual report shall prevail. Unless otherwise stated, the scope of other statistics covers the head office, branches, subsidiaries and affiliates of the Bank.

All monetary amounts stated in this Report are in renminbi unless otherwise stated.

Form of Publication

This Report is published in electronic form. The electronic version can be downloaded on the HKEXnews website (website: www.hkexnews.hk) and our website (website: www.bankoftianjin.com).

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目录

CONTENTS

- 4 Chairman's Message
- President's Message
- 2020 Key Performance
- 10 Topic: Being Fully **Dedicated to the Fight** against COVID-19
 - 10 Setting up a Green Channel for Financial Services and Strengthen Financial Support for Epidemic **Prevention and Control Efforts**
 - 14 Implementing Epidemic Prevention and Control Requirements to Ensure **Uninterrupted Financial Services**
 - 15 Providing Quality Financing Services with Lower Financing Costs to Fully Support Small and Micro Enterprises in Their **Resuming Operations**
 - 18 Enhancing the Management of Hygiene and Epidemic Prevention and Caring about the Physical and Mental Health of Employees
 - 19 Working Together to Help All Walks of Life Get through the Difficulties **Together**

20 Improving Management and **Building a Responsible Bank**

- 22 About Us
- 26 Corporate Governance
- 28 Compliance and Risk Management
- 28 Risk Management
- 29 Anti-corruption and Anti-money Laundering
- 31 Supplier Management
- 32 Responsibility Management
- 32 Statement of the Board of Directors and the Social Responsibility Management System
- 34 Stakeholders' Communication
- 35 Assessment of Material Issues

36 Innovation Boosts Capabilities to Serve the Real Economy

- 38 Helping with the Coordinated Development of Beijing, Tianjin and Hebei
- 40 Promoting Economic **Transformation and Upgrading**
- 41 Supporting Rural Revitalization
- 43 Serving the People's Livelihood

44 Green Development, Serving Ecological Civilization

- 46 Promoting Green Finance
- 46 Focusing on Environmental and Social Risks

52 Being People-focused and Serving a **Harmonious Society**

54 Providing Superior Experience

- 54 Promoting Intelligent Services
- 57 Protecting Consumers' Rights and Interests

62 Supporting Employees' Development

- 62 Equal Employment Opportunities
- 64 Protecting Employees' Rights and Interests
- 65 Helping Employees with Their Development
- 67 Caring about Employees' Lives

69 Participating in Social **Welfare Initiatives**

69 Carrying out Poverty Alleviation and Helping People in Difficulties

72 Future Prospects

73 ESG Indicator Index

77 GRI Indicator Index

80 Reader Feedback



Chairman's Message



Bank of Tianjin Chairman

severe impact on both the society and the economy. In the face of this major challenge that presented a big test to us, guided by the policies of the Central Government, the Bank continually improved financial service capabilities and fully implemented the "Six Stabilizations" and "Six Protections" initiatives by adopting the dual-track strategy featuring "transformation + innovation", navigating this difficult time with all sectors of society. The bank, as a financial institution, precisely took measures to support the fight against COVID-19, care its employees serve small and micro enterprises and carry out digital transformation, which made outstanding contribution to the regional economic development.

In 2020, the unexpected outbreak of COVID-19 had a

Playing the role as a financial institution to support the fight against COVID-19, and making every effort to help protect economic order. Faced with the adverse impacts of COVID-19, we took the first opportunity to publish seven measures of providing financial services to support the prevention and control of COVID-19, so that highquality and efficient financial safeguards would be in place to help prevent and contain COVID-19. We worked with China Development Bank's Tianiin Branch to jointly provide emergency financing of RMB6 billion, set up a green channel for loan review for enterprises engaged in the production of anti-epidemic supplies, provided full support to companies involved in epidemic prevention and control in maintaining orderly operation, and contributed to the production of key anti-epidemic supplies, such as medical alcohol and COVID-19 nucleic acid testing kits, and to the construction of Leishenshan Hospital.

Adhering to the principle of "being people-focused", and helping each other in the fight against COVID-19. As a bank that cares about its employees, we paid close attention to the health of our employees during the COVID-19 period, promptly distributed anti-epidemic materials to them, established an employee health statistics and reporting system, put in place a flexible work shift system, and kept offices and public places fully disinfected. Provided that employees' health is guaranteed, we steadily resumed work and operation and made proper arrangements of office

hours at our services outlets in accordance with the requirements of epidemic prevention and control so as to ensure the provision of basic financial services and the stable operation of key infrastructure facilities. While doing a good job in delivering financial services, we brought care and support to front-line medical workers in the fight against COVID-19, donated RMB5 million to set up the "White Warriors Care Foundation" as we strove to gather social forces in the form of charity, and joined hands with the Red Cross to care about more medical workers.

Improving services to support enterprises, and lowering financing costs. Following the outbreak of COVID-19, we ramped up efforts to promote online "contact-free" loan products to provide ongoing financial services to small and micro businesses by leveraging fintech. We improved our overall risk control capabilities by relying on big data, and rolled out a product dubbed "Tian Hang Yong Bei" that allows customers to apply for and obtain loans online instantly, with an interest rate as low as 3.95%, thus reducing the burdens on enterprises. Once epidemic prevention and control became normalized, we worked with our partners and introduced a service platform called "Xiao Er Life", which focuses on providing support to small and micro businesses, based on business characteristics and challenges faced by such companies within our service areas, to build a high-quality mobile payment-enabled life circle for the public. The platform provided ordinary people with practical benefits in terms of consumption while helping companies recover from the impact of COVID-19. As of December 31, 2020, the "Xiao Er Life" service platform had processed 66,008,300 transactions and facilitated transactions totaling RMB7.098 billion among small, medium and micro people, merchants and the Bank, and achieve multiparty win-win outcomes.

Empowering finance with technology, and building a digital bank providing superior experience. In 2020, guided by the "transformation + innovation" strategy, we continued to push forward with online and offline smart transformation, and vigorously promoted the close integration of technology with business while focusing on customers' needs. We worked hard to deliver offline services that combine humanity, technology and experience. We continued to implement our three-year rolling plan of outlet upgrade and renovation, and Xietong sub-branch, our smart flagship outlet, officially opened for business. In the meantime, we continued to improve service functions and experience in online channels and to enrich our online financial product lines by focusing on customers' needs. We introduced a smart customer service robot to continually enhance consumer satisfaction, and provided more humanized, integrated and convenient services to customers by adopting a multi-dimensional service model focusing on developing Internet finance business and pushing forward with the transformation of grassroots outlets toward intelligent and asset-light operations.

Looking ahead to 2021, the "14th Five-Year Plan" will start to be fully implemented, a new development landscape will form, and the Chinese economy will sail into new waters. Standing at the historical intersection of the Two Centennial Goals, we will adhere to the new development philosophy, focus more on quality and efficiency, continue to promote the development of the real economy with quality, efficient services, and make sustainable contributions to the post-COVID-19 recovery of the Chinese economy.



President's Message

In 2020, in the face of serious challenges posed by COVID-19, we gained a deeper understanding of the social responsibilities of Bank of Tianjin as an urban commercial bank. Over the past year, we strengthened financial support for epidemic prevention to ensure uninterrupted financial services and support enterprises to resume operation. We cared about the physical and mental health of our employees, and participated in the anti-epidemic campaign by fully leveraging our strengths. In the meantime, the Bank steadily pushed forward with existing development strategy, consolidated our presence in Tianjin, focused on promoting regional development, supported the development of the real economy, private enterprise and inclusive finance, and actively participated in green industries and social welfare undertakings, contributing to the building of a moderately prosperous society in all respects. We continued to improve our management capability and honored our social responsibilities to the shareholders, regulators, customers, employees and other stakeholders while delivering growth, and strove to achieve sustainable economic, social and environmental development.

Assuming social responsibilities, and making every efforts to fight COVID-19. Bank of Tianjin earnestly responded to the government's instructions requiring the banking industry to provide financial support for the fight against COVID-19. In accordance with the principle of "special actions for special matters, urgent actions for urgent matters, and providing priority support", we set up a green channel for financial services to respond to epidemic prevention and control requirements. We swiftly implemented multiple preferential policies for enterprises, and immediately joined hands with the Tianjin Branch of China Development Bank to provide emergency financing of RMB6 billion to support the accelerated production of anti-epidemic materials. To help ensure economic stability, we carefully implemented the requirements of the "Six Stabilizations" and "Six Protections" initiatives, stepped up efforts to provide business relief to small and micro enterprises, and provided necessary assistance to companies to help them resume operation. As of December 31, 2020, a total of 321 accounts owned by small, medium and micro enterprises had been granted temporary deferment of loan servicing, involving RMB7.078

billion in loan principal and interests, which is a real and practical support to small, medium and micro enterprises.

Serving the real economy and coordinating regional development. Bank of Tianjin worked hard to promote high-quality development, and demonstrated its sense of responsibility in helping promote economic transformation and upgrade, promote coordinated regional development, and ensure economic security and stability, and in serving the society and projects aimed to improve people's livelihood. We earnestly implemented the strategy of coordinated development between regions, and facilitated the upgrade of industrial structure and Beijing-Tianjin-Hebei integration on the financial supply side. In the meantime, the Bank worked to promote the development of inclusive finance and agricultural-related credit business, and continued to improve the personal financial product lines, contributing to the development of the regional economy. As of December 31, 2020, the outstanding balance of loans issued to support key projects as part of the coordinated development of the Beijing-Tianjin-Hebei region stood at RMB4.651 billion, and a total of RMB46.646 billion of such loans had been issued to more than 100 enterprises seeking financing.

Serving green development, and contributing to the building of ecological civilization. Bank of Tianjin knows that carrying out ecological and environmental protection is a heavy task, and has always kept in mind the development philosophy that clear waters and green mountains are as valuable as mountains of gold and silver. We pay great attention to ecological environment and social risks, and have continually strengthened the guiding role of green development in financial services and corporate governance. We have built a green financial system, formulated the Green Credit Guidelines of Bank of Tianiin, and prioritized resource allocation toward green, environmentally-friendly and low-carbon industries. We have also promoted lowcarbon operation, paperless business and green office to minimize negative impacts on the environment and help build a resource-saving society. In 2020, the Bank issued a total of RMB3.112 billion of loans to energy conservancy and environmental protection-related projects and services; our emission and treatment of various emissions met the compliance requirements, and our consumption of office energy continued to decrease.

Serving the society and projects aimed to improve people's quality of life, and performing public welfare responsibilities. Bank of Tianjin takes the building of a harmonious society as its mission, and is committed to achieving common development with different parties, helping to improve people's livelihood and welfare, and giving back to the society. We used innovative financial service methods to accelerate smart transformation, improved the mechanism of protecting consumer rights, and met the diversified banking needs of our customers during the COVID-19 period by increasing service efficiency and quality. In the meantime, we carefully implemented the national instructions on poverty alleviation and, during the three-year action to win the fight against poverty, we dispatched seven Cadres to be stationed in rural villages to offer support and assistance, and provided a total of RMB8.5 million of support funds. In 2020, the Bank's outstanding balance of personal loans for targeted poverty alleviation (including loans for people who have been lifted out of poverty) stood at RMB64.5329 million, with an increase of 19.68% over the year's opening balance. With these loans helping poverty-stricken individuals and enterprises with their financing difficulties, the Bank made remarkable achievements in providing industrial support, funding infrastructure projects, and offering credit assistance, contributing to the well-being of the ordinary people.

Stay true to our original aspirations and keep forging ahead. Going forward, Bank of Tianjin will continue to explore a development path for new finance in the new era, seek to achieve benign interaction between corporate development and the performance of social responsibilities, and contribute to the coordinated development of the economy, environment and society in the new journey.



Bank of Tianjin President





天津银行 BANK OF TIANJIN

2020 Key Performance

We focused on the integration of the Beijing-Tianjin-Hebei region. As of December 31, 2020, the outstanding balance of loans to support key projects as part of the coordinated development of the Beijing-Tianjin-Hebei region stood at RMB4.651 billion.

- We continued to expand access to inclusive financial services. As of December 31, 2020, the outstanding balance of loans to small and micro businesses under inclusive finance services stood at RMB25.508 billion, up 113.72% from a year earlier.
- We continued to enhance support for "agriculture, rural areas and farmers", granted more credit loans to agriculture-related fields, and focused on offering financial services to smaller local markets. In 2020, the outstanding balance of agriculturerelated loans under inclusive finance services was RMB2.231 billion.
- We served projects aimed to improve the people's livelihood, supported the
 construction of infrastructure facilities, and promoted the post-COVID-19 recovery of
 consumption among the general public. As of December 31, 2020, the "Xiao Er Life"
 service platform had processed 66,008,300 transactions, and facilitated transactions
 totaling RMB7.098 billion among small, medium and micro merchants in Tianjin.



Serving the ecological environment

Serving

the real economy

We developed green credit. As of December 31, 2020, the outstanding balance of loans for energy conservation and environmental protection-related projects and services was RMB7.443 billion.

- We incorporated climate change, environmental pollution, ecological protection and other relevant factors associated with credit projects into risk consideration.
- We practised green development, and reduced greenhouse gas emissions by 6.49% and comprehensive energy consumption by 9.19% compared to last year's level.
- We promoted green procurement with attention paid to environmental and social risks associated with the supply chain.







Serving a harmonious society

- As soon as COVID-19 broke out, we worked with the Tianjin Branch of China Development Bank to provide emergency financing of RMB6 billion to fully support the production of anti-epidemic materials.
- As part of the smart transformation and upgrade of our service outlets, in 2020, planning and design was completed for 37 outlets with a three-year rolling plan; enhancement and renovation planning was completed for 103 existing outlets in Tianjin and 51 branch outlets outside of Tianjin.
- We helped with the fight against poverty. As of December 31, 2020, the Bank's outstanding balance of personal loans for targeted poverty alleviation (including loans for people who have been lifted out of poverty) was RMB64.5329 million, an increase of 19.68% over the year's opening balance.
- We actively participated in public welfare and charity activities. In 2020, outgoing donations reached RMB6.186 million, and 1,559 employee times participated in voluntary services.
- We disseminated financial knowledge to the general public. In 2020, we carried out 2,311 publicity and educational activities, and distributed 177,600 copies of publicity materials.



Economic performance

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Indicator	Unit	2018	2019	2020
Operating Income	RMB100 million	121.38	170.54	171.97
Total assets	RMB100 million	6,593.40	6,694.01	6,877.60
Deposit balance	RMB100 million	3,428.77	3,509.96	3,559.82
Customer loans and advance balance	RMB100 million	2,769.43	2,812.29	2,957.52
Net profit	RMB100 million	42.30	46.09	43.43
Taxes paid ¹	RMB100 million	11.35	12.27	8.96
Average return on total assets	%	0.62	0.69	0.64
Capital adequacy ratio	%	14.53	15.24	14.48
Provision coverage ratio	%	250.37	220.58	183.45

Social performance

Indicator	Unit	2018	2019	2020
Total number of employees	Person	6,852	6,767	6,663
Number of male employees	Person	2,855	2,799	2,736
Number of female employees	Person	3,997	3,968	3,927
Social insurance coverage ratio	%	100%	100%	100%
Housing provident fund coverage ratio	%	100%	100%	100%
Total outgoing donations	RMB10 thousand	312.24	741.01	618.6

Environmental performance

Indicator	Unit	2018	2019	2020
Consumption of water distributed via municipal water supply	Tonne	134,038.30	126,639.86	137,410.89
Outsourced electricity consumption	MWh	28,986.95	28,830.37	28,222.87
Gasoline consumption	Liter	225,801.34	214,519.96	181,331.60
Diesel consumption	Liter	1,564.76	1,550.47	1,200.11
Natural gas consumption	Cubic meters	466,530.33	324,704.28	182,778.00
Outsourced heat	GJ	84,647.80	70,236.26	61,312.80
Direct GHG emissions	tCO ₂ e	1,518.81	1,183.74	799.66
Indirect GHG emissions	tCO ₂ e	29,658.05	27,957.66	26,450.31
Total GHG emissions	tCO ₂ e	31,176.86	29,141.40	27,249.97
GHG emissions per RMB1 million of revenue	tCO ₂ e/RMB1 million	2.57	1.71	1.58
GHG emissions per employee	tCO ₂ e /person	4.55	4.31	4.09
Overall energy consumption	MWh	59,556.46	53,762.59	48,819.81
Overall energy consumption per RMB1 million of revenue	MWh/RMB1 million	4.91	3.15	2.84
Energy consumption per employee	MWh/person	8.71	7.98	7.33

¹ Taxes paid includes "income tax" and "taxes and surcharges" from the Bank's financial indicators.



Being Fully Dedicated to the Fight against COVID-19

At the beginning of 2020, the unexpected outbreak of COVID-19 brought about serious impacts on social development, business operations and the normal lives of people. As an enterprise shouldering social responsibilities, under the leadership of the state and the government, Bank of Tianjin put the prevention and control of COVID-19 as top priority, acted quickly, and became fully dedicated to

the prevention and control of COVID-19. We took the first opportunity to publish epidemic prevention and control measures and financial service safeguard measures to precisely meet the special needs of the public for financial services in special times, and to convey to the society our confidence and resolve to win the battle against COVID-19 as a socially responsible financial institution.

Setting up a Green Channel for Financial Services and Strengthen Financial Support for Epidemic Prevention and Control Efforts

Since the outbreak of COVID-19, the Bank has taken the initiative to fight this epidemic as a financial institution, and worked hard to deliver quality financial services during the special period. In accordance with the Circular on Strengthening Financial Services in Banking and Insurance Sectors to Assist with the Prevention and Control of COVID-19 issued by the China Banking and Insurance Regulatory Commission, guided

by a sense of mission and responsibility, the Bank established a quick response mechanism to meet the funding needs for the production of anti-epidemic materials, and cooperated with the China Development Bank to provide emergency financing of RMB6 billion to fully meet the credit demand of enterprises engaged in epidemic prevention and control.



Responding quickly to fight against the epidemic, and jointly provide emergency financing of RMB6 billion

This unexpected outbreak of epidemic placed us before a shortage of masks, thermometers and disinfectants. The lack of anti-epidemic supplies became a problem requiring urgent action. At the critical point of this fight against COVID-19, the Bank shouldered the heavy responsibility with courage to fully satisfy the financing needs of enterprises engaged in the production of anti-epidemic materials. On January 29, 2020, we took the first opportunity to work with Tianjin Municipal Bureau of Industry and Information Technology and the Tianjin Branch of China Development Bank to promptly establish a quick response mechanism to address the financing needs for emergency material production. We set up a green channel for loan review, and worked with the Tianjin Branch of China Development Bank to provide emergency financing of RMB6 billion to support anti-epidemic material producers to step up production. This emergency financing was also included in the business support measures outlined in the Circular on Printing and Distributing Several Measures to Win the Battle against COVID-19 and Further Promote the Sustainable and Healthy Economic and Social Development of Tianjin issued by the Tianjin Municipal Government (the "21 Measures of Business Support").

To support the quick response mechanism, the Bank promptly issued the *Emergency Financing Measures of Bank of Tianjin for the Prevention and Control of COVID-19*, and established a working group on emergency financing for COVID-19 prevention and control. In accordance with the principle of "special actions for special matters, urgent actions for urgent matters, and providing priority support", the Bank set up a mechanism consisting of "dedicated units", "dedicated teams" and "dedicated policies", and encouraged close collaboration between the front-office and back-office and between the head office, branches and sub-branches. The Bank also set up a green channel for financial services, which allows customers to complete the whole process from loan application to loan issuance within the shortest time.



Respond quickly to customers' demand,

- During the COVID-19 period, despite bad weather conditions, we visited the frontline operations of anti-epidemic supply
 manufacturers to understand their capital needs and learn about their loan intention; the Bank's department leaders
 worked together on loan review and approval, reviewed applications once received, and issued loans once approved, thus
 maximizing review and approval efficiency to meet the financing needs of enterprises.
- Wire transfer and cash withdrawal transactions related to epidemic prevention and control were processed at our service outlets on a handled-as-requested basis, and door-to-door financial services were made available for anti-epidemic medical institutions based on needs.
- We provided emergency financial services, such as emergency cash withdrawal and fund transfer, for government
 agencies and relevant anti-epidemic enterprises and institutions.

Improve processing efficiency

- We timely formulated emergency support measures for credit approval during the COVID-19 period. To ensure continuous, efficient and stable review and approval of loan applications during the COVID-19 period, we promoted online applications and online review and approval of applications.
- With respect to imports of anti-epidemic supplies needed by local government authorities and market entities, we
 established a green channel for such imports and related donations to effectively improve processing efficiency.
- To handle foreign exchange donations from home and abroad in support of anti-epidemic work, they were directly
 processed through the existing foreign exchange settlement accounts under current account of the recipients in
 accordance with the relevant requirements of State Administration of Foreign Exchange, eliminating the need to open a
 foreign exchange account to receive donations, so that such donations can be easily accounted and settled.

Reduce handling fees

- Handling fees were waived for entities and individuals who donated or transferred funds for epidemic prevention purposes through the Bank to the dedicated epidemic prevention account of Hubei and similar accounts of other related areas.
- With respect to the imports and donation of anti-epidemic supplies handled by the government and market entities, the fee reduction and waiver policy applied once the businesses were verified, thus reducing the burden on enterprises.

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Providing financial support to assist with technology-backed COVID-19 containment

When it had come to the stage of normalized COVID-19 containment, both domestic and foreign epidemic prevention agencies and medical institutions have long-term ongoing demand for nucleic acid testing materials and testing services. In order to help meet the need for nucleic acid testing materials for epidemic prevention and control, in June 2020, Bank of Tianjin issued working capital loans of RMB10 million to medical institutions that were designated by the Tianjin Municipal Health Commission to carry out COVID-19 nucleic acid testing to help companies fund their purchases of reagents and consumables as well as small testing equipment. These funds provided financial support for the production of COVID-19 nucleic acid detection kits and for the provision of virus sequencing data analysis software and services, thus meeting the ongoing demand for testing materials and services in anti-epidemic efforts and assisting with technology-backed COVID-19 containment.



Supporting businesses to increase production of anti-epidemic supplies

In this battle against the virus, demand for anti-epidemic supplies such as medical alcohol had increased significantly, and there was a severe shortage of supply. To support enterprises to increase the production of anti-epidemic supplies, Bank of Tianjin proactively engaged with a medical supplies manufacturer and promptly arranged on-site services. We conducted field investigation of the company's operational status in this battle against COVID-19, and simplified for them the account opening procedures. We accelerated



the review and approval process, and approved a preferential interest rate plan and issued the loan within eight hours. We granted a loan of RMB27 million to the company at the benchmark interest rate to fund its purchase of raw materials for alcohol production. Such rapid supply of funds enabled the company to resume production of medical alcohol in a timely manner to meet the demand of anti-epidemic hospitals and citizens for alcohol-based disinfectants, thus providing solid financial support for the supply of materials during the COVID-19 period.





Supporting Leishenshan Hospital to complete on schedule

From January 25, 2020 when Wuhan decided to build the Leishenshan Hospital, to February 8, 2020 on which this was officially delivered for use, it was only 14 days. All walks of society proactively responded to the call and made their contributions to the anti-epidemic fight. To meet the funding requirements for the construction of Leishenshan Hospital and to help with the completion of the project on schedule, we approached a participating company to gain information about its construction progress and financial needs, collected materials, and expedited loan reviews. The branch's credit management department completed the review process within two days, and completed the issuance of a RMB50 million loan in just one week. Thanks to the green approval channel set up by the Bank, the company completed on time its construction tasks for multiple emergency projects such as operation rooms, inspection department and ICU in the core area of Wuhan Leishenshan Hospital as well as the Huanggang Dabieshan Medical Center and the hospitals requisitioned by the Wenzhou Municipal Government. In doing so, we provided support for the completion of Project Leishenshan Hospital on schedule.

In the meantime, the Bank took the initiative to use a variety of financial instruments to actively direct social resources to companies that were in the frontline of COVID-19 containment, and to support businesses in key areas of epidemic prevention and control to resume operation promptly. We gave full play to the role of finance in supporting and ensuring the prevention and control of COVID-19, contributing financial strength to winning the battle against COVID-19.

- We actively participated in the underwriting of anti-epidemic financial bonds issued by China Development Bank, Agricultural Development Bank of China and the Export-Import Bank of China (Eximbank), and underwrote a cumulative total of RMB290 million of such bonds. Specifically, we ranked the third among all 74 underwriting syndicates across China by the amount of Eximbank special bonds for anti-epidemic purposes underwritten.
- We actively participated in the underwriting of the trillion-dollar anti-epidemic special treasury bonds issued by the Ministry of Finance, underwriting a total of RMB1.9 billion of anti-epidemic special treasury bonds, primarily for public health and other infrastructural development and related anti-epidemic expenditures.

 The Treasury Department of the Ministry of Finance sent a letter of appreciation to the Bank for its contribution to the issuance of special treasury bonds against COVID-19
- We created the first credit risk mitigation warrant (CRMW) for epidemic prevention and control issued by an urban commercial bank in China, providing businesses with credit enhancement and lower financing costs.
- We underwrote the first inter-bank bond for a privately-owned financial leasing company for epidemic prevention and control in China.
- Under the guidance of the Tianjin Branch of the People's Bank of China and the National Association of Financial Market Institutional Investors, we maintained close communication with various enterprises, and used relevant policies such as the "Green Channel" for COVID-19 containment bonds to assist enterprises in quickly completing loan application and issuance, with a total of RMB1.52 billion raised, thus providing strong financial support for COVID-19 containment.



Expanding overseas financing channels to reduce financing costs during COVID-19

The Bank actively used its products such as Shanghai Free Trade accounts and NRA accounts to connect with the international financial market, expand overseas financing channels for Chinese companies, help enterprises reduce financing costs, and swiftly meet the corporate financing needs for epidemic prevention and resumption of work.

S Company is a key leading enterprise featuring agricultural industrialization in China. In 2020, affected by COVID-19, the world economy was in significant recession, and this company was included in the government's white list of enterprises qualified for COVID-19 business support. The Bank learned that this client had a large demand for import trade financing after quickly resuming operation after stabilization of the epidemic situation in China. In order to assist the client's Hong Kong platform with its centralized procurement model, the Bank tailored a financial service plan featuring import letter of credit + NRA (Non-Resident Account, "domestic account of a foreign organization") account forfaiting for this client. We used the "Two Markets and Two Types of Resources" at home and abroad to help the company reduce financing costs and speed up capital turnover, thus ensuring domestic non-staple food supply under the unfavorable environment of the spreading virus.

In 2020, the Bank provided its clients with an aggregate total of RMB12.4 billion in support for import trade financing, effectively easing corporate funding constraints, helping companies get through the COVID-19 period, and fulfilling its responsibilities of providing financial services to the real economy.

Implementing Epidemic Prevention and Control Requirements to Ensure Uninterrupted Financial Services

The Bank worked hard to provide uninterrupted financial services to our clients during the COVID-19 period. In addressing the requirements of COVID-19 containment, we formulated response plans in a timely fashion, and successively issued the Reminder on Strengthening COVID-19 Containment for Service Outlets and on Employee Care, Notice on Properly Arranging Financial Services at Service Outlets during COVID-19 Period, and the Notice regarding Further Improving Services and Support

Effectiveness at Business Units during COVID-19 Containment Period, to enhance the management of health and epidemic prevention at service outlets and offices to ensure the continuous and uninterrupted provision of services across business units of the Bank. On the other hand, we proactively improved online business services and, through online business diversion, we tried to reduce the gathering of people in offline service outlets to minimize the risk of COVID-19 while providing clients with stable financial services.

Providing convenient online business processing channels

- In order to cope with COVID-19 control and reduce unnecessary flow of people and intensive contact, the LPR pricing benchmark for personal loans that usually processed offline was urgently moved online for mobile banking, to avoid crowds and effectively contain COVID-19.
- We issued the Notice on Adjusting Online Channel Fees, reducing or waiving online transfer fees, online banking USBkey fees, and digital credential fees, and encouraged clients to use our mobile banking, online banking, Wechat-banking and other online means by providing a series of preferential financial policies.

Ensuring stable operation of service outlets

- We carried out flexible and reasonable allocation of outlet service capacity, increased service windows, and worked at full capacity to ensure that all kinds of green channel services remained efficient and uninterrupted. Depending on the clients' business needs, and without affecting the normal business order, we flexibly extended business hours to ensure customer service experience.
- We enhanced the management of health and epidemic prevention at service outlets and offices, increased the frequency of cleaning and disinfection of service outlets and self-service facilities, and put cash notes into circulation after centralized disinfection
- We made proper arrangements of office hours at our services outlets in accordance with the requirements of COVID-19 prevention and control to ensure the provision of basic financial services and the stable operation of key infrastructure facilities.
- In response to the needs of service outlets at special time points such as pension withdrawal and issuance of treasury bonds, we timely distributed the Notice on the Proper Management of Financial Services Such as Acting as an Agent to Issue Pensions During the Period of COVID-19 Containment and other documents, to effectively ensure the stable provision of lobby services at service outlets.



Ensuring stable operation of service outlets

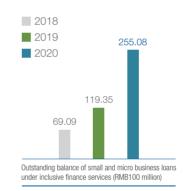


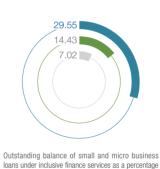
Strictly disinfecting facilities at service outlet on a daily basis

Providing Quality Financing Services with Lower Financing Costs to Fully Support Small and Micro Enterprises in Their Resuming Operations

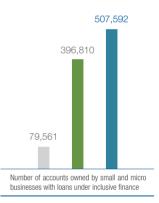
This unexpected outbreak of the epidemic in 2020 placed upon businesses the pressure to survive. Bank of Tianjin followed its sense of responsibility, responded quickly, fully implemented the requirements of "Six Stabilizations" and "Six Protections", and resolutely made its top priority to help small and micro enterprises tackle their difficulties. We in-depthly studied the Notice of the People's Bank of China, China Banking and Insurance Regulatory Commission, Ministry of Finance, National Development and Reform Commission and Ministry of Industry and Information Technology on Increasing Credit Loan Support for Small and Micro Enterprises, and the China Banking and Insurance Regulatory Commission's Notice on Work related to "Incrementation, Expansion, Quality Improvement and Cost Reduction" for

Financial Services to Small and Micro Enterprises in 2020, among other work arrangements and financial policies on strengthening financial support to small and micro companies, and formulated the Work Plan for Bank of Tianjin to Continue Furthering Inclusive Financial Services for Small and Micro Companies and the Notice regarding Further Enhancing Financial Services Support for Small and Micro Clients Under Inclusive Finance Services against COVID-19 and the Notice of Bank of Tianjin to Further Ensure Financial Support for Resuming Operations Policies, as part of a series of supporting packages. Through these measures, we provided quality financing services with lower financing costs for businesses and supported the small and micro enterprises to win the battle against COVID-19.





of total small and micro business loan balance (%)



The 4th Retail Banking and Risk Control Conference

"Commercial Bank Inclusive Finance Outstanding Contribution Award"



Awards Ceremony for the 21st Century Asian Financial Competitiveness Selection

"2020 Inclusive Finance Services Bank"



Topic

Under the guidance of the Bank's "transformation + innovation" strategy, we actively utilized fintech to support the development of small and micro enterprises. After having successively launched our online products for small and micro companies under inclusive finance services such as "e-loan for taxpayers" and "e-loan for supermarkets", in June 2020, we launched an online-only inclusive financial product dubbed "Tian Hang Yong Bei - Business Loans for Small and Micro Merchants", to provide more diverse and accessible financing channels

for small and micro enterprises and to further enhance our capability of serving long-tail clients of inclusive finance. While making financing more accessible, we also worked hard to lower financing costs for small, medium and micro enterprises, reduced the loan interest rate for small and micro enterprises to as low as 3.55%, and reduced financing costs in a targeted manner, which helped optimizing the business environment. We also provided support for small and micro enterprises in their resuming operations using our financial resources.

Taking multiple measures to help small and micro enterprises resume operations

Allow deferred loan servicing

Expand product coverage

Diversify product offerings

Improve service capabilities

Reduce financing

Actively help with the needs of enterprises

- We granted fixed-term tentative deferment of loan servicing for existing loan clients that were experiencing temporary difficulties in operation as affected by COVID-19. Small and micro business loans granted under inclusive finance services that were due by December 31, 2020 were put into temporary deferment of loan servicing in accordance with the requirements of "deferred wherever necessary". As of December 31, 2020, a total of 321 accounts owned by small, medium and micro companies had been granted by the Bank temporary deferment of loan servicing, involving RMB7.078 billion in loan principal and interests. A total of 44 inclusive small and micro businesses were provided with phased deferment of loan servicing, with a total deferred amount of RMB143 million. The deferred principal and interest repayment rate of matured loans was 43.25%.
- We continued to expand the coverage area of online products such as "e-loan for taxpayers" and "e-loan for supermarkets", with ongoing increase in covered accounts. As of December 31, 2020, our online proprietary loan products such as "e-loan for taxpayers", "e-loan for supermarkets", "Tian Hang Yong Bei Business Loans for Small and Micro Merchants" and "Hui Nong Loan" had reached more than 20,000 customers, with an annual cumulative total of RMB7.728 billion released, for an average term of 10 months, and an average credit line of more than RMB220,000, with a non-performing loan rate of only 0.11%.
- We developed more personalized, differentiated and customized financial products for small and micro businesses. Based on our own big data risk control platform, retail middle-office and open banking, in June 2020, we launched an online-only inclusive financial product "Tian Hang Yong Bei - Business Loans for Small and Micro Merchants". Teaming up with UnionPay QuickPass, we aimed to build an ecosystem featuring "scenario + payment + finance" to provide self-employed individuals with unsecured credit financing with their daily business transactions as credit support.
- We made full use of fintech to optimize the risk access model, and improved our capability of serving long-tail
 inclusive financial clients, to further enable full coverage of credit funds over the long-tail, first loan and inclusive
 finance client groups.
- In 2020, the Bank fully leveraged its proximity to enterprises, strengthened support to small and micro companies, private enterprises, and firms operating in relatively underdeveloped sectors of the real economy, and strove to gain more re-discount quotas from the People's Bank of China. In 2020, the Bank processed discount business worth RMB10.58 billion in total, with small and micro companies accounting for 78.4% of the total and private enterprises accounting for 78.8% of the total. On March 11, 2020, the Bank, in cooperation with the Tianjin Branch of the People's Bank of China, rolled out re-discount services for the first time, offering RMB35 million in aggregate in re-discount, all of which were used to meet the financing needs of small and micro companies in Tianjin. For the full year, re-discount offered totaled RMB6.288 billion, more than 97% of which were used to support small and micro companies and private enterprises. The offering of over RMB6 billion in rediscount not only gave full play to the role of refinancing and rediscount policies but also guided funds to be injected to the real economy in a targeted manner.
- We steadily encouraged supply chain financial business to go online, and connected with the Credit Reference Center (CRC) accounts receivable financing service platform at system level to integrate information flow with capital flow. We completed the first transaction of a core enterprise in Tianjin to connect with the accounts receivable financing service on the CRC platform. As of December 31, 2020, relying on the CRC accounts receivable financing service platform, we issued financing totaling RMB1.735 billion.
- We lowered at full-scale the loan interest rate for small and micro enterprises, self-employed merchants and small
 and micro business owners that met the criteria of small and micro business loan policy of the People's Bank of
 China by 60-100 bps, down to as low as 3.55%, further reducing corporate financing costs.
- We kept working on the financing matchmaking campaign of "100 Banks Helping 10,000 Enterprises" to comprehensively implement policies to support small and micro enterprises, and achieved positive results. Through the formation of a leading matchmaking team, we understood the business situation of the companies, met their financing needs as much as possible, and helped them get through the difficulties. As of the end of the reporting period, a total of 10,136 companies had been matched up, with credit loans provided to 609 small and micro enterprises and a total of more than RMB1 billion of loans granted.



Create a "Xiao Er Life" service platform to help with business recovery

In order to help the large number of small and micro merchants affected by COVID-19 to get through the difficulties, the Bank, with innovative ideas and targeted measures, by taking into account the operating characteristics and practical difficulties faced by small and micro merchants within our areas, under the guidance of the Tianjin Branch of the People's Bank of China, we worked with UnionPay's Tianjin Branch, EASY PAY Co. Ltd. and Qujie Technology Co., Ltd. to jointly create a "Xiao Er Life" service platform with the core function of supporting small and micro businesses, and we spared no effort to provide concrete support and relief for small and micro businesses.

The "Xiao Er Life" platform focused on serving small and micro enterprises and self-employed merchants that were highly concerned with the people's livelihood. It used the UnionPay QuickPass app and the Tian Hang Xiao Er Merchant app as its online carrier, and the "UnionPay Assistant" payment token at its offline terminal. With offline receipt of orders, online collection of coupons, and online application by merchants for low-interest credit loans, among others, we connected online with offline activities. payment with financing, and supply with demand, to create a "payment + scenario + finance" service product, which provided one-stop user-friendly services for diverse life scenarios such food markets, breakfast carts, community convenience stores and restaurants that concerned the people's livelihood, to create a high-quality mobile-paymentsupported lifestyle to create benefits for the people.

Small and micro merchants could obtain low-interest financing services, enjoy reduced business processing charges, settle the funds in real time with the bank card accounts and receive UnionPay cloud broadcast devices for free, among other targeted and precise measures, via the "Xiao Er Life" platform. This has indeed reduced the financial burden on small and micro merchants. It also helped self-employed merchants with little self-owned funds and urgent capital needs resolve their practical challenges in paying

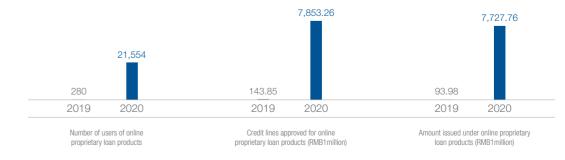
rent, paying wages and purchasing goods, and helped them get through the difficulties for recovery.

In opening accounts for accepting bills and settling funds for merchants on the "Xiao Er Life" platform, the Bank offered the merchants an online-only credit loan product dubbed "Tian Hang Yong Bei – Business Loans for Small and Micro Merchants", based on the transaction data of the merchants under "Xiao Er Life". When a merchant became financially restrained, he/she could apply for a credit loan online through the Tian Hang Xiao Er Merchant app, which could be reused within one year after approval. The annual interest rate for loans was as low as 3.95%, largely reducing the financial costs for merchants.

During the reporting period, Bank of Tianjin provided financing support to 6,716 merchants registered with "Xiao Er Life", offering a total credit of RMB552 million, with actual release of 9,722 loans amounting to RMB401 million, effectively resolving the challenges of "short-term, frequent, quick and urgent" financial needs of the self-employed merchants. As of December 31, 2020, "Xiao Er Life" had enabled small, medium and micro businesses in Tianjin to close transactions of RMB7.098 billion, accelerating consumption recovery.



The "Xiao Er Life" payment scenario



Enhancing the Management of Hygiene and Epidemic Prevention and Caring about the Physical and Mental Health of Employees

Bank of Tianjin practises the "people-focused" philosophy. Ensuring the health and safety of employees is our commitment to all employees, and also the basis for us to provide stable financial services. We had, since the outbreak of COVID-19, carefully formulated our work plans and split our staff into Team A and B to take shifts under a flexible working system, made full use of our online office system to reduce staff gathering, and made our best efforts to show our care about employees and provide comprehensive protection against COVID-19. Provided that employees' health protection is ensured, we steadily proceeded with resuming operations.

Employees' health protection

- We established a statistical reporting system. All units of the Bank kept track of the whereabouts of our employees in real time, and adopted a daily reporting requirement to trace suspected cases confirmed cases and close
- We incorporated outsourced personnel into the Bank's employees' COVID-19 prevention and control management system, kept track of their information for statistical purposes, conducted one-byone tracing, and strictly enforced the personnel isolation regime to ensure safe and orderly resuming operations.
- We took the initiative to purchase and distribute anti-epidemic supplies such as masks and disinfectants to employees at the earliest opportunity. In the meantime, the Bank strengthened the management of antiepidemic supplies reserve, shared procurement channels, and made timely allocation to organizations that suffered from supply shortage.

Enhanced management of epidemic prevention

- · We enhanced our supervision and management of sanitation and cleaning, and conducted thorough disinfection of our offices and public places. The visitor reception rooms and conference rooms were disinfected after each use We standardized the treatment of discarded masks and strictly disposed of discarded masks to prevent secondary pollution caused.
- · We strengthened the health and safety management of canteens and required staff to take turn to have meals in separate seats. All the tableware. kitchen utensils canteen halls and kitchens were fully disinfected every day.
- · We strengthened the management of incoming and outgoing vehicles, and maintained entry restriction on foreign vehicles. We formulated vehicle management measures and made relevant regulations for vehicle access and parking in each building of the head office for strict management.
- · We strengthened regulation of the set-up of temporary observation points and the allocation of antiepidemic supplies. We urged all branches and sub-branches to ensure strict implementation of the setup of temporary observation points and supplies allocation standards in accordance with the relevant requirements of the head office.

Flexible working arrangement

- · We reduced the flow and gathering of people, canceled Spring Festival group activities, reduced unnecessary business trips, and used online meetings wherever
- · We split our staff into Team A and B to take shifts under a flexible working system to avoid crowds in
- · We improved the online office platform management system to meet the needs of employees who worked from home
- We organized pregnant and breastfeeding employees to work from home with flexible leave and working hour arrangements, and properly managed labor protection for special groups during the COVID-19 period.

Employees' care

- During the COVID-19 period, more than 4.000 family members of frontline employees and medical staff were given consolation products and care, with a total donation of RMR2 009 million
- We enhanced staff awareness building and science popularization. quided staff members to view epidemic prevention and control in a positive manner and to not believe in, make up or spread rumors, for the maintenance of a good order.
- We conducted psychological counseling webinars for employees to help them overcome anxiety adjust mentality, and improve ability to cope with challenges in an appropriate manner
- In addition to the existing supplementary medical insurance. the Bank nurchased additional medical insurance against COVID-19 for all employees in a timely manner



Strict temperature measurement



Strengthening monitoring of health conditions

Working Together to Help All Walks of Life Get through the Difficulties Together

The unexpected outbreak of COVID-19 had a huge impact on all walks of life. Bank of Tianjin had consistently stood with the country and the people, doing its best to care for medical staff, government staff and the general public in the fight against COVID-19. Through the introduction of COVID-19 exemption policies and the online diagnosis platform, we established a medical worker care foundation and a COVID-19 Containment Youth Squad, and spared no effort to ensure the normal operation of the society and people's life in this special time.

Formulate epidemic relief policies

Launching an online diagnosis platform

- We formulated epidemic relief policies for medical staff and government staff who participated in the prevention and control of the epidemic, as well as those who had been diagnosed with or suspected of being infected by COVID-19 during the epidemic, allowing those who were unable to make repayments on time due to the epidemic to be exempted from loan payment or pay less. In the event that credit cards were over-drafted or repayments were overdue during the epidemic, a reasonable delay in repayment was not regarded as a default and the customer was not included in the default list.
- . A "Fighting COVID-19" column was added to Wechat-banking to quickly set up an online diagnosis platform with "WeDoctor", making it convenient for the general public to consult from home.



Working hand in hand with the Red Cross to pay tribute to the "white warriors"

In this extraordinary time of COVID-19, the medical staff had extraordinary courage to go upfront to fight the these "most beautiful heroes in harm's way", on February 27, 2020, Bank of Tianjin took the initiative to connect with Tianjin Red Cross to jointly sponsor the "Tianjin Red Cross and Tianjin Bank White Warriors Care Foundation", which aimed to reward, condole for and support medical workers who had made outstanding contributions in the performance of emergency and dangerous tasks

such as COVID-19 prevention, control and relief. The setup threshold of the foundation was RMB5 million. virus, saving lives with their own lives. To pay tribute to While the Foundation lasts, Bank of Tianjin will increase its donations to it in a timely manner based on its own operating conditions and capabilities. By establishing this care foundation with the Red Cross, Bank of Tianjin used charitable power to achieve social consensus, show our care to medical staff, and contribute to the prevention and control of the epidemic.

Establishing a youth squad to showcase their skills in epidemic prevention and control

To help win this battle against the epidemic, the Shanghai Branch of the Bank established a COVID-19 Containment Youth Squad, calling on young employees to shoulder heavy responsibilities and work at the front line of the fight against the epidemic. During the epidemic period, 28 employee volunteers of the Bank walked into Shanggang Neighborhood in Pudong New District to help answer the food delivery hotline and serve the daily lives of the community residents. The Youth Squad volunteers were also actively involved in ensuring the safety of branch operation systems, measuring and recording body temperatures for employees, third-party service personnel and customers, opening up a green channel for medical staff to reduce processing and wait time, assisting traffic police in directing traffic, and in the "Showing Love with a Sincere Heart" free blood donation activity and other campaigns, showing our loving heart and performing our social responsibilities with practical actions, with cumulative service hours totaling 216 hours. Based on the

outstanding contributions made in the voluntary service of COVID-19 prevention and control, the Youth Squad of the Shanghai Branch of the Bank was selected as one of the first batch of Shanghai Financial Services Consulting Youth Volunteer Service Teams, making the Bank the only non-local urban commercial bank to be selected, and was awarded a Certificate of Honor by the Shanghai Youth League Financial Work Committee.







2020 Key Performance

23



Established in 1996, Bank of Tianjin is one of the first five urban cooperative banks approved to be established in China. In 2007, approved by the China Banking Regulatory Commission (now renamed as the China Banking and Insurance Regulatory Commission), the Bank was renamed "Bank of Tianjin" and began cross-regional operation. By setting up tier-one branches in Beijing, Shijiazhuang, Shanghai, Jinan and Chengdu, it has formed a strategic layout of cross-regional operation expanding from Tianjin to the Beijing-Tianjin-Hebei region, the Yangtze River Delta, western China and other parts of the country. Since 2008, it has been growing its footprint in rural areas by setting up eight countylevel banks in Jizhou District of Tianjin, Ningxia and Xinjiang and investing in one county-level bank; in March 2016, it was listed on the Main Board of the Hong Kong Stock Exchange, followed by the formation of Bank of Tianjin Financial Leasing Co., Ltd. (which was restructured to Bank of Tianiin Financial Leasing Co., Ltd in 2017) in October 2016, which marked the start of integrated business operations.

Adhering to the development philosophy of "putting quality first and giving priority to performance", the Bank flattened its management structure through optimization of resource allocation schemes and business restructuring, creating a "value-driven bank" amid a shift of focus from business expansion toward high-quality growth. As of December 31, 2020, the Bank had 223 branches, including one business department, seven first-tier branches, six second-tier branches, six central sub-branches, one franchise organization and 202 sub-branches, with institutional coverage reaching the three municipalities directly administered by the Central Government, Beijing, Tianjin and Shanghai, and three provinces, Hebei, Shandong and Sichuan. As of December 31, 2020, the Bank's total assets reached RMB687.76 billion, operating income was RMB17.197 billion, outstanding balance of customer loans and advances stood at RMB295.752 billion, and outstanding balance of customer deposits was RMB355.982 billion.

Advantages of our qualifications -----

- Trustee's business qualifications for non-financial corporate debt financing instruments in the interhank bond market
- Grade-A lead underwriter of non-finance corporate debt financing instruments
- Core dealer of credit risk mitigation tools, credit risk mitigation warrant issuer, credit-linked note issuer
- One of the first financial institutions to be licensed by the Beijing Financial Assets Exchange for underwriting debt financing plans and securitization of credit assets
- A member of the book-entry government bond underwriting syndicate of the Ministry of Finance; a member of local debt underwriting syndicates in Tianjin, Shanghai, Hebei, Shandong and other regions; a member of the underwriting syndicate of financial debts of three policy banks
- · Licensed for hedging derivatives trading
- Licensed for interest rate swap business and real-time undertaking of interest rate swap services
- Licensed for standard bond forward business
- One of the first interest rate swap options entry institutions and collar options entry institutions in the inter-bank market
- Licensed for gold inquiry business trading with the Shanghai Gold Exchange
- $\bullet\,$ Class A membership with the International Board of the Shanghai Gold Exchange
- The Shanghai Branch of the Bank secured the membership of the China Foreign Exchange Trade System to conduct foreign-currency interbank borrowing in the Shanghai Free Trade Zone

· Participating institution in online interbank deposit



24

Chairman's Message

President's Message

2020 Key Performance Improving Management and Building a Responsible Bank Innovation Boosts Capabilities to Serve the Real Economy

Green Development, Serving Ecological Civilization

Being People-focused and Serving a Harmonious Society





Organizer	Award/honor title
"The Banker" Magazine	Ranked the 202nd among the world's 1,000 largest banks in 2020
China Enterprise Confederation, China Enterprise Directors Association	Ranked the 500th in 2020 China Top 500 Enterprises
China Enterprise Confederation, China Enterprise Directors Association	Ranked the 181st in 2020 China Top 500 Service Enterprises
Tianjin Enterprise Confederation, Tianjin Entrepreneur Association	Ranked the 12th in 2020 Tianjin Top 100 Enterprises
Tianjin Enterprise Confederation, Tianjin Entrepreneur Association	Ranked the 5th in 2020 Tianjin Top 100 Service Enterprises
China Top 100 Listed Companies Summit Forum	Ranked the 270th in 2020 China (Global) Top 100 Listed Companies
"The Asian Banker"	Annual Risk Data Analysis Technology Implementation of China Award
"Global Times"	2020 Optimized Business Environment, Innovation and Excellence Financial Institution Award
	Ranked the 30th in the "Top 100 China Banking Institutions"
China Banking Association	Jizhou Sub-branch won the Best Social Responsibility and Special Contribution Service Branch Award
	2020 Core Dealer in the Inter-bank Domestic Currency Market
	 2020 Top 300 by Inter-bank Transactions in the Domestic Currency Market
Foreign Exchange Trade System and National Interbank Funding Center	 2020 Outstanding Bond Market Dealer in the Inter-bank Domestic Currency Market
Total Londing Condition and Material More and Carlette Government	2020 Inter-bank Domestic Currency Market Trading Mechanism Innovation Award
	2020 Top 100 in the Interbank RMB Foreign Exchange Market
	2020 Top 20 in the Inter-bank Foreign Currency Monetary Market
China Central Depository & Clearing Co., Ltd.	2020 "Top 100 Settlement – Excellent Proprietary Companies"
China Development Bank	2020 outstanding underwriter for the financial bond inter-bank market as rated by China Development Bank,
	most socially responsible award, special variety award, best progress award
Export-Import Bank of China	2020 "Outstanding underwriter" of financial bonds as rated by Export-Import Bank of China and "Special Contribution Award"
Agricultural Development Bank of China	2020 "Greatest Potential Award" in financial bonds as rated by Agricultural Development Bank of China
Tianjin Municipal Trade Union, Tianjin Federation of Commerce and	Won the "Model Tianjin, Most Socially Responsible Enterprise" award in the "2020 Model Tianjin, Socially
Tianjin Municipal Bureau of Commerce	Responsible Entity Selection Activity"
The 4th Retail Banking and Risk Control Conference	Commercial Bank Inclusive Finance Outstanding Contribution Award
International ARC Annual Report Award	"Social Responsibility Report" Silver Award 2019



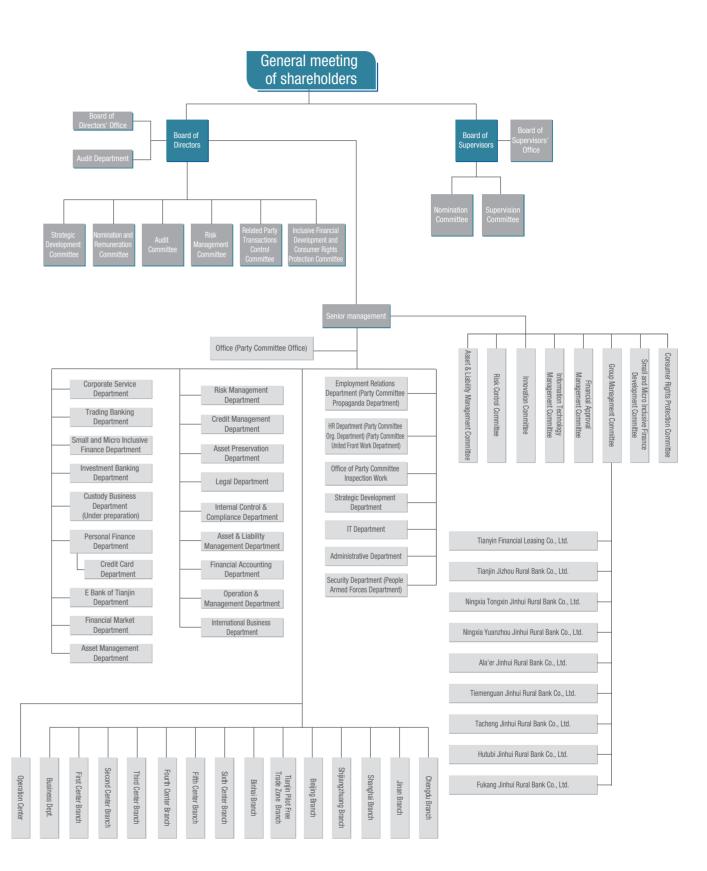
Corporate Governance

The Bank strictly complies with the Company Law of the People's Republic of China, Law of the People's Republic of China on Commercial Banks and the Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited, among other relevant laws and policy requirements, and, in accordance with the requirements of Corporate Governance Code, Appendix 14 to the Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited, continued to improve our corporate governance structure, clarified the responsibilities and boundaries of bodies charged with governance, such as the general meeting of shareholders, the Board of Directors, the Board of Supervisors, and senior management, and enhanced the corporate governance checks and balances mechanism that includes "separated powers and responsibilities, everyone managing their own duties, mutual coordination and effective checks and balances", to ensure the corporate governance model has rational decision-making, effective supervision and stable operation. The general meeting of shareholders is the highest authority of the Bank, the Board of Directors is the decision-making body, the Board of Supervisors is the supervisory body, and the senior management is the executive body.

The Bank thoroughly understands that the diversity of board members is of great benefit to the Bank's strategic goals and sustainable development. Therefore, in the selection and appointment of directors to the Board of Directors, many diversification elements are considered in line with the Bank's business model and specific needs. As at the release of this report, the Bank's Board of Directors had 13 directors, consisting of 2 executive directors, 6 non-executive directors (including 3 female non-executive directors) and 5 independent non-executive directors. The number of independent non-executive directors accounted for more than one-third of the seats on the Board of Directors, bringing sufficient independent opinions to the Board of Directors.

Under the Board of Directors, the Strategic Development Committee, Related Party Transactions Control Committee, Risk Management Committee, Audit Committee, Nomination and Remuneration Committee, and Inclusive Financial Development and Consumer Rights Protection Committee operate under the leadership of the Board of Directors and provide opinions for the decision-making of the Board of Directors. The Board of Supervisors had a total of 5 supervisors, including 1 shareholder representative supervisor, 2 employee representative supervisors, and 2 external supervisors. The Board of Supervisors had a Nomination Committee and a Supervision Committee. The senior management is responsible for implementing the resolutions of the Board of Directors and the Bank's daily business and management, with regular reporting to the Board of Directors and the Board of Supervisors.

The Bank strictly complies with the Environmental, Social and Governance Reporting Guide contained in Appendix 27 to the *Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited*. The Board of Directors is responsible for determining the Bank's environmental, social and governance risks, and formulating ESG management policies, strategies, objectives and systems for the Bank, and reviewing and making decisions regarding major ESG issues, in order to further integrate our ESG philosophy into our business management and development strategies. During the reporting period, we reviewed the *Bank of Tianjin Co., Ltd. 2019 Social Responsibility Report and Bank of Tianjin Co., Ltd. 2019 Financial Consumer Rights Protection Work Report and 2020 Work Plan, Bank of Tianjin Co., Ltd. 2019 Green Credit Work Report, and Bank of Tianjin Co., Ltd. Report on Social Responsibility Information Disclosure, among other ESG-related issues, for their status of implementation.*



Structural diagram of corporate governance



Service compliance lays the foundation for Bank of Tianjin. The Bank consistently regards the improvement of its integrity system, the construction of its internal control system, and the enhancement of its risk management as its core tasks of corporate governance. By ongoing improvement of its system and provision of compliance training, strict control is maintained on the environmental, economic and social risks with our business, in an effort to achieve safe and stable long-term development and serve the society wholeheartedly.

Risk Management

The Board of Directors of the Bank is the highest authority of risk management, responsible for final risk management and the review and approval of risk management strategies and measures, supervision over risk management and the internal control system, and the evaluation of overall risks based on monitoring information and risk reporting by the senior management. The Risk Management Committee under the Board of Directors is responsible for the overarching risk management framework, policies and tools, and monitoring the Bank's risk management. The Risk Management Department is responsible for formulating and implementing relevant risk management policies and procedures in accordance with the risk management strategies formulated by the Risk Management Committee. The senior management is responsible for overseeing the overall risk management of the Bank, including the formulation and execution of risk management policies and procedures.

Based on the Bank's comprehensive risk management system, Bank of Tianjin regularly assesses and monitors risk areas including environmental, social, and corporate governance risks and manages the formulation and execution of measures.

Improving the comprehensive risk management system

The Bank continued to enhance its comprehensive risk management system and improve risk control and, in accordance with the requirements of the Guidelines for Comprehensive Risk Management by Financial Institutions in the Banking Industry, further revised the Risk Appetite Statement of the Bank of Tianiin Co., Ltd. 2020 by comprehensively considering the Bank's risk position, external environment as well as the Bank's risk tolerance, business strategy and other aspects. As part of the Bank's risk management objectives for 2020, we enhanced group management and the management and control of the risk positions of subsidiaries, updated the quantitative indicators and thresholds of risk appetite based on regulatory requirements and the actual situation of the Bank, and clarified the boundaries of risk-taking. The Bank continued to monitor the indicators of risk appetite, with regular reporting to the senior management and the Board of Directors on the implementation of risk appetite.

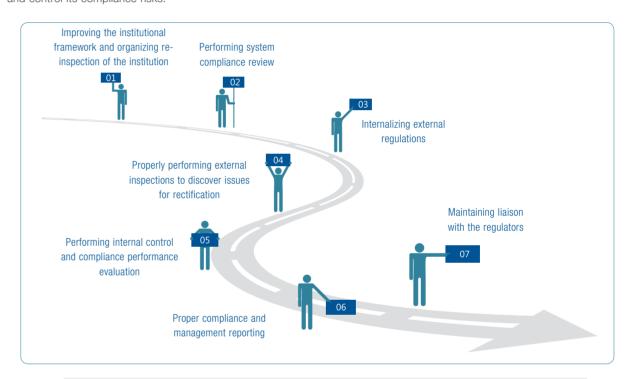
Details of relevant risk management measures of the Bank are set out in the chapter "Risk Management and Internal Control" of the Bank's 2020 Annual Report.



Enhancing compliance risk management

Bank of Tianjin attaches great importance to compliance risk management and continues to promote its development of compliance culture. The Bank has formulated the *Policy of Bank of Tianjin Co., Ltd. on Compliance Risk Management* and the *Measures of Bank of Tianjin on Compliance Risk Management* in accordance with the *Guidelines for Compliance Risk Management of Commercial Banks* for its action.

During the year, the Bank continued to improve its internal system and proactively adopted the following measures to manage and control its compliance risks:



Non-performing loan rate Capital adequacy rate Provision coverage 14.48% 183.45%

Anti-corruption and Anti-money Laundering

Bank of Tianjin strictly abides by the *Criminal Law of the People's Republic of China, Anti-Unfair Competition Law of the People's Republic of China, Interim Provisions on the Prohibition of Commercial Bribery, Anti-Money Laundering Law of the People's Republic of China, Administrative Measures for the Reporting of Large Transactions and Suspicious Transactions by Financial Institutions, Management Guidelines for Risk Assessment of Money Laundering and Counter-Terrorism Financing by Financial Institutions and Customer Classification and the Management Guidelines for the Staff Code of Practice for Financial Institutions in the Banking Industry, among other regulations, to prevent various risk incidents including bribery, extortion, fraud, money laundering and terrorist financing, among others, and strictly hold the bottom line of integrity and compliance. During the reporting period, the Bank was not aware of any litigation arising from violations of anti-corruption, anti-bribery, anti-fraud, anti-money laundering and other laws and regulations governing the place where it operated.*

In terms of anti-corruption, this year the Bank kept discipline in building the core of its work, and started from its system construction to pay efforts in reinforcing the foundation of its system, to build up a culture of integrity, and to clear the communication channels in carrying out anti-corruption related efforts.

Reinforcing the foundation of the system

Developing a culture of integrity

Uninterrupted communication channels

· We enhanced the foundation of our system, strictly implemented the regulations, and provided solid institutional support to ensure effective implementation of the supervisory responsibilities of the Discipline Inspection Commission, and organized ongoing re-inspection and update the current discipline inspection and supervision work system.

2020 Key Performance

- Enhanced the compliance awareness and capability of self-discipline among all the employees, alerting all employees from top to bottom to go through anti-corruption learning, cultural information sessions, incident notifications, among others, to ensure multi-dimensional prevention of corruption.
- Enhanced awareness of the letter complaint, visit and whistleblowing system, standardized the acceptance of these complaints; established and improved the clue journal for managing problems, for timely research. action and system entry as required. Achieved Bank-wide full coverage of the letter complaint, visit and whistleblowing system and effectively encouraged supervision by the people, deterring and alerting those under Bank-wide supervision.



Specialized anti-corruption education and training for the Board of Directors

The Bank continued to focus on anti-corruption in the financial sector and thoroughly implemented the anti-corruption arrangement made by the Fourth Plenary Session of the 19th Central Commission for Discipline Inspection. We rolled out the development of an integrity culture in accordance with the working requirements of the Tianjin Commission for Discipline Inspection to shape up an entrepreneurial environment where integrity prevails, in order to provide behavioral and disciplinary support for our transformation, innovation and development.

On 1 December 2020, the Discipline Inspection and Supervision Team stationed in the Bank conducted the first session of specialized anti-corruption education for the Board of Directors, Board of Supervisors and senior management of the Bank of Tianjin. This specialized educational session was highly relevant to the leadership and firmly focused on the "lead wolf", using practical cases as warnings to manifest the discipline, effectively causing individuals of the "three boards and the management" to be compliance and governance leaders by example and be the first one to act.

Total number of anti-corruption and integrity training sessions held 15

Anti-corruption and integrity training sessions held for employees

4_{times}

Anti-corruption and integrity training session held for directors and supervisors

Total participance in anti-corruption and integrity training sessions 18,642

Employees participating in anti-corruption and integrity training sessions

Directors and supervisors participating in anticorruption and integrity training sessions

In terms of anti-money laundering, Bank of Tianjin performs anti-money laundering based on the management philosophy of "risk-based, full manpower, full process, full action, in anti-money laundering". In 2020, based on our dedication to institutional improvement, the Bank formulated the new Management Measures of Bank of Tianjin for Anti-Money Laundering Inspection, Management Measures of Bank of Tianjin for Reporting Major Anti-Money Laundering Incidents and Management Measures of Tianjin Bank for Anti-Money Laundering and Counter-Terrorist Financing Training, and revised the Management Measures for the Bank of Tianiin Reporting Large-value Transactions and Suspicious Transactions, Management Measures for the Antimoney Laundering Inspection of the Bank of Tianjin and the Management Measures for the Centralized Analysis of Antimoney Laundering of Bank of Tianjin. The Bank has promoted at full-scale anti-money laundering management by intensifying rectification, improving the management system, innovating business transformation and enhancing risk control, and has shaped up a working atmosphere of "everyone participating anti-money laundering" to achieve full manpower, full process and full action in anti-money laundering, raising the general public's awareness of anti-money laundering, and establishing a good image of the Bank in actively shouldering social responsibility for anti-money laundering.

Supplier Management

Bank of Tianjin manages its procurement strictly in accordance with the Bidding Law of the People's Republic of China and Regulation on the Implementation of the Bidding Law of the People's Republic of China and the Interim Provisions on the Management of Centralized Procurement by State-owned Financial Enterprises and other regulations, and has formulated a number of internal rules and regulations such as the Management Measures of the Bank of Tianjin for Procurement, to guide the Bank in its bidding, procurement and supplier management.

This year, in accordance with the relevant rules and regulations of supplier management, we further improved our supply chain management by standardizing the procurement process, strictly reviewing the social risks of the supply chain, and practising green procurement, to ensure the openness, fairness and impartiality of procurement as well as comprehensive consideration of supplier qualifications and performance of environmental and social responsibilities, in order to avoid environmental and social risks in the supply chain.



up a supplier access threshold based on specific procurement requirements in connection with relevant laws and regulations, and put forward clear requirements for the suppliers' essential financial resources, professional technical capabilities, service channe support capabilities and industry experience. We also normalized and standardized the process of supplier bidding, scoring, ranking, and selection



- Prepared the criteria for recommendation of alternative suppliers for procurement projects, to ensure that a sufficient number of suppliers with strong competitiveness participate in the procurement projects
- The essential conditions of qualification for supplier access to Level A procurement projects require suppliers to provide an undertaking of no major violation of the law in the past three years, and accept the supervision and inspection by the compliance authority; and it is strictly forbidden to hire suppliers from the list of untrustworthy persons subject to enforcement, the list of parties involved in major tax violation cases, and the list of untrustworthy entities of serious illegal acts in government procurement.²



- The Measures for Procurement Management of the Bank of Tianjin clearly states that under the same conditions, priority should be given to the purchase of energy-efficient and environment-friendly products.
- For the purchase of office furniture, suppliers are required to provide a clear environmental clearance certificate, and to continuously track the environmental quality of the suppliers' products (office furniture) by sample checking. Ensured that all of our office furniture suppliers can

Suppliers (by region)

Number of suppliers from the Beijing-Tianjin-Hebei region

Number of suppliers from other regions

of suppliers

Total number

² "Level A procurement projects" shall mean those classified as Level A as per the Bank's authorized procurement catalogue. Generally, such subject matters of procurements are the most important, large in scale and in high frequency.



To effectively further the sustainable development strategy, Bank of Tianjin carefully put into operation the *Code of Corporate Governance of Listed Companies, Environmental, Social and Governance Reporting Guide* of the Hong Kong Stock Exchange, *Opinions of the General Office of the China Banking Regulatory Commission on Enhancing the Social Responsibility of Financial Institutions in the Banking Industry*, and the *Guidelines for Corporate Social Responsibility of Financial Institutions in the Banking Industry of China* and other related requirements, the Board of Directors took the lead in ESG management to establish a long-term mechanism for Bank-wide top-down performance of corporate social responsibilities.

Statement of the Board of Directors and the Social Responsibility Management System

Statement of the Board of Directors

Bank of Tianjin integrates ESG into its responsibility management system, and keeps exploring and improving the ESG management structure. As the highest decision-making authority of the Bank on ESG matters, the Board of Directors has the ultimate responsibility for the Bank's ESG efforts.

The Board of Directors of the Bank is responsible for analyzing the materiality of ESG issues every year, deliberating and determining the risks and opportunities of the Bank in terms of environmental, social and corporate governance, formulating and improving ESG-related strategies, policies and systems, and taking the management and improvement of key issues as the target of sustainable development strategies in action.

In 2020, the Board of Directors of the Bank focused on the following ESG related work:

· Continually improved the modern corporate system with Chinese characteristics, promoted the Party's Corporate leadership in various aspects of corporate governance, adhered to strengthening Party discipline in all governance respects to ensure the implementation of anti-corruption and rectification campaigns, strengthened the building of the board to improve its efficiency in performing duties, continually improved the modern management system featuring each governance entity performing its own duties and cooperating with each other, and effective checks and balances. · Attached great importance to the protection of consumer rights and interests, made every effort to Consumer rights further develop the mechanism of consumer rights protection, introduced service standards for customer protection classification and improved the assessment and rewards system, and integrated consumer rights protection into our corporate governance and corporate culture. · Actively responded to the financial support policy of the state, helped with the post-COVID-19 resuming Finance servicing operations of companies and social and economic recovery, gave play to the supporting role of inclusive the real economy finance for the loans and financing of small, medium and micro enterprises, invigorated the development of the real economy, and built up an advantageous, low-cost and ecologically sound financial system. • Focused on the "transformation + innovation" dual-track development strategy, science and technology Fintech innovation enables product innovation, risk prevention and control, smart service branches and network security gearing, to optimize financial service experience for continuous contribution to the development of society and people's livelihood

This report has been reviewed by the Board of Directors for publication.

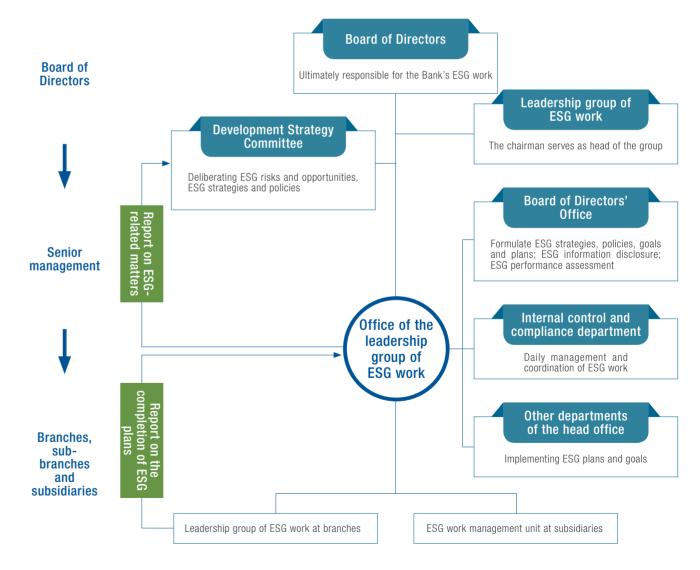
The social responsibility management system

Based on the internal and external development environment, the Bank has established a well-matched ESG indicator system for regular review of ESG performance. In 2021, to ensure the implementation of ESG requirements, the Bank has deployed the ESG organizational structure and work mechanism at the board of directors, senior management, all management departments, all branches, sub-branches and all subsidiaries. The Bank's board of directors assumes the final responsibility for ESG work. The chairman serves as head of the leadership group of ESG work, and the board's development strategy committee is responsible for deliberating ESG risks and opportunities, ESG strategies and policies.

To coordinate the implementation of specific ESG work, we have set up the office of the leadership group of ESG work,

which reports ESG-related matters to the board's development strategy committee. Members of the office include the office of the board of directors, internal control and compliance department, and other departments of the head office. Specifically, the office of the board of directors is responsible for formulating the Bank's ESG strategies, policies, goals and plans, ESG information disclosure, and ESG performance assessment. The internal control and compliance department is responsible for daily management and coordination of ESG work. All other departments of the head office have a contact person for ESG work, who is responsible for implementing the department's ESG plans and goals and for collecting and reporting the relevant information as a member of the group.

All our branches, sub-branches and subsidiaries plan to establish a unit to be responsible for ESG work and for implementing detailed work in accordance with the head office's requirements and reporting ESG work on a regular basis.



Bank of Tianjin's Social Responsibility Management System

Stakeholders' Communication

The Bank maintained sufficient communications with stakeholders and accepted their supervision by means of "daily real-time communication + regular special communication" and "internal communication + external communication". As part of the communication process, the Bank compiled and recorded the complaints and suggestions of the stakeholders, and confirmed the social responsibility issues of Bank of Tianjin accordingly.

Stakeholder	Expectations and petitions	Communication method	Our response
Government	Serving the economic development strategy of the state and furthering regional economic development Serving "agriculture, rural areas and farmers", and enhancing urban and rural coordination	Policy documentsWorking meetingsInformation reportingInterviews	Operated the business steadily in accordance with the law and implemented national macroeconomic policies Furthered the development of people's livelihood, supported small, medium and micro enterprises, "agriculture, rural areas and farmers" issues and regional industrial development Serving the major national strategies such as "Beijing-Tianjin-Hebei Integration"
Regulators	Legal and compliance management Holding the bottom line of risk Maintaining stability and security of the financial system	Regulatory policies Investigations and visits Reporting materials Work instructions, reports	Strictly implemented regulatory policies and requirements Enhanced corporate governance, equity management and related party management, etc.
Professional affiliation	Enhanced industrial self-discipline and optimized financial services	 Phone, WeChat, emails Information reportings Working meetings Trainings Questionnaires 	Improved communication mechanism for good cooperation Actively involved in industrial activities
Shareholders	Strict risk control Satisfactory gains and returns Clear strategic planning Sound credit rating Uninterrupted information communication	General shareholders' meetings Investors' roadshow Forums Investor hotlines, mailboxs Visits Questionnaires	Strict risk control and regulated corporate governance Strong operations to improve business performance Formulated a clear strategic plan based on its own state of development Optimized investment relation management Innovated method of shareholders' services
Clients	Detailed financial product information Premium and safe financial services Special offers and card use explained	Customer service hotline Onsite survey	Enriched product information to meet customer needs Improved product quality with a focus on customer experience Popularized knowledge of card use and promoted special offers
Employees	Reasonable packages and benefits Sound career development Satisfying workplace Protection of legitimate employees' rights and interests	Employee representative conferences Forums Questionnaires Visits and condolences	Fair employment policy Consummate remuneration and incentive mechanism and training system Focused on the office environment, physical and mental health of employees Protected powers of employees to participate in democratic management and supervision of the enterprise Implemented employee benefit policies
Suppliers and partners	Long-term good partnership Timeliness and data quality of communications and feedback Fair and good opportunities of partnership	Phones, emailsBid invitation and biddingContractual agreementsNegotiations	Investigation, communication and professional consulting Collected materials for report preparation Focused on timeliness and quality of information and feedback Equality with mutual benefits, performed contracts with honesty
Environment	Develop green finance Promote green offices	Popularization on energy efficiency Conducted green public welfare activities	Formulated guidance on green credit loans Set up green offices to build up a green bank
Community	Involvement in community development Committed to social harmony Popularization of financial knowledge	Visits and condolences Public welfare activities Lectures to deliver financial knowledge	Staged volunteer activities to help disadvantaged groups with active participation in public welfare undertakings Ensured safe operation and popularized financial knowledge
Social public and media	Maintained good public relations	Interviews	Improved communication and collaboration mechanism Proactive news reporting and popularization

Assessment of Material Issues

By communicating with stakeholders, Bank of Tianjin obtained a comprehensive understanding of the expectations and concerns of all parties on the Bank's corporate governance, strategy, risk, environment, supply chain management, employees' rights and interests and other issues, to further enhance the management of material issues.

In 2020, the Bank performed an assessment of material social responsibility issues by issuing questionnaires to stakeholders. A total of 1,690 questionnaires were received in this survey. Through topic identification, evaluation and ranking, 33 important topics were identified as priority areas of management in relation to the Bank's social responsibility, which have been disclosed in this report.

Issue identification



 By sorting out daily communications with and feedback from stakeholders, we collected key issues related to the Bank's operations and management and, by referring to the international and domestic sustainable development guidelines and peer practices based on the Hong Kong Stock Exchange ESG Reporting Guide, we identified 33 social responsibility issues in 7 key areas including corporate governance, employee rights and customer responsibilities.

Issue assessment



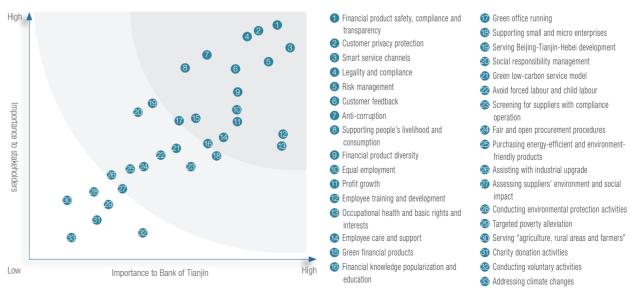
- Importance to stakeholders: Online questionnaires are used to invite key stakeholders such as customers, employees and suppliers to evaluate the importance of each topic from their own perspective.
- Importance to Bank of Tianjin: The managers will give scores based on the degree of impact of the issues on the
 operations of Bank of Tianjin.

Issue sorting



Based on the two dimensions, namely, "importance of the issue to stakeholders" and "importance of the issue to
Bank of Tianjin", external experts were invited to participate in the discussion, and the importance of the 33 issues
were ranked through the material issues matrix as the Bank's priority areas for social responsibility management,
highlighted and disclosed in this report.

The process of identifying material issues of Bank of Tianjin



Material Issues Matrix of Bank of Tianjin





So : Helping with the Coordinated Development of Beijing, Tianjin and Hebei

As an urban commercial bank based in the Beijing-Tianjin-Hebei Region, the Bank places "focusing on the Beijing-Tianjin-Hebei Region, supporting the development of the real economy, and becoming a mainstream bank in the Beijing-Tianjin-Hebei Region" on top of the six development visions and actively participates in Beijing-Tianjin-Hebei projects to provide support for regional development projects and contribute to regional economic development.

The Bank is focused on the strategy of coordinated development of Beijing, Tianjin and Hebei to promote industrial upgrade and transfer, further the co-construction and sharing of public services, and accelerate market integration. We have successively issued the Guiding Opinions on Serving the National Strategy for the Coordinated Development of Beijing-Tianiin-Hebei and Accelerating Business Development, Bank of Tianjin Co., Ltd. 2016-2020 Strategic Plan of Development (2018) Revised Edition), and the Bank of Tianjin on Supporting the Coordinated Development of Beijing-Tianjin-Hebei, by improving collaboration mechanisms, enhancing financial innovation, among others, created a modern and novel capital circle, in an effort to keep the targets and measures aligned, complement each other's advantages and achieve mutual benefits and a winwin outcome among Beijing, Tianjin and Hubei for a new landscape of coordinated development.

2020

The Bank participated in $\bf 33$ financing projects

in the Beijing-Tianjin-Hebei Region

with capital investment of close to

providing effective support for the financing needs of major project development and utilities in the Beijing-Tianjin-Hebei Region.

As at 31 December 2020, to support the coordinated development of the Beijing-Tianjin-Hebei Region

the balance of the loans issued to support the

8MB 4.651 billion

and such loans had cumulatively

involving more than 100 financing accounts.



Facilitating the integration of Beijing-Tianjin-Hebei transportation

To implement the strategy of Beijing-Tianjin-Hebei coordinated development and promote the integration of transportation, Bank of Tianjin has been providing financial support for the Beijing-Tianjin-Hebei intercity railway construction project since 2019. Following the investment of RMB200 million in medium-term notes in May 2020, another investment in government bonds of RMB28 million was made in June 2020. The Beijing-Tianjin-Hebei Intercity Railway Investment Co., Ltd. undertook the intercity railway project, with a focus on the construction of an interconnected transportation network that includes national trunk railway, intercity railway, urban (suburban) railway and urban rail transit for the Beijing-Tianjin-Hebei Region. This investment will provide support for the rapid development of railway in the Beijing-Tianjin-Hebei Region going forward, promote the integrated development of Beijing-Tianjin-Hebei regional transportation, build up an intercity transportation network that is underlined by rail transit, to effectively further the realization of the "Beijing-Tianjin-Hebei on the Railway" strategic goal at an early date.



Enhanced key project support

- Supported industrial transfer: Promoted the construction of projects in the Beijing-Tianijn-Hebei industrial transfer including the Zhongquangun National Engineering and Technology Innovation Base, Beijing Gold Exchange Center Tianjin physical office, Beijing-Tianjin Gaocun Science and Technology Innovation Park, and the Bolong Lake Science and Technology Park Plant in Binhai High-tech Zone.
- Supported the integrated development of transportation: Provided financial support for the construction of the Beijing-Tianjin intercity railway, the land reclamation project in the Caofeidian Industrial Zone, the wharf project, the integrated logistics project and the steel logistics project, the maintenance of aviation materials at the Beijing headquarters of Okay Airways, and Project "Airport Phase IV" for logistics in the airport in the Tianjin Free Trade Zone.
- Supported urban development: Continued to support the shanty town reconstruction project in Zhangjiakou. Actively participated in the construction of "national advanced manufacturing research and development base (全國先進製造研發基地), the international shipping center of northern China (北方國際航運核心區), the financial innovation operation demonstration area (金融創新運營示範區), and the pioneer of the reformation and opening policy (改革開放先行區)" in Tianjin.
- . Supported ecological and environmental protection: Provided financial support to a range of green and environmental protection projects, such as the exhaust post-treatment device for internal combustion engines, waste tire treatment, smart low-carbon solar energy, renewable fuel from waste plastic, and the construction of Hengshui Botanical Garden.



Innovated service means

- · Put into operation bond underwriting services for the Beijing-Tianiin-Hebei Region, with clients from a range of industries covering financial leasing, infrastructural construction, aviation, to name a few, to expand our horizon in cornorate financing
- Starting from the local region to assist with the coordinated development of Beijing, Tianjin and Hebei. Cumulative underwriting of Beijing-Tianjin-Hebei local government bonds in amount of RMB11.44 billion, a year-on-year increase of 190%; and cumulative underwriting of Beijing-Tianjin-Hebei corporate bonds in amount of RMB21.06 billion, a year-on-year increase of 646.5%.

Built up a cross-region collaboration platform

· As the primary sponsor, we built up the "Bohai Rim Bankto-Bank Collaboration Platform", made full use of the mutual assistance and collaboration mechanism throughout the five elements of the platform: liquidity, credit loan business, investment business, financial function and information policy, for ongoing performance of in-denth collaboration between banks across administrative regions.

Extended reach of our services

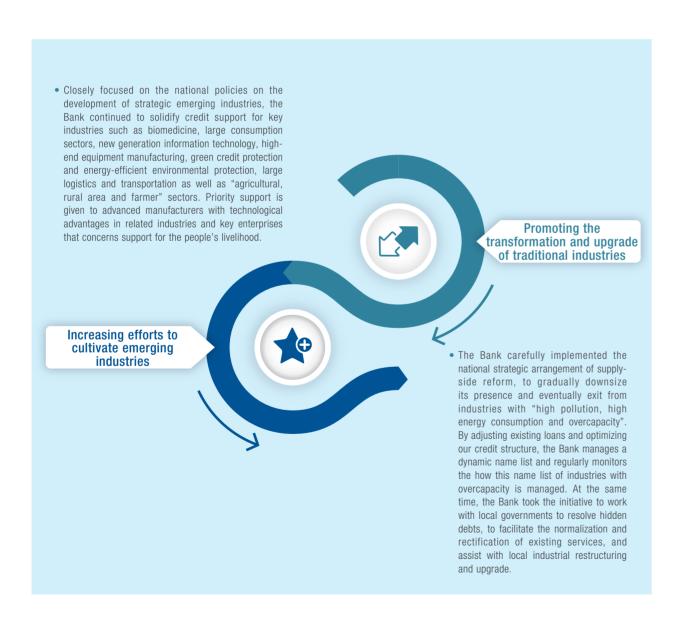
- There are 186 branches and sub-branches in Beijing, Tianjin and Hebei, accounting for 83.41% of all the branches under the Bank's control. 158 branches have been established in Tianjin, ensuring full coverage in all districts by our service branches.
- The establishment of 17 branches and sub-branches in Beijing has basically realized coverage of the core areas in Beijing in order to, in particular, assist with the construction of a sub-center for Beijing. A sub-branch has been established in Tongzhou to invigorate the local financial market
- 11 branches and sub-branches have been established in Hebei Province for ongoing improvement of the deployment of local service branches. Set up a sub-branch in Zhuozhou, which has been included into the Beijing-Tianjin-Hebei modern transportation network, to enhance business connections within the province and provide a broader range of financial services.

2020 Key Performance

Promoting Economic Transformation and Upgrading

The Bank places at the top of its priorities as "focusing efforts on the main responsibilities and main business, and adhering to the original intention of serving the real economy with financial services", and carefully executes various national policies on economy and finance, insisting on returning to our original intention and optimizing business structure. Starting from regional economic development, we take solid steps in carrying through the dual-track development a steady fresh stream of energy into the sustainable and strategy that comprises "transformation + innovation", for

in-depth integration of "serving the real economy" into strategic planning and many other tasks. We formulated the 2020 Bank of Tianiin Credit Policy Guidelines to "add a new batch, maintain a batch, keep a batch and withdraw a batch", as part of a differentiated credit policy, to promote the transformation and upgrade of traditional industries, to pay great efforts to generate new momentum, and to inject healthy development of the economy.



Supporting Rural Revitalization

The Bank actively responded to the government's call of supporting rural revitalization, earnestly implemented the Notice by the General Office of the China Banking and Insurance Regulatory Commission of Effectively Conducting the Key Work of Serving Agriculture, Rural Areas and Farmers by Banking and Insurance Sectors in 2020 issued by the China Banking and Insurance Regulatory Commission, and provided targeted financial services to "agriculture, rural areas and farmers". We continued to increase credit

extension to agriculture-related sectors, focused on offering financial services to smaller local markets, vigorously developed inclusive finance services for rural areas, and carried out solid work in such fields as agriculture-related inclusive finance product innovation to help improve weak areas in "agriculture, rural areas and farmers", contributing to the building of a moderately prosperous society in all respects as planned and completion of China's 13th Five-

As of December 31, 2020

the number of customers receiving inclusive finance agriculture-related loans reached

79,183

with an outstanding balance of inclusive finance agriculture-related loans

accounting for 11 6% of the outstanding balance of agriculture-related loans

Improving service mechanism

- By introducing special supporting policies, building a dedicated team and enhancing professional expertise, we improved our financial services to "agriculture, rural areas and farmers" and built a long-acting mechanism for providing financial services to "agriculture, rural areas and farmers" through multi-level efforts.
- To meet the requirements of coordinating resources to ensure credit extension to "agriculture, rural areas and farmers" and completing the tasks set out in the agriculture-related credit plan, we continued to increase credit extension to agriculture-related sectors and increased the supply of medium- and long-term agriculture-related loans.

Innovating service model

· We further deepened cooperation with leading agricultural and animal husbandry enterprises, pushed forward product innovation featuring loans for live hog breeding, and provided to breeders a full suite of financial services covering all segments of the industrial chain including feedstuffs, breeding equipment and piglet procurement, contributing to the development of the live hog breeding industry.

Fintech empowerment

- · We innovated the financial service model for "agriculture, rural areas and farmers", and worked closely with Mybank to build a platform for agriculture-related scenarios and enhance our service capabilities for and coverage among farmers.
- · We collaborated with core agriculture-related enterprises to collect data on risks, and rolled out the product dubbed "Huinongdai" - meaning preferential loans to farmers, in June 2020, which is custom developed for farmers and downstream feedstuffs distributors of leading agriculture-related enterprises, making it possible for them to apply for breeding loans online.

Extending service reach

- We adhered to the business philosophy of "focusing on and serving the local market" for county-level banks. For branches operating in the key agriculture-related regions, credit extension plans were developed at the start of the year, and the head office monitored the progress of their implementation by each branch on a monthly basis to ensure growing emphasis on agriculture-related work.
- · We re-examined the credit policies of county-level banks per the relevant requirements of the regulators. We formulated 21 policy guidelines, such as Ningxia Tongxin Jinhui County Bank's Post-Lending Management Policy for Credit Extension Business, to help our county-level banks further extend financial service reach, provide supportive financial services, and build into a "five-good boutique" bank featuring controllable risks, compliant operations, efficient services, customer satisfaction and enhanced quality.

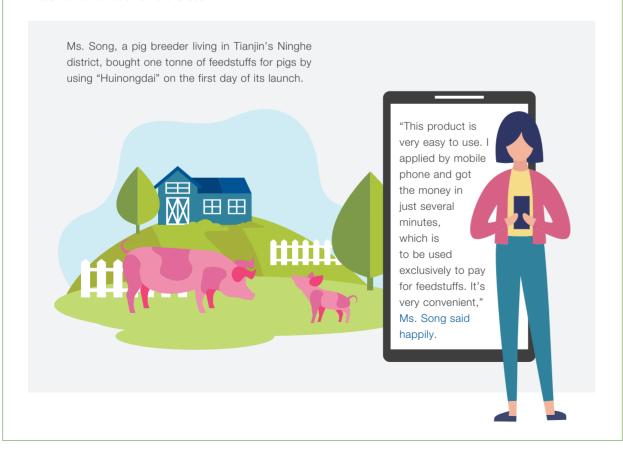


Launching an innovative proprietary online product dubbed "Huinongdai"

Committed to continually improving access to and convenience of financial services to "agriculture, rural areas and farmers", the Bank actively adopted Internet thinking and used fintech tools to innovate products and business models. During the reporting period, the Bank explored new ways to cooperate with New Hope Group in the "agriculture, rural areas and farmers" financial sectors, and leveraged innovative technologies featuring "Internet+big data" to push forward the innovation of business models aimed to support farmers through financial services.

After carrying out in-depth market research, the Bank officially rolled out an innovative proprietary online product dubbed "Huinongdai" in October 2020 as it ramped up efforts to improve the quality of agriculture-related financial services. Relying on the industrial chain of New Hope Liuhe Co., Ltd., the product features the issuance of production and operations loans to distributors and breeders along the industrial chain. Leveraging the Bank's risk control capabilities and the features of agricultural industry data, based on farmers' feed procurement orders, the product enables payment on behalf of the farmers through automatic review and approval of loan applications under the differentiated credit approval models developed based on different breeding cycles of different breeding products, such as fish, poultry, ruminants and live hogs, thus achieving dedicated funds for dedicated purposes. With this product, loan applications can be completed within three minutes, and loan issuance within seconds, making "no-contact" lending possible and allowing the Bank to provide accessible financial support to more "agriculture, rural areas and farmers" customers. After adjustments and trial operation, as of the end of 2020, nearly RMB4 million worth of loans had been issued to more than 10 customers through the product.

The successful launch of "Huinongdai" has further guided and encouraged farmers, small- and medium-sized agricultural businesses, and entrepreneurial entities engaged in rural innovation to integrate into agricultural supply chain, effectively promoted inclusive finance and green development of agriculture, and given new impetus to industrial revitalization at rural areas.





Serving the People's Livelihood

Adhering to the service philosophy of "making services more relevant to customers and letting customers feel the services of the Bank", the Bank continued to strengthen support for the development of industries aimed at improving people's quality of lives, and helped solve the issues affecting people's livelihood. Under the guidance of the *Implementation Opinions of Accelerating the Advancement of "Internet plus Government Services* issued by the State Council, the Bank worked to make its services more accessible to the public, thus offering more convenience to the people. We introduced online consumption scenarios and achieved seamless integration of online and offline services, serving consumers' spending in multiple dimensions and making banking services more relevant to the public.

Serve projects aimed at improving people's quality of lives

- We vigorously supported the development of the health care industry, and provided credit support to products relating to safe medical environment and protection of life
- We continued to offer credit support to infrastructure and affordable housing projects, helping improve the quality of lives for the public.

Provide userfriendly services

- We developed a system for online mortgage lending business and rolled out the relevant services online. All our class-1 sub-branches in Tianjin offers online collateralization services for loans secured by real properties. As of December 31, 2020, the Bank had processed online 616 applications for registration of collateralization for personal business and 1,357 applications for deregistration of collateralization via the system dubbed "Yiwangtong" meaning businesses can be processed via the Internet. The system enables the Bank to process businesses online and review and approve customer applications without conducting face-to-face interviews. It also allows the customers to get around the need to visit a service outlet in person and enjoy more convenience.
- We upgraded our self-service social security card issuance devices, via which customers can get their third-generation social security cards, and kicked off the construction of a social security card experiential center and service outlets that offer both social security and banking services. We also offered handling fee reduction and exemption, preferential service fees for cash withdrawal via other banks, exclusive wealth management products, agreement-signing for electronic social security card, certification of qualification to receive social security benefits, among other services. As of December 31, 2020, the Bank had issued a total of 1,357,600 social security cards.

Support consumers' spending

- Using consumption scenarios covering aspects such as clothing, catering, accommodation and travel as the starting point of promotional activities, we worked with brands and malls with market influence, including Sinopec, Suning Little Store, Caocao Chuxing, Bianlifeng, Nongxian Life, LBX Pharmacy, Ocean We-life Plaza and Joy City, to offer rebates to debit card holders who have spent or put into their cards a certain amount of money, an activity valid throughout the year, contributing to a recovery in consumers' spending.
- We introduced consumer credit products such as "Every Day Loan", "White Collar Loan" and a co-branded credit card issued in partnership with Meituan to meet diversified consumption needs.
- We continued to hold a themed campaign dubbed "Tuesday Promotions", with a growing number of participating customers.



Environmental

and social risk

management

measures



Green finance is a key force in promoting green economic development. The Bank has always taken promoting green and healthy regional economic development as its task, and has actively enhanced its green financial service capabilities. The Bank effectively implemented the Guiding Opinions on Building a Green Financial System, played the role of

optimizing resource allocation and serving the real economy as a financial institution while guarding against environmental and social risks by continually optimizing its credit structure. made efforts to reduce the impacts of business activities on the environment, and provided strong support to the building of an ecological civilization.

Focusing on Environmental and Social Risks

In September 2020, China said at the UN General Assembly that it aimed to achieve carbon neutrality by 2060, reflecting its determination to continually reduce GHG emissions and indicating that China will accelerate the green transformation of its economy by rebalancing it away from reliance on high energy consuming and high carbon emitting industries and towards those featuring energy efficiency, environmental protection, and the use of renewable energy. The Bank has always regarded satisfying the development needs of the society as the direction of its own business development, and actively adjusts its credit structure in accordance with the national policies so as to implement its green development philosophy and perform its social responsibilities while avoiding risks arising from climate change and other environmental and social factors that social development or its own operation is subject to.

We have incorporated aspects such as climate change, environmental pollution and ecological protection into our risk assessment system, and formulated the Methods for Managing Environmental and Social Risks Associated with the Credit Business of Bank of Tianiin (For Trial Implementation) to continually strengthen the early warning of environmental

and social risks associated with credit extension projects. In reviewing credit extension projects, we controlled credit extension to restricted industries subject to state regulation and those posing major environmental or social risks in strict accordance with the requirements of the Opinions of the General Office of the China Banking Regulatory Commission on Green Credit Work. The Bank earnestly implemented the 2020 Credit Policy Guidelines of Bank of Tianjin and the Green Credit Guidelines of Bank of Tianjin, and paid due attention to public hazards and risks that its customers and their key related parties may pose to the environment and society during construction, production and other business activities. By effectively guarding against environmental and social risks, the Bank managed to optimize credit structure, improve service quality and facilitate a shift in its development approach.

As of December 31, 2020, none of our existing corporate loan clients of the Bank were found in violation of environmental protection, work safety, etc. laws or regulations without completing corrective actions or in possession of backward capacity, or failed to conform to occupational disease prevention and control standards and had not completed corrective actions.

- The Bank's credit extension direction is clearly indicated in its 2020 credit extension guidelines, which call for continually prioritizing resource allocation toward lowcarbon industries and vigorously optimizing credit assets structure. The Bank strictly restricts credit extension to resource industries that are highly polluting and highenergy-consuming and overcapacity industries. The Bank resolutely implements the "one-vote veto" system to ensure effective environmental protection and work safety, meaning projects that violate national industrial policies or environmental protection policies, may cause significant adverse impacts on the environment, or do not meet work safety standards are rejected outright.
- . The Bank has upgraded the functions of its credit extension management system and incorporated green lending classification identifier and environmental and social risk classification identifier into the business initiation part of its credit extension system, achieving systematic management of its green lending business and classification of environmental and social risks associated with credit extension and providing system support to the Bank's compilation of data on green lending.

The Bank takes steps to meet the requirements for managing environmental and social risks associated with credit business se and Insurance Regulatory Commission (formerly known as China business and formulated the Methods for Managing Environme. Tianiin (For Trial Implementation) in accordance with regulatory rules such as the Green Credit Guidelines and Key Assessment

environmental and social risks associated with the borrowers and their business projects when carrying out investigation and review for credit extension business, and shall state clearly in credit investigation and review reports whether the projects are in line with national industrial policies and market entry criteria, whether they have passed the environmental impact review and assessment, whether they meet the energy conservation requirements, and whether they satisfy the national work safety and public hygiene requirements, with detailed analysis included with the aim of strengthening the assessment and management of environmental and social risks associated with credit extension projects and improving the quality of its green credit services.

out in the Green Credit Guidelines issued by the China Banking Banking Regulatory Commission), and has improved the process of managing environmental and social risks associated with credit and Social Risks Associated with the Credit Business of Bank of Indicators for the Implementation of Green Credit as well as its own relevant rules and policies such as the Green Credit Guidelines of Bank of Tianiin.

The Bank requires that all branches shall assess and analyze

Promoting Green Credit

Bank of Tianjin actively implements its philosophy of "developing green finance and supporting green development", and promotes the development of its green credit business under the guidance of the Guiding Opinions on Building a Green Financial System issued by the People's Bank of China and six other ministries and commission and the Green Credit Guidelines issued by the China Banking and Insurance Regulatory Commission (formerly known as China Banking Regulatory Commission). In 2020, we set promoting green credit as our development strategy. The Bank's board of directors deliberated and passed Bank of Tianjin Co., Ltd.'s Strategic Plan for Green Credit Development, which officially sets out the overall approach, development goals, key tasks and safeguard measures for its green finance development over the next few years, as the Bank works to build a well-functioning green financial service system. The Bank prioritized resource allocation toward green, environmentally-friendly and low-carbon industries, contributing to the building of a "beautiful China".

As of December 31, 2020



the Bank's outstanding balance of loans for energy conservation and environmental protection projects and services stood at

RMB **7.443** billion





Give preferential support to the green and environmental protection industry

Explore new ways to provide green financial services

- The Bank indicates in the 2020 Credit Policy Guidelines of Bank of Tianiin that it gives preferential support to strategic emerging industries such as energy conservation & environmental protection and new energy vehicles, and green credit business such as lending to green transportation projects and renewable and clean energy projects, and provides differentiated green financial products based on the project's financing needs at different stages to help clients in the transition to a low-carbon economy.
- . The Bank actively participated in the offering of the financial bonds themed on "Two Mountains" ecological and environmental protection issued by the Agricultural Development Bank of China. Proceeds from the issuance will primarily be used to fund projects relating to ecological protection & restoration, green, lowcarbon and recycling development, resource conservation & recycling, water environment governance in key water areas, pollution control and improving the living environment.
- The Bank invested in the green asset-backed notes issued by China Resource and Environment Co., Ltd. Once completed and becoming operational, the project will help alleviate secondary pollution and achieve recycling of wastes while improving the ecological environment, thus converting ecological advantages into economic strengths.



Supporting garbage incineration and helping achieve waste recycling

Of the many garbage disposal methods, generating electricity through waste incineration has become the mainstream approach, under which energy generated from rubbish burning is used to produce electricity, thus achieving waste recycling. To support green development, the Bank actively approached an environmental protection company in Tianjin, and provided a working capital loan of RMB10 million to it. The company is one of the first Chinese enterprises to engage in generating electricity through rubbish burning, and is primarily engaged in generating electricity through household waste burning and straw burning and in disposing of waste to landfill. With the funding support from the Bank, the company resumed operation in an orderly manner, which helped facilitate the timely and efficient handling of household waste in the city, and reduce and achieve safe treatment of garbage.





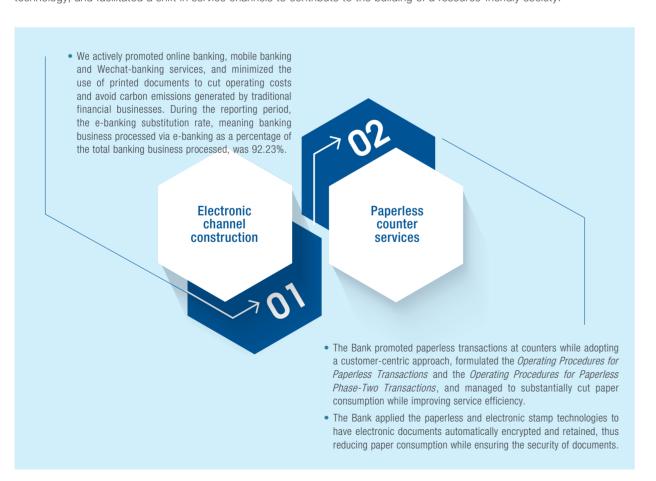


Supporting energy conservation and emission reduction efforts in the manufacturing industry

In recent years, the Ministry of Industry and Information Technology has ramped up efforts to select and promote new technologies and new products and to guide industrial enterprises to use advanced, efficient and energy-saving technology products. To help industrial enterprises save energy and cut emissions, the Bank issued credit loans totaling RMB4 million to a high-efficiency electric motor manufacturing company from May to September 2020, helping it resume operation after the outbreak of the epidemic. As a manufacturing company boasting high and new technologies, the company is mainly engaged in the production of new-generation high-efficiency energy-saving electric motors featuring excellent electricity conservation, and has received a number of patents and accolades. The low-pressure high-efficiency rare-earth permanent magnet synchronous motor it produces is selected as an "Efficiency Star" product, and ranks among the top by efficiency among peer products assessed. By replacing old electric motors with new ones, companies with high electricity demand such as steel and coal companies can save electricity by 15% to 40% compared with the previous year, thus contributing to energy conservation and emission reduction efforts in the manufacturing industry.

Offering Green Services

The Bank knows that solving the environmental problems would require the efforts of all the industries. As a financial institution, paper is the main material consumed in our business activities. To minimize the negative impacts on the environment, the Bank has continually pushed forward with paperless operation, actively explored the value of information technology, and facilitated a shift in service channels to contribute to the building of a resource-friendly society.



Advocating Green Office

The Bank strictly abides by the *Environmental Protection Law* of the *People's Republic of China*, *Energy Conservation Law* of the *People's Republic of China* and other relevant laws and regulations, and has made conscious efforts to minimize the impacts of its business activities on the environment and incorporate low-carbon and environmental protection considerations into its operations management. We pushed

forward with the shift to green office by making our office environment more energy-saving and environmentally-friendly, promoting paperless office, tightening regulation on staff conduct, and cutting resources & energy consumption. During the reporting period, no environment-related lawsuit was lodged against the Bank.

Green operation measures

Energy conservation and emission reduction

- Building energy conservation: In 2020, we renovated the lobbies at 154 outlets, with only environmentally-friendly construction materials used during the renovation. We replaced the LED lights, replaced the outdoor facade with stone and glass facade to achieve better thermal insulation, optimized the design of the equipment system, and selected high-efficiency devices to achieve energy conservation goals.
- Gasoline management: We strengthened fuel management, implemented the method of "fixed cards for fixed vehicles", and set up a record that registers vehicle and fuel use in accordance with the Motor Vehicle Management Measures of Bank of Tianiin.
- Electricity usage management: We bought energy-saving equipment, put up electricity-saving posters near the office light switches and air-conditioner switches, called on employees to turn off lights and air-conditioners when feasible, and helped them develop the habit of saving electricity.

Water conservation

Reduced paper consumption

- We strengthened the maintenance and management of water equipment (for example, all toilet room devices must meet grade-2 water efficiency requirements), advocated water conservation, put up water-saving posters in canteens and toilet rooms and on water purifiers, and called on employees to save water.
- In 2020, we carried out the third comprehensive upgrade of the office automation (OA) system, and planned
 to introduce new functions such as matter approval to further enhance the Bank's information technology
 application and paperless office capabilities.
- To make it possible for employees to handle work via mobile phone and to align with the new OA system, we
 plan to upgrade the new mobile office app to support employees to carry out paperless office work via mobile
 devices.
- We upgraded the existing electronic archive management system, making it more convenient for employees to consult and use archives online while avoiding paper waste.
- We advocated double-sided printing to reduce paper consumption.

Waste management

- We launched the "Clean Plate" Campaign, and issued the Notice on Launching the "Clean Plate" Campaign at Staff Canteens to Advocate Saving and Object Squandering, requiring that all levels of branches shall work to help raise the awareness of the importance of saving food among employees.
- We introduced garbage sorting, organized employees to carefully study the Household Garbage Management Regulations of Tianjin, and bought bins for garbage sorting for the head office to carry out trash sorting and recycling.
- We disposed of waste electronic devices and used office supplies in compliance with the

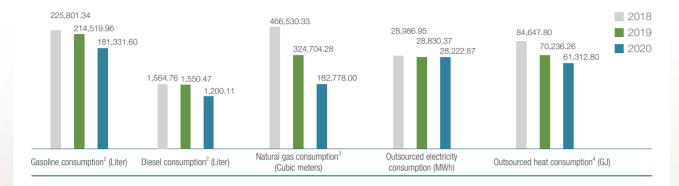


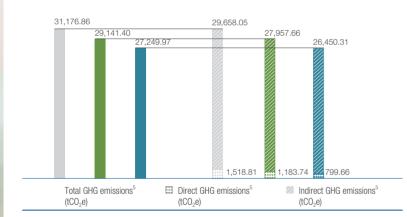
Bank of Tianjin launched the "Clean Plate" campaign

relevant standards. Regarding waste electronic devices, we will carry out evaluation work before disposal and plan to conduct centralized recycling and disposal in 2021. Regarding used office supplies, we have engaged two qualified recycling agencies via tender to carry out safe recycling and disposal of the supplies for us to prevent environmental pollution by hazardous waste. In 2020, we recycled a total of 2,627 toner cartridges.

Environmental performance¹

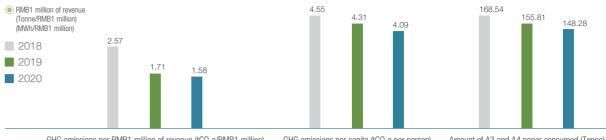
Energy resources consumed by the Bank mainly consist of gasoline consumed by company vehicles, outsourced heat supply for heating purposes, and electricity and paper consumed on a daily basis. The main emissions include greenhouse gases (GHGs) generated from energy consumption, consumable office supplies used, and domestic waste produced in office operations.



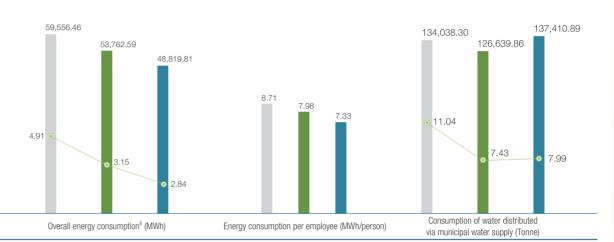


otes:

- ¹ Unless otherwise specified, environment-related statistics herein cover the Bank's head office, branches, subsidiaries and affiliates. Packaging material does not apply to the Bank.
- $^{\rm 2}$ Gasoline consumption refers to the amount of gasoline used by vehicles owned by the Bank.
- ³ Natural gas consumption primarily refers to that incurred from the use of supporting facilities such as natural gas fired heating boilers and cookers at the canteens.
- ⁴ With respect to the method for calculating outsourced heat for 2020, reference was made to the Energy and Water Statistical Report System (November 2019) formulated by the National Bureau of Statistics and supplemented and printed by the Beijing Municipal Bureau of Statistics. The statistics herein cover the Bank's head office, branches, subsidiaries and affiliates that paid heating charges to heat suppliers.
- GHGs mainly include carbon dioxide, methane and nitrous oxide, and our GHG emissions mainly come from the use of outsourced electricity, natural gas, gasoline and diesel. With respect to the method for calculating GHG emissions, reference was made to The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard 2012 (Revised Edition) issued by the World Resources Institute (WRI) and the World Business Council for Sustainable Development (WBCSD) and the Fifth Assessment Report issued by the Intergovernmental Panel on Climate Change (PCC). With respect to the grid emission factor used in the calculation of scope 2 emissions, reference was made to the Chinar regional grid emission factor (2019) newly-released by the Department of Climate Change of the Ministry of Ecology and Environment.









⁶ We replaced tonne of standard coal with megawatt hour (MWh) as the energy consumption unit in 2020, and simultaneously updated 2018 and 2019 historical data.

Non-hazardous waste herein refers to domestic waste produced in office operations only. With respect to the method for calculating the total amount of domestic waste produced in office operations, reference was made to the Handbook of Urban Domestic Source Pollutant Production and Discharge Coefficient for the First National Pollution Source Census issued by the State Council.

⁸ During the reporting period, the Bank further strengthened management of waste electronic devices phased out during office operations, such as computers (host machines), monitors, servers, notebook computers and printers, conducted valuation of waste electronic devices, and planned to conduct centralized recycling and disposal in 2021. During the reporting period, the Bank did not phase out or dispose of waste electronic devices. Therefore, such devices were not included in the amount of non-based control period.

⁹ With respect to the method for calculating sewage discharge, reference was made to GB 50318-2017 National Standard Urban Drainage Project Planning Code of the People's Republic of China issued by the Ministry of Housing and Urban-





The Bank is committed to becoming a "bank that offers superior experience" by providing higher quality experience to and building stronger emotional links with customers. In 2020, we adhered to the principle of "being customer-centric", continually carried out smart transformation, and provided more humanized, integrated and convenient services to customers by adopting a multi-dimensional service model focusing on developing Internet finance business and pushing forward with the transformation of grassroots outlets toward intelligent and assetlight operations. In the meantime, we further strengthened the protection of consumer rights, focused on consumer interests and needs, and provided efficient, satisfactory and pleasant experience to customers by offering them high-standard services.



Promoting Intelligent Services

Under the guidance of the "transformation + innovation" strategy, the Bank vigorously pushed forward with the close integration of technology and business while focusing on customers' needs, and provided customers with more user-friendly, efficient and high quality financial services through digital innovation. We tapped into our service potential and made financial services more accessible by leveraging both online and offline channels. In terms of offline channels, we vigorously pushed forward with the smart transformation and upgrade of service outlets, streamlined business processes, and improved service efficiency. In terms of online channels, we continually enriched the online financial product portfolio focusing on customer needs, and combined traditional customer service with Al and other smart technologies to improve customer responsiveness. We thus made basic financial services accessible to a growing number of people, providing continued momentum to the development of inclusive finance.

Smart transformation and upgrade of service outlets

To help customers enjoy more intelligent and user-friendly services at our service outlets, the Bank continued to push forward with the smart transformation and upgrade of service outlets to continually improve the service efficiency of physical outlets. In 2020, we vigorously pushed forward with the construction of standard smart outlets, and accelerated the transformation of both new and existing outlets. Adhering to the principle of "being guided by technology" and implementing the construction concept of "focusing on emotional interaction", the Bank endeavors to build smart banking outlets that understand customers most, with flagship outlets playing a leading role, comprehensive outlets serving as the backbone, and lightweight outlets operating as an extension. As of December 31, 2020, planning and design had been completed for 37 outlets with a three-year rolling plan; enhancement and renovation planning had been completed for 103 existing outlets in Tianjin and 51 branch outlets outside of Tianjin.





A smart flagship outlet officially opened

In March 2020, the Xietong sub-branch, a smart flagship outlet of the Bank, officially opened. Integrating humanity, technology and experiential elements via a disruptive, innovative design, the outlet plays a leading role in the Bank's smart transformation campaign, and provides intelligent, humanized and sophisticated financial services to customers.

Humanity

- Guided by the construction concept of "focusing on emotional interaction", the outlet boasts a design featuring "simplicity, comfort and practicality", and has a warm, spacious and bright appearance.
- The design of the lobby takes into consideration both customers' financial service needs and the dynamics of business operation to create a homely atmosphere.

Technology

- Equipped with smart devices, the lobby staff can check customers' traffic data, portrait and wait time via PAD, helping the outlet improve operations management efficiency.
- When customers' traffic is high, the PAD can be used to project on a big screen in real time, and help organize mini salons to deliver digital accurate services.

Experience

- There is an interactive experiential area in the lobby, where smart devices are installed on furniture. With the help of these smart devices and the big touch screen on the wall, customers can participate in games and other interactive activities.
- The smart self-service area features a 3D plant wall with automatic irrigation function, which helps beautify the space and make customers feel better during wait time.





55

Developing online services and expanding service channels

The Bank focused on innovating and developing online financial services, and actively pushed forward with the migration of counter-based services onto the Internet. The Bank continually enriched the online financial product portfolio focusing on customer needs, improved the service functions of online channels, achieved the expansion of service channels, and strengthened the support for inclusive finance.

Upgrading our mobile banking app Comprehensively improving users' experience

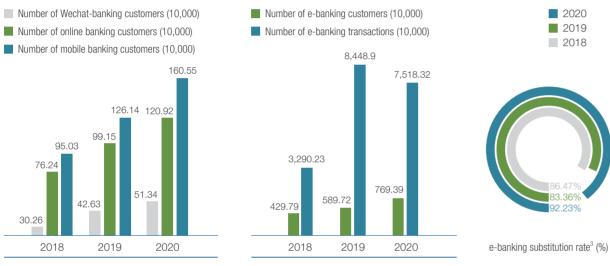
Chairman's Message

President's Message

- We optimized the transaction process web pages, and reduced operation steps for users.
- We introduced new features such as making an appointment for card activation, withdrawing cash without using cards, making deposits without using cards, and making payments with QR code to meet the diversified needs of customers in terms of product sales channels.
- We applied facial recognition, FIDO (fast identity online) authentication and other technologies to strengthen and upgrade the app's safe authentication function so as to ensure safe transactions for users.

Building a video banking platform

• To address challenges arising during the epidemic period such as customers having difficulty visiting a service outlet to have businesses processed, we have launched efforts to build a platform for offering video banking services. The platform has already started trial operation. Once officially launched, customers will be able to have businesses processed via remote video, such as agreement signing for mobile banking, changing mobile phone number registered with the Bank, attending face-to-face loan extension interviews, and verifying individual customer's will, allowing them to enjoy face-to-face services without visiting a service outlet in person.



Notes:

Introducing smart customer service to improve service efficiency

To facilitate the building of smart channels for the customer center, the Bank actively embraced AI technologies to empower customer services and operations management and to drive the transformation of service processes and models using data. We have introduced smart customer service robot to our mobile banking app, official website and customer service hotline's interactive voice response (IVR) channel. Leveraging artificial intelligence technologies such as automatic speech recognition (ASR), text-to-speech (TTS) and natural language processing (NLP), the robot can communicate smoothly with customers via anthropomorphic voices and texts to provide them with online inquiry services.

By replying in a quick and uniform manner and delivering standardized services, the multi-task, efficient service robot offers around-the-clock (7*24) online services, which helps substantially improve service efficiency and provide more user-friendly and warm services to customers.

Protecting intellectual property rights

The Bank attaches great importance to protecting intellectual property rights (IPRs), and carries out IPR management in strict accordance with *Trademark Law of the People's Republic of China, Copyright Law of the People's Republic of China* and other relevant laws and regulations. To avoid IPR-related disputes, we specify clearly in the contract about the ownership of IPRs when carrying out technology development cooperation with outsourcers, and require that the systems and services provided by the outsourcers shall not infringe the IPRs of third parties.



Protecting Consumers' Rights and Interests

The Bank has always insisted that the rights and interests of customers come first, actively defends customer rights and interests, and safeguards the safety of customer assets. The Bank strictly complies with the requirements of the Law of the People's Republic of China on the Protection of Consumer Rights and Interests, Law of the People's Republic of China on Commercial Banks and other relevant laws and regulations. The Bank has incorporated protecting consumers' rights and interests into its corporate governance, corporate culture and business development strategies, built a well-functioning consumers' rights and interests protection system, formulated and implemented the Implementation Measures of Bank of Tianjin for Protecting Consumer Rights and Interests. Leveraging multi-level management and a mechanism featuring interconnectivity between various links, we have continually strengthened customers' privacy protection, improved the transparency of products and services, dealt with consumer feedback via multiple channels, continually improved service quality, organized activities to disseminate financial knowledge, and worked hard to build a harmonious financial consumption environment featuring win-win outcomes, with a growing sense of trust and increased satisfaction among consumers.

Strengthening information security and protecting customers' privacy

While bringing new opportunities, the close integration between information technology and financial business has left the banking sector facing more complicated threats associated with network and information security. The Bank attaches great importance to information security management, has set the technological strategic goal of "building a secure bank", and puts customers' privacy protection at the center of its information security strategy. We handle customer information with the utmost caution, and strictly comply with the relevant laws, regulations and policies such as the Cybersecurity Law of the People's Republic of China, the Guidelines on the Information Technology Risk Management of Commercial Banks, and the Notice of the General Office of the China Banking Regulatory Commission on Matters Related to Strengthening Network Information Security and Customer Information Protection. We have

continually improved our information security management system by benchmarking against international standards and advanced industry practices, and have formulated a series of management policies such as the Network Security Management Methods of Bank of Tianjin, Implementation Rules on Data Security Management of Bank of Tianjin, Implementation Rules on Data Extraction of Bank of Tianjin, and Measures for Managing the Protection of Financial Consumer Individual Financial Information of Bank of Tianjin. By clarifying organization and management responsibilities, the Bank has earnestly strengthened the protection of important data and customers' individual information to prevent the loss, falsification and leakage of information. During the reporting period, the Bank did not have any confirmed cases of violation of customers' privacy or loss of customers' data.



- The Bank has published its e-channel privacy policy⁴ at both its official website and mobile banking app to make sure that customers know about its policy of collecting and using personal information as well as confidentiality policy.
- The Bank has formulated the Data Security Grading and Classification Standards of Bank of Tianjin to ensure the security of and strengthen protection of important data.
- The Bank revised the Implementation Rules on Data Security Management of Bank of Tianjin to clarify the requirements
 on data security management, has set up a review and approval mechanism for using data, and requires necessary
 encryption for data storage and transmission.
- The Implementation Rules on Data Extraction of Bank of Tianjin requires that data extraction shall be conducted at the
 designated place and that the person performing data extraction shall leave the place immediately after it is completed.
 In principle, data shall be transmitted via the Bank's intranet. The document also clarifies the requirements on data
 destruction and usage management, among others.
- In strict accordance with the requirements of the Work Plan for Doing a Good Job in Protecting Important Data and Personal Information issued by the Office of Cyberspace Affairs Commission of Tianjin, the Bank and its 20 departments carried out data security self-inspections on various links of the full life cycle of data along both business and technology lines, with a focus on security risks, such as risks of data loss, falsification and leakage, associated with systems involving a large amount of sensitive information in key links such as user authority setup and business operation flow, and on authority management, operation control, security and protection of data in various links of the full life cycle of data. Regarding problems identified, the Bank took corrective measures in a timely manner to enhance its ability to protect data and ensure data security.

³ In 2018, the statistical scope of e-banking substitution rate only includes transactions that involve changes in account funds, while starting from 2019, transactions that do not involve changes in account funds are also included.

⁴ Please see the Bank's official website at http://www.bankoftianjin.com/wlyx/bzzx/aqzq/ysbmsm/268647.shtml

Improving the transparency of products and services

We provide transparent products and services to customers, perform obligations of information notification and risk warning before sales in strict compliance with regulatory requirements, strictly prohibit misleading and fraudulent sales practices, and protect consumers' right to know, enjoy property safety, and make independent choices.



 We implement the practice of "audio and video recording" in the sales area, and has tightened regulation on personal proprietary wealth management product sales practices and the practice of acting as an agent to sell products to ensure regulatory compliance in business development.



• We have formulated and issued the Rules on Managing Personal Product Information Query Platform of Bank of Tianjin, which specified the responsibilities related to personal product information protection and help safeguard consumers' right to know and make independent choices.



• We revised the Authorization Agreement for Fast Payment Business of Bank of Tianjin, and improved provisions regarding payment limits, verification methods and deduction scope, thus ensuring customers' right to know information related to payment business.



 We incorporated protecting consumer rights and interests into product design and development, strictly implemented the pre-sale consumer protection review system, and strengthened the monitoring and management of marketing activities.

Actively responding to consumers' feedback to improve consumers' satisfaction

The Bank adheres to the principle of "being customercentric", and works hard to safeguard the legitimate rights and interests of consumers. In 2020, we revised and improved the Measures for Managing the Handling of Consumer Complaints of Bank of Tianjin in accordance with the Measures for the Administration of the Handling of Banking and Insurance Consumer Complaints issued by the China Banking and Insurance Regulatory Commission. By building well-functioning complaint channels, the Bank has continually enhanced complaint handling efficiency and enjoyed increased customer satisfaction.

In 2020, the number of customers' complaints the Bank received was 1,264, of which the categories of the complaints include RMB savings, loans, bank cards and other categories, with the areas covering Tianjin, Hebei, Beijing, Shandong, Sichuan and Shanghai. Once receiving the complaints from the customers, the Bank actively communicated with its customers and gave explanations with patience by fully untilising diversified solutions to carry out negotiations until they are solved. There were neither continuous actions such as appealing with aggressive behaviors or groups, or material complaints that led to public opinions and involved in litigation.



Strengthen pre-sales management

The Bank strictly requires compliant sales, and has strengthened pre-sales management and incorporated
consumers' protection into product agreements in the product development stage. The Bank requires that
the obligation of letting customers know the relevant information shall be performed and full disclosure of
risks involved shall be provided so as to reduce complaints at source.

Listen carefully to customer feedback

- We calculate the number of complaints, analyze changes in the number of complaints by business handling
 channel, business category and complaint reason as well as the problems that customers most frequently
 complain about, and work to ensure that the problems are handled and solved in a timely manner.
- We learn about customers' opinions and suggestions via the "Voice of Customers" communication mechanism, and take corrective measures and make improvement based on feedback and suggestions offered by customers.

Improve complaint handling mechanism

- The Bank revised the Measures for Managing the Handling of Consumer Complaints of Bank of Tianjin to
 further regulate complaint handling and management, and has set up well-functioning complaint channels
 and effective management mechanisms to ensure that the problems consumers complain about are solved
 in a timely and effective manner.
- The Bank offered training sessions on complaint handling skills and handling of bank complaints and emergencies to help employees flexibly apply such skills in handling emergencies and properly solve problems for customers.
- The Bank has launched a green channel for complaint handling, and specified the authority to grant compensation, compensation limits and procedures regarding claims for reasonable economic compensation made by individual customers, with the aim of improving complaint handling efficiency and customer satisfaction.

Continuous improvement and enhancement

The Bank requires that the relevant units against which complaints are filed by customers shall identify
weaknesses based on the complaints, propose measures to improve related practices, and make sure that
customer complaints and suggestions are processed efficiently and effectively to improve service quality.

Improving service quality of outlets and meeting diversified needs

With building a "bank that offers superior experience" as the strategic goal and the *Service Standards for Operating Units* of *Bank of Tianjin* as the standards, the Bank has continually improved service quality at its outlets and provided intimate professional financial services for its customers.

Elderly customers are an important customer group of the Bank. To let elderly customers enjoy the convenience brought about by the development of financial services featuring the application of technology, informationization and standardization, during the reporting period, we formulated the *Codes on Serving Elderly Customers*, with the aim of delivering better and more sophisticated services to elderly people and help them have an improved sense of gains, happiness and security from the development of information technology.





59



Improve service codes Carry out self-inspections Organize training sessions

- The Bank has formulated the *Service Standards for Operating Units of Bank of Tianjin*, with the aim of further promoting standardized management at its operating units and continually pushing forward with the orderly provision of services at lobbies of operating units.
- The Bank has also formulated the Codes on Serving Elderly Customers, which further strengthens
 regulations on aspects including service facilities for and services provided to elderly customers, and
 emergency handling, complaint management, supervision, inspection and improvement targeting elderly
 customers, so as to ensure that services provided at the Bank's outlets can meet their special needs.
- The Bank organized and carried out self-inspections of services provided against the benchmark standards.
 With reference to the Service Standards for Operating Units of Bank of Tianjin and the Codes on Serving
 Elderly Customers, the Bank organized all its units to carry out self-inspections so as to promote service
 standardization and ensure the stable implementation of the lobby service standards and standards for
 serving elderly customers.
- The Bank took steps to promote and implement service codes. During the reporting period, the Bank prepared video courses titled "Interpreting the Codes on Serving Elderly Customers" and "Interpreting the Service Standards for Operating Units of Bank of Tianjin", and uploaded them to the online training school of Bank of Tianjin so that all its units can learn about the relevant rules.
- The Bank also organized some of its units to take training courses offered by the China Banking Association, and offered special tutoring sessions to help them further improve service quality.

Disseminating financial knowledge to guard against financial fraud

The Bank is committed to contributing to the building of a harmonious financial environment. To protect the public from illegal and irregular financial activities, we worked to help employees enhance their awareness of and ability to guard against telecom fraud by organizing various types of activities, thus building a "firewall" against telecom fraud.

Hold a micro video contest

• To fully incentivize employees to participate in publicity activities designed to help guard against telecom fraud, during the reporting period, the Bank held a contest on micro videos about guarding against telecom and online fraud to encourage employees to enhance their professional expertise and learn about the knowledge they must grasp in guarding against telecom and online fraud during the process of creating the videos. In 2020, more than 50 short publicity videos were produced, over 500 on-site publicity activities were held, and more than 50,000 publicity sheets were distributed, reaching over 50,000 people.

Share practical experience

 By offering online training sessions, holding themed lectures, issuing notices and forwarding documents, the Bank organized employees to learn from peer institutions' success in blocking telecom and online fraud to help them, especially those working at the counters, enhance their awareness of and ability to guard against telecom fraud.

Set up a learning column

A column titled "a section for learning knowledge about prevention and publicity" was created in the Bank's
owned newspaper, via which the Bank can disseminate knowledge related to guarding against telecom and
online fraud among employees and release the latest news about publicity activities designed to help guard
against telecom and online fraud and information about the development of publicity and education work
timely.

To continually push forward with the dissemination of financial knowledge, during the reporting period, we proactively disseminated financial knowledge to the public, including knowledge about the eight rights of financial consumers, guarding against telecom fraud, selling products that are not managed by banks, illegal fundraising, personal credit reference, and personal financial information security and protection, etc. in compliance with the relevant rules set out in the *Guidelines on Publicity and Education Work Concerning Financial Knowledge of Bank of Tianjin*, including those on department responsibilities, basic requirements on publicity and education, publicity content and format. By leveraging both online and offline channels and using service outlets as the center, we actively got into touch with nearby communities and further expanded the scope of knowledge recipients by using SMS and WeChat, thus disseminating financial knowledge such as knowledge about guarding against telecom and online fraud to more consumers.

Disseminate financial knowledge at service outlets

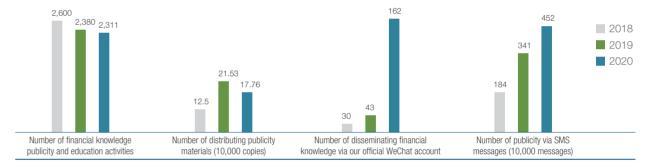
- We broadcast slogans at our service outlets, set up publicity and consulting desks, distributed publicity sheets and materials about guarding against telecom fraud, and held publicity activities about guarding against telecom fraud.
- We broadcast publicity pictures and slogans via multiple channels including electronic advertising screen to disseminate knowledge about guarding against fraud and cheating and banning and preventing gambling to the customers.

Visit communities to organize publicity activities

 With reference to people most vulnerable to telecom and online fraud and places where such cases most frequently occur, the Bank visited places where there are a large number of people such as communities, enterprises and malls to hold on-site publicity and consulting activities, which helped creating a good social atmosphere.

Leverage mobile social networking platforms to expand coverage

- We sent 1.21 million SMS messages containing risk alerts against telecom fraud.
- Every month we publish articles about online payment security, account usage security and other payment security-related matters and about guarding against telecom and online fraud via the Bank's official WeChat account.
- We also held an activity via WeChat where participants can win red envelopes by answering questions relating to guarding against telecom fraud, thus guiding the participants to guard against telecom fraud. The activity was welcomed by the public, with the number of participants reaching more than 45 000.



Example

Visit the Yueyahejie community to hold activities to disseminate financial knowledge

To help the public improve financial competence, strengthen the dissemination of financial knowledge among community residents and other key groups, and effectively guard against and address financial risks, on September 22, 2020, in cooperation with Tianjin Financial Dispute Resolution Center and Hebei District Financial Bureau, the Bank held a publicity and educational activity dubbed "disseminating financial knowledge to civilian in the month featuring the spread of financial knowledge" for the year 2020 at the Yueyahejie community.

Focusing on the theme of "disseminating financial knowledge, improving financial competence and creating a beautiful life", the activity provided a good opportunity for the Bank to disseminate financial knowledge to the community residents. During the activity, the Bank's staff taught financial knowledge to the community residents such as how to distinguish counterfeit currency and how to guard against telecom and online fraud, thus helping them further enhance their awareness of guarding against counterfeit currency and ability to distinguish counterfeit currency and enhance their awareness of and ability to guard against telecom and online fraud, and earnestly safeguarding the legitimate rights and interests of financial consumers. The activity was widely praised by the community residents and produced good social effect.







Employees are the intrinsic driver of the Bank to achieve its long-term strategic development goal. We adhere to the principle of equal employment and strive to create a workplace atmosphere featuring diversity; we protect employees' rights and interests, listen to their voices, and provide the necessary and quality employee benefits; we have optimized the cultivation system, provide training to employees, and support their development; we have also established a scientific remuneration system to incentivize employees to continually improve themselves. The Bank endeavors to become "a bank that cares about employees" to achieve the harmonious and joint development of employees and itself.

Equal Employment Opportunities

The Bank strictly complies with the Labor Law of the People's Republic of China, Social Insurance Law of the People's Republic of China and other relevant laws and regulations. It sets eligibility requirements based on position needs and in accordance with the Employee Management Measures of Bank of Tianjin, and ensures recruitment information transparency and a fair recruitment process. The Bank adheres to the principle of "openness, equality and merit-based" when carrying out recruitment work, and respects the candidates' right to choose their positions based on their own will. We do not set discriminative or restrictive requirements on nationality, gender, religion, ethnicity or native place during recruitment, treat people with disabilities fairly, treat employees with different background equally, and is committed to creating a workplace atmosphere featuring diversity.

During the recruitment process, if the candidate is found to have irregular behaviors, the Bank will first check the relevant

situations and cancel his/her eligibility if verified. The Bank also complies with the *Provisions on the Prohibition of Using Child Labor* and other relevant international regulations and requirements, carefully examines the age of the candidate, and does not hire children. During the reporting period, child labor did not occur in the Bank.

The Bank strictly complies with the Labor Law of the People's Republic of China, Labor Contract Law of the People's Republic of China and other relevant laws when handling employee dismissal or departure affairs, and handles employee departure formalities in compliance with the Implementation Rules on Labor Contract System of Bank of Tianjin, Implementation Rules on Employee Turnover Management of Bank of Tianjin and relevant policies and rules on human resources management of the place where the operating unit is located. Employees have the right to resign freely with a reasonable notice.

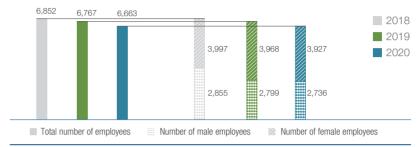


As of December 31, 2020

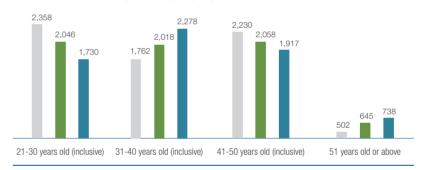
the Bank had **6,663** full-time employees

with a labor contract signing rate of

Number of employees by gender:

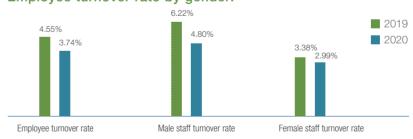


Number of employees by age group:

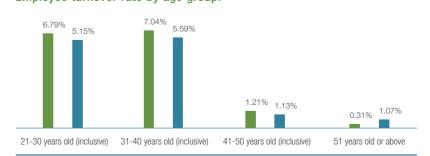




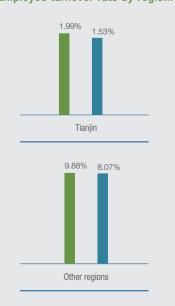
Employee turnover rate by gender:



Employee turnover rate by age group:

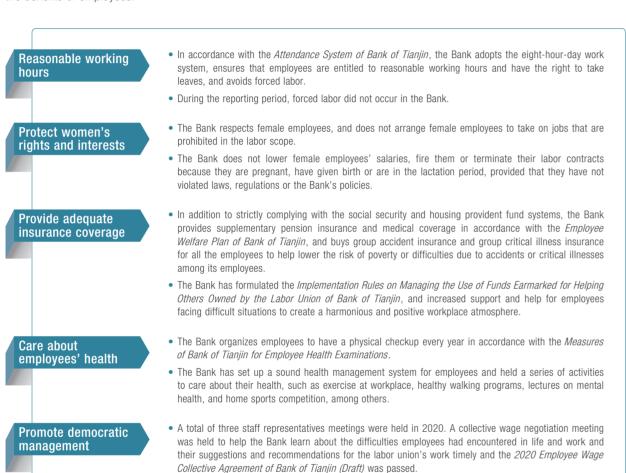


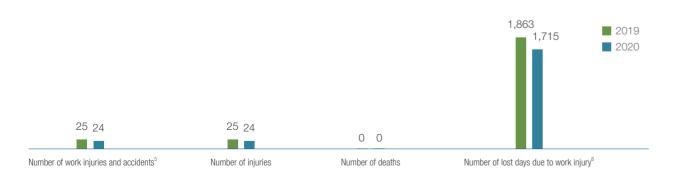




Protecting Employees' Rights and Interests

The Bank strictly complies with the Labor Law of the People's Republic of China, Labor Contract Law of the People's Republic of China, Social Insurance Law of the People's Republic of China, Measures for Enterprise Annuities, Interim Measures for Corporate Supplementary Medical Insurance of Tianjin, and other relevant national and local laws and regulations, and has formulated a number of internal policies and taken various effective measures to protect the rights and interests and ensure the benefits of employees.





⁵ Work injuries and accidents include traffic accidents occurring when the employee is on his/her way to work, to home or to handle business, and injuries due to falling or being hit at workplace during working hours.

Helping Employees with Their Development

The Bank deems employees' development as an inexhaustible source of corporate growth, and adopts the strategy of "developing the bank by relying on talent". The Bank is committed to providing a multi-dimensional development platform for employees by continually improving training-related mechanisms, providing resources to help employees acquire professional qualifications, and setting up an effective remuneration incentive system so as to adapt to the latest development trends in the financial industry toward increasing "versatility, informationization and globalization".

Improving training mechanisms

The Bank revises and updates the priority areas of staff training on an annual basis, based on the key regulatory requirements, industry development trends, and the Bank's strategic plans. In 2020, the Bank issued the 2020 Staff Training Priorities of Bank of Tianjin, and formulated targeted training plans for five types of talent, including management, backup management, management trainees, professional & technical staff, and operational staff working on the front lines, with the aim of satisfying the diversified learning needs of employees by providing various types of training programs with rich content.





Strengthen the cultivation of high-quality management personnel

Leveraging external training resources, the Bank focused on improving the ability of all levels of management personnel, optimized the training materials on improving manager leadership and optimized relevant teaching arrangements, established the learning platform dubbed "leadership classroom in the cloud" to help management personnel effectively improve overall leadership.

Build a pipeline of young managers

We stepped up efforts to cultivate young employees who have been included in the manager pipeline, improved the structure of management personnel at all levels, adopted an innovative teaching method leveraging both online and offline resources and featuring "unified class, location-based management, remote training, and live seminars", organized the sixth training class for young key personnel, and organized training sessions on topics such as "leadership development" and "innovative thinking on transformation" to help employees improve teamwork awareness, develop scientific and innovative thinking, and enhance execution capabilities.





Optimize the cultivation plan for management trainees

We actively optimized the management trainee plan, explored to set up a cultivation mechanism for management trainees specializing in technologies, offered centralized training for entry-level management trainees, provided pre-job learning opportunities to them, and arranged tutors to assist and teach them during work, with the aim of providing systematic and professional cultivation to excellent young talent. In the meantime, the Bank combined the dynamic assessment results of management trainees with their future development plans to offer a clear professional development path for them.

Focus on the cultivation of professional & technical talent

Based on the talent cultivation strategy of "achieving professional excellence through highly specialized and practically-oriented training", we organized professional talent cultivation projects in multiple business lines, including retail, operations management, asset management and information technology. By offering differentiated training courses featuring learning during work, we taught employees attending the training courses to use professional knowledge to analyze and solve problems encountered during work and helped them apply what they learn to practical work.



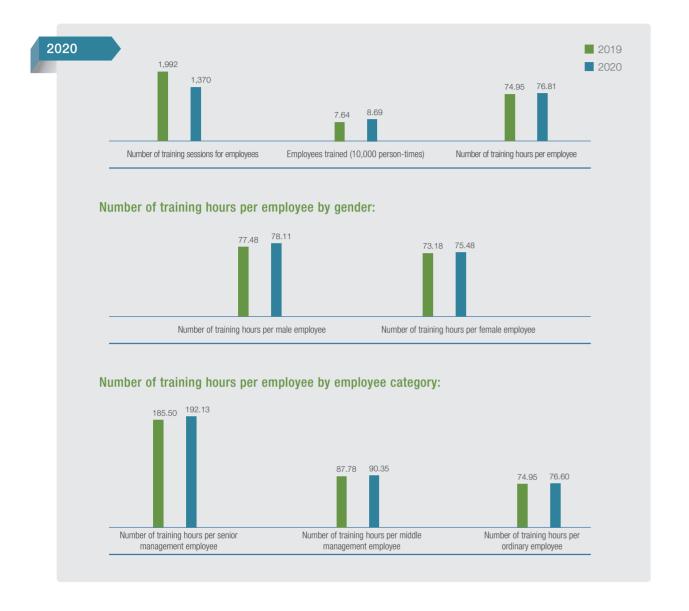


Pay due attention to the cultivation of operational talent

Focusing on the training content that front-line employees are most concerned about, we communicated regulatory policies, rules and regulations, business processes, and information about products and services to them in an accurate and timely manner. In 2020, the Bank held a total of 44 lectures under the activity dubbed "Bank of Tianjin lecture hall - e classroom", thus making the training courses for various business lines offered at the head office also available to the grassroots units to help employees improve professional competence, service capability and ability to perform job duties.

⁶ The number of lost days due to work injury includes the number of working day leaves taken in the reporting year due to work injuries occurring in the reporting year and in the previous year (s).

2020 Key Performance



Encouraging employees to obtain professional qualifications

To achieve the strategic goal of "developing the bank by relying on talent", the Bank supports employees to improve service competence and obtain professional qualifications. As of December 31, 2020, among the Bank's employees, 1,997 had obtained the elementary qualification certificate for banking professionals, 106 had obtained the intermediary qualification certificate for banking professionals, the total number of qualification certificates for banking professionals obtained was 3,289, the total person-times of continued education program attendance reached over 15,000, and the total number of hours spent on attending relevant courses was nearly 200,000 hours.

Measures to encourage employees to obtain professional qualifications

- In accordance with the Employee Professional Qualification Certificate Management Measures of Bank of Tianjin, the Bank links employees' exam results and professional credentials with their promotion prospects and outcomes in the selection of advanced and excellent employees.
- We set aside a certain amount of funds from the full-year education budget to provide support and guarantee for employees in their study and application for banking-related professional qualification certificates.
- We require that employees shall hold the relevant qualifications to serve at positions, organize professional qualification examinations and selective competitions on a regular basis, strive to improve management of staff professional qualifications, and encourage employees to attend external professional qualification courses.

Effective remuneration and incentive policies

The Bank adheres to the principle of "equal pay for equal work". In 2020, taking into account the actual situation, the Bank further adjusted and improved its remuneration system and related policies, and set up and improved effective incentive mechanisms, which helped stimulate the enthusiasm and creativity of employees and contributed to higher productivity.

Effective remuneration and incentive policies

- In accordance with the Supervisory Guidelines on Sound Compensation in Commercial Banks issued by the China Banking and Insurance Regulatory Commission, the Bank has formulated the Remuneration Management Policy of Bank of Tianjin Co., Ltd. and Remuneration Management Measures of Bank of Tianjin to regulate remuneration management practices in a comprehensive manner.
- The Bank has set up a performance-based remuneration system, and determines employees' remuneration based on their positions and performance assessment results.
- Guided by the principle of offering incentives while imposing corresponding constraints, the Bank gives full play to the guiding role of remuneration in business risk management and control to achieve stable operation.

Caring about Employees' Lives

The Bank is committed to creating a positive, harmonious and happy working environment for its employees. During the reporting period, we held a variety of cultural and sports activities to help employees have an increased sense of happiness and belonging and strengthen cohesion among employees. By building a harmonious and caring working environment, we help employees devote to their work and lives with enthusiasm.



Holding a water sports event themed "seizing the day and living it to the full"

To enrich employees' leisure life, promote communication among employees, and build a positive, dynamic working atmosphere, the Bank's Chengdu branch held a water sports event themed "seizing the day and living it to the full" for its employees. The event attracted more than 200 employees to participate in it, who formed a total of 12 competing teams. In multiple matches dubbed "marching through the torrent", "snatching treasures in difficult

situations", "overcoming obstacles in the water" and "tug of war in the water", the participants cooperated with each other while competing in terms of wisdom and courage, displaying the spirit of fighting and striving to be number one, with cheers and laughters throughout the event. The sports event not only helped employees at Chengdu branch relax themselves after work, but also contributed to an increased sense of belonging and team cohesion.









Youth activity dubbed "I have, I am Young, endorse Bank of Tianjin"

Bank has held a series of activities dubbed "salute youth, love Bank of Tianjin" for consecutive years. On May 4th Youth Day in 2020, the Bank organized an activity dubbed "I have, I am Young, endorse Bank of Tianjin" to show the charm of young employees and provide a platform for employees to showcase their achievements and make contributions as youth. During

To inherit and promote the spirit of May 4th, the the activity, young employees recorded their stories of growth along with the development of Bank of Tianjin by making posters, cartoons, GIF images, live videos, Vlogs and short videos, showcasing the courage, aggressiveness, work declaration and achievements of young employees holding different positions and reflecting their youthful spirit and excellent professional











Participating in Social Welfare Initiatives

The Bank earnestly performs its social responsibilities, and is committed to bringing positive changes to the society. In 2020, while supporting the fight against COVID-19, we continued to push forward with targeted poverty alleviation through financial credit to help eliminate poverty and improve people's health and well-being, implementing the important instructions and spirit of the Central Committee of the Communist Party of China. In the meantime, by leveraging its own characteristics and advantages, the Bank disseminated financial knowledge to the public and encouraged employees to participate in social welfare and volunteer activities, giving back to the society with real actions.

Carrying out Poverty Alleviation and Helping People in Difficulties

moderately prosperous society in all respects and the winning of the decisive campaign of poverty alleviation. The Bank has implemented the important instructions and spirit of the Central Committee of the Communist Party of China, earnestly implemented various policies including the Circular of the General Office of the China Banking and Insurance Regulatory Commission on Further Doing a Good Job in Poverty Alleviation Through Small Loans and Investigation of Relevant Situations, the Guiding Opinions on the Three-Year Action to Win the Fight Against Poverty and the Notice of Advancing the Sound Development of Microfinance for Poverty Alleviation. From 2017 to 2020, the Bank dispatched a total of seven cadres to live at the villages to work with the cadres and ordinary people living at villages in difficulties and carry out targeted poverty alleviation work, and invested

The year 2020 saw the completion of the building of a supporting funds totaling RMB8.5 million. In the meantime, by leveraging its own characteristics and advantages, the Bank focused on traditional credit business to support economic development in poverty-stricken regions, continued to grant credit in a targeted manner, and issued loans to povertystricken people for whom a record has been set up with the government. As of December 31, 2020, the outstanding balance of personal targeted poverty alleviation loans at the Bank (including loans issued to people who have been lifted out of poverty) stood at RMB64.5329 million, up 19.68% from the beginning of the year. The Bank helped individuals and enterprises facing financial difficulties gain access to financing, and achieved substantial results in infrastructure, supporting villages through industrial development, and helping individuals and enterprises in difficulties by offering them loans, among others.

Support villages through industrial development focus on high profit, develop and grow the

collective economy

Infrastructure adhere to high standards to help improve the sense of

Help individuals and enterprises in difficulties by offering them loans trengthen financial support t agriculture, rural areas and farmers" to make financing more accessible

- The Bank ramped up efforts to support villages through industrial development, and provided support in a targeted manner by taking the differences between villages in to account. We helped establish an agricultural development company, and organized village cadres and leaders of activities calling for becoming rich by working hard to attend external training programs and visit other places more than 10 times. We also helped villages formulate well-developed industrial plans, build projects covering a total area of 300 mu (1 mu=0.067 hectare), including a boutique lotus garden, a 100-mu fruit orchard, a boutique rice field and a beautiful rape flower field, a 4,000-square-meter fruit greenhouse in which fruits usually planted in southern China are planted in the north, and a 6,500-square-meter agricultural product market, contributing to a substantial increase in the collective income of villages.
- We pushed forward with the building of beautiful villages. Specifically, we completed 10,170 square meters of hardened roads, installed and repaired 164 street lights, laid 4,200 square meters of lawns, planted more than 4,100 trees such as Chinese scholartrees, and helped treat black and smelly water bodies, promote garbage sorting, crack down on "six disorderliness", and build a cultural activity room and an activity square for villagers, thus continually improving the living environment. We offered support and assistance to groups in difficulties, helped build a 500-square-meter day care center for the elderly, completed the renovation of dilapidated houses, replacement of coal with natural gas, and renovation of toilets on time, visited 245 households in difficulties, and handed out consolation products worth of RMB79,800.
- · We strengthened financial support to "agriculture, rural areas and farmers" to serve the national strategy of "agriculture, rural areas and farmers". In 2020, we strengthened financing support to rural enterprises, and granted more than RMB6.2 billion⁷ of credit loans to rural enterprises and rural organizations, up 57% from the same period in previous year.
- · Ningxia Tongxin Jinhui County Bank actively approached Tongxin County Government, and secured a RMB15 million loan quarantee fund for poverty-stricken households for whom a record has been set up with the government. As of December 31, 2020, the outstanding balance of loans issued to poverty-stricken households for whom a record has been set up with the government reached RMB12.19 million, involving 215 households. Over the past three years, the Bank has issued loans totaling RMB88.07 million to 1,104 poverty-stricken households for whom a record has been set up with the government.

The scope of the statistics covers the head office and branches





The Bank's leaders visited a village to push forward with the building of beautiful villages

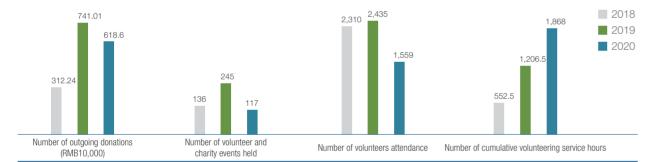


A cadre dispatched by the Bank to live in a village helps the poverty-stricken village grow its collective agricultural economy

Being Active in Public Welfare Initiatives

The Bank has actively participated in public welfare initiatives, and strives to become more involved in volunteer and public welfare activities. Despite the impact of the coronavirus outbreak, the Bank did not hold back from participating in such activities, and made best efforts to give back to the society.

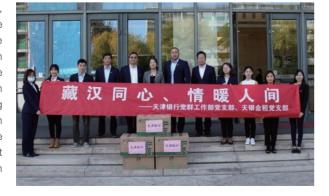
The Bank won the "Model Tianjin Most Socially Responsible Enterprise" award in the activity dubbed "2020 Model Tianjin Socially Responsible Entity Selection Activity" jointly held by Tianjin Municipal Trade Union, Tianjin General Chamber of Commerce and Tianjin Commission of Commerce, among other units.





Holding a donation activity dubbed "Han and Tibetan people are of the same mind, and let the society be filled with warmth"

To further promote the spirit of volunteering service, facilitate the building of spiritual civilization and care about ethnic minority people, in October 2020, the Bank held a donation activity dubbed "Han and Tibetan people are of the same mind, and let the society be filled with warmth". During the activity, more than 30 employees donated nearly 400 pieces of clothing suitable for winter such as down jackets and cotton shirts and pants as well as blankets to Xiarong Village of Tongpu Town in Jiangda County of Changdu, Tibet Autonomous Region, thus helping Tibetan families in difficulties while making full use of clothing.



Example

Innovation Boosts Capabilities

to Serve the Real Economy

Donating materials to help poverty-stricken children

In 2020, which saw the winning of the fight against poverty, the Bank's Chengdu branch actively performed its social responsibilities, created the work system for poverty alleviation through education dubbed "Seagull", and pushed forward with poverty alleviation through education via a series of measures dubbed "Seagull Book House", "Seagull Classroom", "Seagull Growth" and "Seagull Services".

To help students living in remote mountainous rural areas learn knowledge and grow, in 2020, the Bank's Chengdu branch donated RMB100,000 and 16 computers to a boarding school in Jiagenba Town of Kangding, and built a "Seagull Book House" and a "Seagull E-reading Room" for the school. The branch donated another six computers to a boarding school in Jintang Town of Kangding and further improved the functions of the e-reading room the Bank built for it. The branch also launched a donation initiative dubbed "Care about Kangding, and express love with books", with more than 3,000 books donated, and donated RMB90,000 to Luzhou Charity Federation earmarked for supporting the development of Huanian Hope School at Erlang Town in Gulin County.

In the meantime, the Chengdu branch asked the Bank's Luzhou branch to visit teachers and students at Huanian Hope School five times and to send them materials such as anti-epidemic supplies, computers, school uniforms

and books to encourage the children to establish lofty ideals and beliefs, align personal growth with the country's development and prosperity, study hard, and have healthy mental and physical development.

Thanks to systematic educational support, the Bank's Chengdu branch helped substantially improve the teaching conditions at the school, optimize the child cultivation environment, and provide a warm "home" for left-behind and poverty-stricken children to grow and develop, while providing guarantee for the life and study of poverty-stricken children, and was named a unit with outstanding contribution to the initiative of offering support and assistance to people in difficulties by the Sichuan Regulatory Bureau of the China Banking and Insurance Regulatory Commission.





Innovation Boosts Capabilities

to Serve the Real Economy





Future Prospects

14th Five-Year Plan and the country's embarking low-carbon economy. Meanwhile, we will promote in all respects. Standing at a new starting point, to reduce impacts on the environment by replacing Bank of Tianjin will continue to uphold the business existing equipment with more energy-efficient ones philosophy focusing on the real economy and regional and contribute to the "Beautiful China" initiative by development, view performing social responsibilities as our perpetual obligations, seize the certainties amid uncertainties in the wake of COVID-19, and strive to We are committed to building a bank that offers become a more resilient and valuable company.

management, improve our governance system, outlets toward intelligent and asset-light operations and set up a top-down social responsibility work to provide smart integrated services, and strive mechanism while continually enhancing performance. to deliver more user-friendly, efficient and quality In the meantime, we will continue to maintain close communication with stakeholders and improve our the other hand, we will adhere to the principle that ability to create value for shareholders, customers, the rights and interests of customers come first, and employees and other stakeholders to achieve win-win handle customer information with the utmost caution outcomes.

strategy featuring "transformation + innovation", know, enjoy property safety, and make independent embrace financial technology, and implement the "Two Strategies" of building a secure bank and a smart bank so as to provide more user-friendly security. financial services via multi-dimensional channels. We will leverage innovation as an endogenous driver Holding the banner while marching ahead, we will to create new financial service models to meet the diversified needs of customers. Regarding the difficulties in obtaining funding and high financing costs for "agriculture, rural areas and farmers" and small and micro companies, we will continue to provide quality services for enterprises and strive to reduce financing costs to help small and micro micro companies, and the green and environmental companies and local economies quickly recover from protection industries. Upholding our belief and the impact of COVID-19.

and prioritize resource allocation toward green, environmentally-friendly and low-carbon industries. We will continue to improve green financial service system and strengthen positive guidance on green

low-carbon operation within the Bank, and strive adopting a green development model.

superior experience. On one hand, we will continue to develop Internet finance business and push We will continue to strengthen social responsibility forward with the transformation of grassroots financial services to clients via digital innovation. On to protect customer privacy. We are committed to providing transparent products and services to We will continue to adopt the dual-track development customers and to protecting consumers' right to choices. We will make best efforts to help customers quard against financial risks and ensure capital

pull our strength together and embark on a new journey. In 2021, the Bank will continue focusing on serving the real economy, and vigorously support the development of enterprises in the Beijing-Tianjin-Hebei region, strategic emerging industries, "agriculture, rural areas and farmers", small and staying true to our original aspiration, we will continue improving our management capability, We will continue to optimize credit structure honor our social responsibilities to the country, shareholders, regulators, customers, employees and other stakeholders while delivering growth, and strive to achieve sustainable economic, social and environmental development.



Level	Contents	Location of disclosure
A1 Emissions	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste. Note: ① Air emissions include NOx, SOx, and other pollutants regulated under national laws and regulations. ② Greenhouse gases include carbon dioxide, methane, nitrous oxide, hydrofluorocarbons, perfluorocarbons and sulphur hexafluoride. ③ Hazardous wastes are those defined by national regulations.	49
	A1.1 The types of emissions and respective emissions data.	49-51
	A1.2 Greenhouse gas emissions in total (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	49-51
	A1.3 Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	N/A
	A1.4 Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	49-51
	A1.5 Description of measures to mitigate emissions and results achieved.	49-51
	A1.6 Description of how hazardous and non-hazardous wastes are handled, reduction initiatives and results achieved.	49-51
A2 Use of Resources	General Disclosure Policies on the efficient use of resources, including energy, water and other raw materials. Note: Resources may be used in production, in storage, transportation, in buildings, electronic equipment, etc.	48-49
	A2.1 Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility).	50-51
	A2.2 Water consumption in total and intensity (e.g. per unit of production volume, per facility).	49-51
	A2.3 Description of energy use efficiency initiatives and results achieved.	49-51
	A2.4 Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency initiatives and results achieved.	49-51
	A2.5 Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.	N/A

Chairman's Message President's Message

2020 Key Performance

Improving Management and Building a Responsible Bank

Innovation Boosts Capabilities to Serve the Real Economy

Green Development, Serving Ecological Civilization

Being People-focused and Serving a Harmonious Society



Contents	Location of disclosure
General Disclosure Policies on minimizing the issuer's significant impact on the environment and natural resources.	46-47
A3.1 Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	46-48
General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.	62-63
B1.1 Total workforce by gender, employment type, age group and geographical region.	62-63
B1.2 Employee turnover rate by gender, age group and geographical region.	62-63
General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards.	18, 64
B2.1 Number and rate of work-related fatalities per year.	64
B2.2 Lost days due to work injury.	64
B2.3 Description of occupational health and safety measures adopted, and how they are implemented and monitored.	18, 64
General Disclosure Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities. Note: Training refers to vocational training. It may include internal and external courses paid by the employer.	65-67
B3.1 The percentage of employees trained by gender and employee category (e.g. senior management, middle management).	Future plans disclosure
B3.2 The average training hours completed per employee by gender and employee	65-67
	General Disclosure Policies on minimizing the issuer's significant impact on the environment and natural resources. A3.1 Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them. General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare. B1.1 Total workforce by gender, employment type, age group and geographical region. B1.2 Employee turnover rate by gender, age group and geographical region. General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards. B2.1 Number and rate of work-related fatalities per year. B2.2 Lost days due to work injury. B2.3 Description of occupational health and safety measures adopted, and how they are implemented and monitored. General Disclosure Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities. Note: Training refers to vocational training. It may include internal and external courses paid by the employer. B3.1 The percentage of employees trained by gender and employee category (e.g. senior management, middle management).

Level	Contents	Location of disclosure
B4 Labor Standards	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labor.	62
	B4.1 Description of measures to review employment practices to avoid child and forced labor.	62
	B4.2 Description of steps taken to eliminate such practices when discovered.	No occurrence during the reporting period
B5 Supply Chain Management	General Disclosure Policies on managing environmental and social risks of the supply chain.	31
	B5.1 Number of suppliers by geographical region.	31
	B5.2 Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, and how they are implemented and monitored.	31
B6 Product Responsibility	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labeling and privacy matters relating to products and services provided and methods of redress.	57-61
	B6.1 Percentage of total products sold or shipped subject to recalls for safety and health reasons.	N/A
	B6.2 Number of products and service related complaints received and how they are dealt with.	58-59
	B6.3 Description of practices relating to observing and protecting intellectual property rights.	56
	B6.4 Description of quality assurance process and recall procedures.	N/A
	B6.5 Description of consumer data protection and privacy policies, and how they are implemented and monitored.	57

Chairman's Message

President's Message

Improving Management and Building a Responsible Bank 2020 Key Performance

Innovation Boosts Capabilities to Serve the Real Economy

Green Development, Serving Ecological Civilization

Being People-focused and Serving a Harmonious Society





Indicator number	Indicator description	Location of disclosure
102-1	Name of the organization	22
102-2	Activities, brands, products, and services	22
102-3	Location of headquarters	22
102-4	Location of operations	22
102-5	Ownership and legal form	22
102-6	Markets served	22
102-7	Scale of the organization	22
102-8	Information on employees and other workers	62-63
102-9	Supply chain	31
102-11	Precautionary principle or approach	28-29
102-13	Membership of associations	23
102-14	Statement from senior decision-maker	4-7
102-15	Key impacts, risks, and opportunities	28、35
102-16	Values, principles, standards, and norms of behavior	22
102-18	Governance structure	27
102-20	Executive-level responsibility for economic, environmental, and social topics	33
102-21	Consulting stakeholders on economic, environmental, and social topics	34
102-22	Composition of the highest governance body and its committees	26
102-24	Nominating and selecting the highest governance body	26
102-26	Role of highest governance body in setting purpose, values, and strategy	26
102-29	Identifying and managing economic, environmental, and social impacts	34-35

Level	Contents	Location of disclosure
B7 Anti- corruption	General Disclosure Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering.	29-30
	B7.1 Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period and the outcomes of the cases.	29-30
	B7.2 Description of preventive measures and whistle-blowing procedures, and how they are implemented and monitored.	29-30
B8 Community Investment	General Disclosure Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests.	19, 69-71
	B8.1 Focus areas of contribution (e.g. education, environmental concerns, labor needs, health, culture, sports).	19, 69-71
	B8.2 Resources contributed (e.g. money or time) to the focus area.	19, 69-71

78

Chairman's Message President's Message

2020 Key Performance

Improving Management and Building a Responsible Bank

Innovation Boosts Capabilities to Serve the Real Economy

Green Development, Serving Ecological Civilization

Being People-focused and Serving a Harmonious Society



Indicator number	Indicator description	Location of disclosure
102-30	Effectiveness of risk management processes	28-29
102-31	Review of economic, environmental, and social topics	34-35
102-32	Highest governance body's role in sustainability reporting	32-33
102-33	Communicating critical concerns	34-35
102-34	Nature and total number of critical concerns	35
102-40	List of stakeholder groups	34
102-42	Identifying and selecting stakeholders	34
102-43	Approach to stakeholder engagement	34
102-44	Key topics and concerns raised	35
102-46	Defining report content and topic boundaries	Report description
102-47	List of material topics	Report description
102-49	Changes in reporting	Report description
102-50	Reporting period	Report description
102-51	Date of most recent report	Report description
102-52	Reporting cycle	Report description
102-53	Contact point for questions regarding the report	Report description
102-55	GRI content index	77-79
201-1	Direct economic value generated and distributed	22
201-3	Defined benefit plan obligations and other retirement plans	64

Indicator number	Indicator description	Location of disclosure	
203-1	Infrastructure investments and services supported	38-43	
203-2	Significant indirect economic impacts	38-43	
204-1	Proportion of spending on local suppliers	31	
205-2	Communication and training about anti-corruption policies and procedures	29-30	
205-3	Confirmed incidents of corruption and actions taken	29-30	
302-1	Energy consumption within the organization	50-51	
302-3	Energy intensity	50-51	
305-1	Direct (Scope 1) GHG emissions	50-51	
305-2	Energy indirect (Scope 2) GHG emissions	50-51	
305-4	GHG emissions intensity	50-51	
306-2	Waste by type and disposal method	50-51	
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	64	
404-1	Average hours of training per year per employee	66	
404-2	Programs for upgrading employee skills and transition assistance programs	65-67	
405-1	Diversity of governance bodies and employees	62-63	
417-1	Requirements for product and service information and labeling	54-60	

Reader Feedback

Thank you for reading the Report. In order to ensure effective communication with you and other stakeholders, and continuously improve the performance of environmental and social responsibility and preparation of social responsibility report by our Bank, we look forward to hearing your valuable opinions and suggestions. You are welcome to comment via the following contact channels:

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Mailing Address: No. 15 Youyi Road, Hexi District, Tianjin

Post Code: 300201

Please share your comments with us:

 Your overall impression of this Report: 	1.	Your	overall	impression	of	this	Report:
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- Excellent Good Average Bad
- 2. What do you think of the clarity, accuracy and completeness of the information and data disclosed in this Report?
- Excellent Good Average Bad
- 3. How comprehensively do you think this Report reflects the economic responsibilities assumed by our Bank?
- \circ Excellent \circ Good \circ Average \circ Bad
- 4. How comprehensively do you think this Report reflects the environmental responsibilities assumed by our Bank?
- Excellent Good Average Bad
- 5. How comprehensively do you think this Report reflects the social responsibilities assumed by our Bank?
- Excellent Good Average Bad
- 6. How reader-friendly is this Report in terms of design and layout?
- \circ Excellent \circ Good \circ Average \circ Bad
- 7. Which aspect covered in this Report do you think needs to be improved most?
- O Operations O Services O Environment O Employees O Social
- 8. Is there any matter that you would like to know but is not disclosed in this Report?
- 9. Your opinions and suggestions on the Bank's social responsibility work and preparation of this Report: