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2017年,中國信達深入貫徹黨的十九大 和全國金融工作會議精神,積極落實監管 部門的各項部署和要求,堅守不良資產經 營主業,協同提供綜合金融服務,圓滿完 成各項經營任務,取得了優異成績。公司 新增收購不良債權資產 2020.54 億元,所 得稅費用 73.73 億元,實現歸屬母公司股 東淨利潤 181.22 億元。與此同時,圍繞 全面建成小康社會的奮斗目標,完善社會 責任治理體系,履行企業社會責任,努力 實現員工價值,積極參與環境保護,深入 開展定點扶貧和公益事業,有力促進了社 會建設和生態文明建設。

化解金融風險的穩定器

2017年,公司聚焦不良資產經營主業, 充分發揮化解金融風險穩定器的作用,積 極支持「去產能、去庫存、去槓桿、降成 本、補短板」的供給側結構性改革。公司 準確把握銀行等金融機構不良資產出表節 奏,並根據實體企業解決應收賬款及流動 性問題的需要,不斷加大不良資產收購力 度,全年收購不良資產2020.54億元,有 效降低了銀行和企業不良資產風險。公司 通過創新「不良資產+」模式,拓展資產 處置渠道,加快資產處置效率。參與實施了中國重工等8 個市場化債轉股項目,金額105.3億元;參與完成中國聯 通等國企混合所有制改革項目;協助完成中廣核主輔業剝 離項目;設立500億元降槓桿基金,撬動社會資金支持實 體企業發展;發起設立中安金融資產管理股份有限公司, 助力化解區域性金融風險。

綜合金融服務的供應商

2017年,公司增強市場導向,以客戶為中心,依托不良資產專業優勢,引導分公司和子公司協同發力,持續創新開展特色化、差異化、專業化的綜合金融服務,為實體經濟發展提供有力支持。緊密配合國家戰略,支持「一帶一路」建設、京津冀一體化協同發展和雄安新區建設。持續關注「三農」以及養老、住房、基礎設施建設等領域的需求,通過金融手段保障和改善民生。注重加強客戶溝通,提升客戶服務體驗,深入開展了金融知識普及宣傳工作。

實現員工價值的共同體

2017 年,公司依法維護員工合法權益,建立健全員工管理 機制。召開第三屆職工代表大會第二次會議,推進民主管 理,辦理員工提案工作。加強員工隊伍管理,及時修訂員 工管理辦法,調整公司人員結構,提升公司人力資源管理 水平,優化員工職業發展路徑。著力強化綜合性培訓力度, 打造多層次培訓體系,促進人才培養與員工隊伍建設。努 力改善辦公條件,為員工提供健康舒適的工作環境。

參與環境保護的踐行者

2017年,公司關注全球氣候變化,牢固樹立綠色發展理 念,貫徹執行國家綠色發展政策。發揮自身業務優勢,積 極開展綠色金融業務,重點支持綠色循環經濟、節能減排 等領域,為多家綠色企業和相關產業提供金融服務。公司 倡導綠色運營,踐行節能減排,積極推行電子化服務,減 少環境負擔。引導員工提升環保意識,開展多種環保公益 活動,傳遞綠色理念。

增進社會福祉的企業公民

2017年,公司堅決響應國家扶貧號召,堅持開展精準扶貧 工作,加強對定點扶貧點的資金和資源投入,探索開辦扶 貧公益信託和扶貧保險項目,重點解決群眾在民生、教育、 就業等方面的難題,助力提升定點幫扶地區自身發展能力。 公司全年落實扶貧資金343萬元,較好地完成了青海、新 疆、甘肅等多個定點扶貧單位的扶貧任務。

2017年,中國信達榮獲中國證券金紫荊獎「最具投資價值 上市公司」和「最佳投資者關係管理上市公司」獎,中國 上市公司百強高峰論壇「中國百強企業獎和中國道德企業 獎」,《金融時報》中國金融機構金牌榜「年度最佳資產 管理公司」獎等榮譽和獎項。

信建れ

2017 年社會責任關鍵績效

















公司概況 企業文化 合規運營 **廖** 關於我們

公司概況

中國信達資產管理股份有限 公司(以下簡稱「中國信達」 「信達」或「公司」)始建 於1999年,前身為中國信 達資產管理公司,是經國務 院批准, 為有效化解金融風 險、維護金融體系穩定、推 動國有銀行和企業改革發展 而成立的首家金融資產管理 公司。2010年6月,中國 信達資產管理公司整體改制 為中國信達資產管理股份有 限公司。2012年4月,中 國信達成功引入全國社會 保障基金理事會、UBS AG (瑞銀集團)、中信資本金 融控股有限公司、Standard Chartered Financial Holdings(渣打銀行)等4 家戰略投資者。2013年12 月,中國信達在香港聯合交 易所成功上市,成為首家登 陸國際資本市場的中國金融 資產管理公司。

主要業務包括不良資產經營 業務、投資及資產管理業務 和金融服務業務,其中不良 資產經營是公司核心業務。 截至2017年末,中國信達 在中國内地30個省、自治 區、直辖市设有32家分公 司,在内地和香港擁有8家 從事不良資產經營、資產管 理和金融服務業務的全資或 控股平枱子公司,集團員工 約1.8 萬人。





合規運營

中國信達擁有規範的公司治理架構,不斷完善風險管理體 系,持續提升員工反腐倡廉意識,加強供應商管理水平,堅 持依法合規運營,為公司實現全面可持續發展奠定基礎。

公司治理

中國信達堅守上市公司良好的企業管治原則,嚴格遵守境内 外監管規定,不斷優化由股東大會、董事會、監事會和管理 層組成的「三會一層」治理架構,積極加強治理體系和制度 建設,形成協調運轉、有效制衡的公司治理機制,確保公司 持續合規經營和健康發展,有效保護了股東利益,促進國有 資產保值增值。

股東大會

股東大會是中國信達的權力機構。股東大會依法行使決定公 司的經營方針,審議批准公司的利潤分配方案和虧損彌補方 案,修訂公司章程、股東大會議事規則、董事會議事規則和 監事會議事規則,決定聘用、解聘或者不再續聘會計師事務 所等。本報告期內,中國信達股東大會共召開4次會議, 審議議案18項,報告事項1項。

董事會

董事會是中國信達的經營決策機構,對股東大會負責。董事 會依法行使的職權包括但不限於以下各項:執行股東大會的 決議;決定公司的發展戰略、經營計劃和投資方案;制訂公 司的年度財務預算方案、決算方案;制訂公司的利潤分配 方案和虧損彌補方案;制訂公司增加或者減少註冊資本的方 案;制定公司的基本管理制度,並監督制度的執行情況;決 定公司風險管理、合規和內部控制政策,制定公司內控合規 管理等相關制度;制訂股權激勵計劃等。

截至 2017 年末,公司董事會共有 12 名董事,其中執行董 事 2 名,非執行董事 6 名,獨立非執行董事 4 名。本報告 期內,公司董事會共召開 6 次會議,審議議案 30 項,報告 事項 9 項。

監事會

監事會是公司監督機構,對股東大會負責。監事會依法行 使職權包括但不限於以下各項:監督公司財務及風險管理 和內部控制情況,對董事會、高級管理層及其成員的履職 盡職進行監督。截至2017年末,監事會共有監事7名, 其中股東代表監事1名,外部監事3名,職工監事3名。 本報告期內,監事會共召開4次會議,審議通過13項 議案。

經營層

經營層加強安排部署,組織總部各部室、各分公司和各子公司,通過分解落實經營戰略和完成年度經營管理任務,積極履行對國家、股東、客戶、供貨商、員工、環境和社區等各方面的社會責任,取得較好成績。



風險與合規管理

中國信達遵守法律法規,持續推進全面風險管理體系建設,加強內部風險管控,不斷優化風險檢查、評估體系, 有效防控各類合規風險,保障資產安全,確保公司經營管 理合法合規。

全面風險管理

2017年,公司持續貫徹「主動管理、守住底線」的風險管 理理念,穩步推進與公司發展戰略相匹配的全面風險管理體 系建設,進一步加強風險管理的工具以及風險化解的舉措, 積極應對外部市場變化帶來的挑戰和考驗,確保資產質量不 下滑,總體風險可控,為實現公司戰略發展目標和經營計劃 提供切實保障。

公司對標監管要求,著力加強公司全面風險管理制度體系建設,先後出台了《集團風險偏好管理辦法》《集中度風險管

理暫行辦法》《押品管理辦法》《風險預警管理辦法》以及 《壓力測試管理辦法》《聲譽風險管理辦法》等六項制度; 對存量風險管理制度體系進行清理和重塑,風險管理機制持 續健全,制度短板得到有效填補。

2017年公司繼續加強對信用風險、市場風險、操作風險、 集中度風險等主要風險的監測和管控,進一步強化風險的流 程管控;完善了風險評價的指標科學性和業務覆蓋面;強化 了對基層單位主管風險責任人考核的有效性;嚴格落實銀監 會專項治理工作要求,組織專項檢查、風險排查以及風險巡 視等各類檢查,加強了合規管理,增強了員工底線意識;強 化風險問責,落實了經營風險責任追究;加快推進風險管理 信息系統建設,積極提升風險管理信息化水平;同時,通過 組織專業培訓,進一步加強風險管理條線以及業務條線人員 的風險管控能力和操作水平。



合規内控管理

中國信達按照《公司法》《證券法》《上市公司治理準則》 《企業內部控制規範》及《企業內部控制基本規範》等法律 法規和規範性文件要求,制定了《內部控制基本制度》《內 部控制評價暫行辦法》《內部控制手冊》等管理文件。

公司建立了「三會一層」領導之下的內部控制三道防線管 理架構,明確了從治理層到員工的合規內控責任分工和報 告關係。 公司以内外部環境變化為依據,共更新了29支內控手冊, 修訂了413個內部控制點。公司還開展了覆蓋總部各部室、 各分子公司、主要業務產品和條線的內部控制評價工作,取 得了明顯成效。中國信達將2017年確定為「合規年」,組 織開展「合規年」制度清理及流程優化工作,整體工作歷時 9個月,精簡制度達32%。「合規年」在推進公司制度建設、 落地合規經營理念、提升員工合規意識等方面為公司合規文 化建設夯實了基礎,建立了公司健康發展的長效機制。



反洗錢

公司認真履行反洗錢的社會職責,嚴格遵循反洗錢相關法律 和監管法規,認真貫徹「風險為本」的原則,不斷提升反洗 錢工作能力與有效性。2017年,公司進一步完善了反洗錢 管理制度,強化培訓與宣傳,提升員工反洗錢意識,有效防 控反洗錢合規風險,全面提升反洗錢合規管理水平。

反腐倡廉

公司全面加強紀律和作風建設,嚴抓中央八項規定精神落實 和專項整改,採取教育為先、完善制度、落實措施、監督到 位的工作方針,將黨風廉政建設、專題學習教育與廉潔風險 防範管理有機結合,貫穿於實際工作的各個環節,進一步拓 展黨風廉政工作領域,有力發揮紀律審查、巡視監督作用。 做到了有組織領導、有責任規範、有制度措施。

供應鏈管理

公司按照《招投標法》及財政部關於採購的相關要求,規範 內部採購流程,制定並實施《集中採購管理規程》,積極籌 備供應商統一管理平台,不斷強化供應商管理。公司在招標 文件中明確要求供應商公司治理良好、經營狀況良好、社會 聲譽良好、無違規行為和重大不良案件發生,無欺騙、欺詐 等不良行為和不良記錄,將其作為供應商資格認證的必要條 件。此外,公司每年通過填寫《供應商服務評價表》,評估 供應商的服務質量。2017年,中國信達組織總部、分公司、 子公司單項100萬元以上集中採購項目共計78個。

公司重視與供應商的溝通與交流,不定期召開供應商座談 會、商務會面,不斷提升供應商的社會責任意識,增強供應 商可持續發展的能力,攜手打造可持續的供應鏈。







社會責任理念 社會責任溝通 重大性議題判定





中國信達注重社會責任管理對企業可持續發展的影響和貢獻,將企業社會責任與公司中長期發展戰略緊密結合,積極應對挑戰與機遇,實現和諧發展。

中國信達構建並不斷完善社會責任管理體系,由總部專屬 部門負責社會責任管理日常工作,總部各部室、各分子公 司設立社會責任聯絡員,積極推進企業社會責任工作的開展。2017年,組織社會責任工作培訓,介紹了香港聯交所 《環境、社會與管治指引》對企業社會責任信息披露的要求,參加培訓近130人。



社會責任溝通

中國信達識別出重要利益相關方,並與各利益相關方建立了多種溝通渠道,傾聽各利益相關方的聲音,與利益相關方建立 和諧、互信的合作共贏關係,真誠回應利益相關方的願望和要求,積極承擔各項社會責任。

利益相關方	期望與要求	行動
政府	依法納稅 化解金融風險 帶動當地經濟發展 促進就業	深入貫徹落實國家宏觀調控政策,積極支持實體經濟轉型發展和新 型城鎮化建設,助推民生領域改善,主動承擔為國家化解金融風險、 維護金融體系穩定、推動國有銀行和企業改革發展的使命
監管機構	合規運營 資產保值增值	嚴格遵守相關法律法規,按照監管政策和要求,全面加強風險管理, 合規誠信經營,確保風險可控,實現公司可持續發展
股東和投資者	收益回報 合規運營	高度重視投資者關係維護和管理,認真聽取投資者的意見和建議, 通過召開股東大會、投資者溝通會、業績發佈會、非交易路演和日 常接待投資者來訪等多種形式,加強有效溝通和信息披露,讓股東 和投資者了解更多經營信息。著力加強公司治理,防範經營風險, 通過實施靈活的經營策略,發展和完善差異化的盈利模式,確保穩 健經營,為全體股東提供持續且有競爭力的回報
客戶	信守承諾 優質服務 暢通的溝通渠道	注重加強客戶關係管理,通過與客戶座談和走訪等形式,深入了解 客戶需求,開展客戶滿意度調查,協同多元化業務平台,為客戶量 身定製金融解決方案及差異化的資產管理服務,促進客戶財富增 值,贏得客戶的信賴和忠誠
員工	民主管理 職業健康 薪酬福利 職業發展 人文關懷	堅持民主管理,公司通過召開職工(代表)大會,徵集員工意見, 拓寬員工參與企業管理渠道,保障員工知情權、參與權、表達權和 監督權。通過開展多種形式的文體活動,保障員工健康權益和發展 權益。加強人力資源管理,構建科學有效的績效管理、薪酬分配、 職業發展、榮譽激勵等制度,為員工搭建發展平台,暢通發展渠道, 實現員工發展與企業發展相同步、相協調
供應商	公開、公正 誠實守信 信息保密	公司遵守商業道德,堅持公開透明採購機制,通過平等互利交流合作,實現互惠共贏
行業	行業引領 提升行業管理水平	公司帶動行業發展,積極參與行業交流,促進行業管理水平
環境	綠色辦公 支持綠色金融	提供綠色的產品和服務,通過金融服務支持綠色產業發展,倡導綠 色辦公,組織和參與綠色公益活動
社區	扶貧開發 志願者活動	支持國家扶貧戰略,通過組織開展志願者社區公益服務活動,推動 社會公共事業發展

重大性議題判定

中國信達參照中國銀行業協會《中國銀行業金融機構企業社會責任指引》及香港聯交所《環境、社會及管治報告指引》的 要求,通過同利益相關方的充分溝通,按照實質性原則,確定報告邊界和重大性議題。









堅守不良資產經營主業 支持供給側結構性改革

化解金融風險的穩定器

堅守不良資產經營主業

作為中國四大國有金融資產管理公司之一,2017年,中國 信達不忘初心,牢記使命,圍繞落實全國金融工作會議精 神,順應監管要求,堅持深耕不良資產經營主業,有效發揮 服務實體經濟、化解金融風險的社會責任,有力提升了公司 核心競爭力。在收購方面,公司準確把握銀行等金融機構不 良資產逐步市場化、規範化的出表節奏,並根據實體企業解 決應收賬款及流動性問題的需要,不斷加大不良資產收購力 度,全年收購不良資產2020.54 億元,有效降低了銀行和企 業不良資產風險。在處置方面,通過對資產的分類管理,分 類施策,對好資產挖掘亮點、精耕細作,通過重組和經營, 促進了經濟領域一部份企業的重建和再生,積極發揮金融資 產管理公司「安全網」「穩定器」的作用。

積極推進市場化債轉股 , 幫助企業降槓桿、 增活力

中國信達圍繞新一輪債轉股,積極響應國家號召,運用多 年積累的經驗優勢和人才優勢,重點選擇對實體經濟、產 業升級有重大意義的、具有發展潛力的國企和民營龍頭企 業作為債轉股對象。截至2017年末,中國信達已實現中 國重工、西昌礦業等8個市場化債轉股項目的落地,金額 105.3億元,並創新設立了500億元降槓桿基金,吸引社 會資金參與市場化債轉股。中國信達市場化債轉股的思路、 做法和成效受到了國家相關部委及地方政府的充分肯定

案例

中國信達從 2017 年 6 月起,對中國船舶重工股份有限公司(以下簡稱「中國重工」)實施市場化債轉股,收購對 其子公司正常類債權,並運用一系列金融手段將其置換為中國重工股票,有效減輕了中國重工的財務壓力,支持其 整體結構調整和技術升級。本次債轉股開創了軍工央企市場化債轉股的先河,成功探索了央企直接對接資本市場實 現市場化債轉股的新模式,成為本輪市場化債轉股的重點範例。

加快不良資產處置,提升不良資產價值

案例

2017年,中國信達上海分公司經過前期與上海市政府、上海某債務企業及相關方的多年溝通協調,發揮債委會主席的主導作用,協調各債權人之間的訴求,配合地區國企板塊整合改革,克服重重困難,最終以協議轉讓方式,成功處置從兩家國有商業銀行收購的某企業9戶、本息餘額合計近17億元不良債權資產,徹底解決了自2004年以來形成的企業債務問題,避免了債務企業破產可能引發的經濟損失和社會問題,有力配合了當地政府深化國企改革工作,實現了存量資產重組和價值提升,促進了地方經濟發展。

案例

2017 年 6 月,中國信達(浙江)2017 不良資產高峰論壇成功舉辦。論壇突出在「互聯網+」浪潮下不良資產綜 合經營的「新思維 新模式 新生態」,強調打造不良資產產業鏈2.0版本,構建不良資產綜合經營生態系統, 吸引500多位業內人士參加。公司與阿里巴巴共同推出淘寶網閒魚拍賣中國信達資產專窗,並攜手打造互聯網不 良資產小鎮,向社會投資者開放浙江分公司不良資產管理系統的招商報價查詢端口,大大提升了信息的公開度和 透明度,開啟了全新的不良資產 B2C 交易模式。2017 年公司全年實現線上成交項目238 個。



支持供給側結構性改革

中國信達積極承担化解金融風險、服務實體經濟、助力企業發展的使命,緊盯國家產業政策,充分發揮多年來深耕不良資產領域積累的專業優勢,積極參與國企混改,助力國企改

革轉型;與地方政府合作,服務地方支柱企業和新興行業, 參與設立資產管理公司,支持化解區域性金融風險,以創新 驅動發展,支持供給側結構性改革,大力服務實體經濟。

參與國企混改,助推企業做強做大做優

中國信達持續發揮在不良資產處置和週期性運作方面的核心優勢,緊盯國家產業政策支持的重點行業、重點企業,積極參與國企混改,推動國企主輔剝離、兼併重組等。參加中國聯通 A 股定向增發、北汽新能源 B 輪增資等一批項目。幫助中廣核、淮南礦業剝離非主業資產和低效無效資產,助推企業做強做大做優。







服務地方國企改革,助力維護地方金融穩定

案例

中國信達積極參與地方資產管理公司建設,利用自身在不良資產經營主業和實施差異化處置等方面的豐富經驗,助力盤活當地不良資產。2017年7月,由中國信達參與發起設立的安徽省中安金融資產管理股份有限公司正式成立,這是安徽省首家國有控股金融資產管理公司,也是中國信達參與發起設立的第三家地方金融資產管理公司。



中國信達集中旗下各板塊專業優勢,為山西推進國企國資改革提供專業化、量身定製的重組改革方案。積極 參與了山西煤炭、交通運輸、文化旅遊等行業的重組方案設計,並向省政府提交了《山西省國有煤炭企業改 革建議》及有關方案,為山西省相關改革決策提供了信達建議,得到山西省政府高度肯定。同時積極跟進某 文旅集團組建後的金融服務,並與其簽署了戰略合作協議。山西分公司 2017 年繼續為山西大型煤企「雪中 送炭」,向多家大型煤企新增投放資金超過80億元,支持山西省屬煤企緩解流動性緊張局面,改善經營,提 高效益。

某鋼鐵集團是內蒙古一家大型的國有企業,自 2014 年以來連續虧損,企業轉型發展陷入困境。內蒙古分公司充分發揮平台協同優勢,最終達成信達證券與該鋼鐵集團 400 億元規模的債轉股財務顧問事宜。分公司還協同南商銀行為該集團完成 5 億元貸款授信,幫助企業解決流動性困難。內蒙古分公司榮獲自治區政府頒發的「維護地區金融生態環境獎」。





綜合金融服務的供應商

服務國家和區域戰略 助力民生事業 提升服務品質

?" 綜合金融服務的供應商

服務國家和區域戰略

中國信達立足本職,充分發揮不良資產經營專業優勢,協同 旗下分公司和銀行、證券、信託、保險、租賃、基金等平 台公司,提供特色化、差異化、專業化綜合金融服務,積 極對接國家重大發展戰略和區域戰略,按照國家產業政策, 為「一帶一路」建設、京津冀一體化協同發展和雄安新區建 設、長江經濟帶建設提供金融支持。

服務「一帶一路」建設

2017年,中國信達發揮自身獨特業務優勢,以及金融牌照 齊全的特點,以香港為橋頭堡,圍繞集團主業開展境內外聯 動業務,為中國企業在「一帶一路」沿線國家開展國際產能 合作、基礎設施建設提供個性化、特色化、差異化的金融解 決方案,助力中國企業實現全球化戰略佈局。

某清潔煤發電項目是中東地區第一個清潔燃煤項目,中國信 達總部協同南商銀行,根據項目所在國對貸款期限及利率要 求,提供配套融資服務,支持項目建設,對提升該國利用 可替代能源比重,減少對進口天然氣的依賴具有重要意義。 中國信達總部協同南商銀行,支持某大型國有化工集團收購 「一帶一路」沿線國家全球領先農藥企業,有力促進了項目 各相關企業合作共贏。2017年,南商銀行累計為「一帶一 路」建設項目提供授信額度超過百億港幣。 中國信達總部、信達證券、信達香港與信達國際緊密配合, 以基金形式投資於國內某大型礦業集團在澳子公司的資產 併購項目,支持其在「一帶一路」區域收購優質戰略資源。 中國信達山西分公司協同信達香港,與山西投資集團旗下某 公司合作,為該公司在某「一帶一路」沿線國家建設智慧城 市提供資金及跨境金融服務。

信達國際發起設立5億美元的「一帶一路」基金,首期已 募集1億美元,並成功投放第一筆項目,支持某公司在香 港和東南亞開展基礎設施和交通建設。

近年來,重慶某民營企業生產的自主品牌汽車馳名俄羅斯、 伊朗、埃塞俄比亞等國家。2017年,重慶分公司通過非金 收購附重組的方式,為該客戶提供5.2億元資金支持,緩解 了企業流動性資金壓力,助力企業開拓海外市場。

參與京津冀一體化協同發展與雄安新區建設

2017年,在國家作出建設雄安新區的重大決策後,中國信 達高度重視,專門成立了以公司主要領導為組長的「服務雄 安新區發展工作領導小組」及「雄安新區綜合金融服務工作 組」,統籌協調集團資源,為雄安新區建設發展提供多元綜 合金融服務。



公司總裁陳孝周與雄安新區籌備工作委員會領導進行座談調研

綜合金融服務的供應商 | 實現員工價值的共同體 | 參與環境保護的踐行者 | 增進社會福祉的企業公民 | 未來展望 | 附錄

案例

中國信達河北分公司積極對接北京非首都功能搬遷工作,為當地企業參與京津冀一體化建設提供資金支持。 與河北某集團就承接北京大紅門市場功能的某項目開展非金收購業務,收購成本13億元;與高碑店從事農 副產品物流園的某物流集團開展了收購業務,涉及收購成本5.1億元。

金谷信託加大對京津冀地區投放規模,截至2017年末,金谷信託在京津冀地區投資餘額210億元,佔存續 規模的19%。

助推上海自貿區金融開放創新試點

上海自貿區分公司結合實際,以資金業務制度建設為抓手, 逐一梳理資金業務中的風險點,制定了《跨境融資實施細 則》《外匯境外放款實施細則》等近十項業務制度,助推資 金業務合規運行,穩步發展。2017年獲外管局批復,同意 南洋商業銀行以合作銀行身份參與外匯資金池業務,成為全 國首家由兩家合作銀行(上海銀行和南洋商業銀行)共同參 與的投資型外匯資金池,核準備案的外債融資額度為人民幣 240.12 億元。分公司將以外匯資金池產品為重點,著力打 通集團境外融資渠道,支持中國(上海)自由貿易試驗區金 融開放創新試點工作,助力上海國際金融中心建設。

助力民生事業

中國信達努力提高對「三農」以及基礎設施、安居工程、養 老等民生領域的金融服務能力和水平,助力民生改善,惠及 干家萬戶。

三農

案例

信達資本認真履行中國農業產業發展基金管理人職責,按照國家發展「三農」產業政策,持續跟進對基金投 資的江蘇省某飼養黃羽雞企業、陝西省某果業集團引入蘋果矮化密植技術等項目管理,支持農業現代化、集 約化發展項目,增加農民收入。

某食品企業主要從事蔬菜糧食類農產品及可食用水產品的收購、加工、銷售及出口,享受國家對農產品增值 稅、所得稅的免除政策,享受國家對農產品的出口退稅政策,得到地方政府大力支持。在信達證券的督導下, 該企業各方面得到規範,業務持續發展,現已申請 IPO 輔導。

金谷信託將現代農業作為新興產業業務的主要拓展方向之一,重點選取上市公司中與農業、種植業相關的企業作為目標客戶,投放傾向於提高農業安全和食品安全的相關領域。

基礎設施建設



案例

湖北分公司積極支持武漢國家中心城市建設,重點為城中村和棚戶區綜合改造、保障房建設等民生項目提供金融服務,被武漢市政府評為「金融支持武漢經濟社會發展貢獻單位」。

信達地產加大地方政府城市更新項目和安居型商品房項目的投資力度,有效改善了項目所在地城鄉居民生活 和居住環境。

養老金融服務



2017年,幸福人壽擴大反向抵押以房養老試點範圍,在全國7個試點城市累計承保117單(83戶)。該項業務 受到社會廣泛關注,央視《經濟半小時》欄目多次專題介紹幸福人壽積極承擔社會責任,助力健全我國養老保障服 務體系的典型事跡。據此,該公司向國家有關部門提出了促進我國反向抵押養老保險健康有序發展政策建議。

提升服務品質

加強客戶溝通

面對不斷變化的市場環境,中國信達優化客戶關係管理機制,加快向以客戶為中心轉型。制定《客戶管理規程》, 啟動客戶信息管理系統建設,努力提升服務客戶的能力。 中國信達旗下各分子公司也根據各自業務特點,開展有針 對性的客戶溝通維護工作。浙江分公司、信達國際等單位 通過舉辦大型高峰論壇、招商推介會,聽取客戶業務合作 訴求,分享業務成功經驗,共同探討創新業務模式。幸福 人壽創新開展「幸福家庭日 客戶服務節」活動,舉辦 141 場現場活動,客戶參與達 1.63 萬名,活動場次、參與 客戶數等均創近年新高。



優質客戶服務體驗

中國信達旗下子公司致力於為廣大客戶提優質金融服務體 驗,提高客戶滿意度。南商香港部份分行試行延長星期六營 業時間,方便客戶辦理業務。信達證券重啟「牽牛花」客戶 服務品牌,通過系統建設、構築服務品牌,提高網點服務效 率,提升客戶服務體驗。金谷信託啟動互聯網平台建設重構 項目,完善信託產品的推介-預約-認購-管理等閉環服務, 實現高準確率、實時進度跟蹤及資產查詢,提升客戶財富管理水平。幸福人壽著力拓展渠道展業方式,自主規劃設計的新一代電商平台出單系統,被評為中國保險行業年度信息化優秀案例優勝獎、2017年度金融科技創新突出貢獻獎-開發創新貢獻獎。

案例

南商香港秉承服務港人的精神,積極響應香港金管局 「普及金融」的呼籲,於2017年11月3日正式設立 葵盛分行,成為首家於葵盛東邨開設分行的銀行。葵盛 分行提供開戶、存款、理財、保險、貸款、股票、投資 及櫃位服務等全功能零售銀行服務,並設有24小時自 助服務中心,致力為居民帶來更大的便利。分行同時設 置無障礙設施,包括方便輪椅使用者的低櫃位、輔助聽 障人士的聆聽輔助系統及召喚鐘等,推出全行首部語音 導航自動櫃員機,配備觸覺指示標記,貼心照顧視障人 士的需要。為偏遠地區公共屋邨居民提供基本銀行服務 的做法獲香港金管局、當地居民贊許。



2017年11月 南商銀行葵盛分行成立

普及金融知識

中國信達旗下各分子公司積極響應監管機構和行業協會號召,結合自身業務特點,有針對性地開展消費者權益保護、金融 知識分享等活動,共建和諧金融環境。中國信達江西分公司、青海分公司、金谷信託堅持開展「金融知識進萬家」宣傳服 務月等活動。信達證券系統深入開展「3·15 投資者合法權益保護」專項活動、投資者保護「明規則、識風險」宣傳主題活 動以及債券投資者權益保護教育專項活動,多地營業部深入社區街道進行宣傳,提升公眾反洗錢法律法規意識。 综合金融服務的供應商 | 實現員工價值的共同體 | 參與環境保護的踐行者 | 增進社會福祉的企業公民 | 未來展望 | 附錄

案例

南商中國響應政府相關部門號召,積極開展「金融知 識進萬家」和「金融知識普及月」集中宣傳服務月活 動。活動針對銀行理財業務糾紛、違法違規「校園貸」 「培訓貸」、電信網絡詐騙案件頻發等情況,在營業 網點設立金融消費者權益保護宣傳諮詢專區,並通過 在新媒體平台發佈宣傳專欄和在營業網點張貼海報、 擺放展架等多種方式,提高公眾防範風險的意識。 南商中國全轄網點累計組織宣傳活動 64 場次,接受 諮詢 1220 人次,發放宣傳資料 19696 份,發佈公 益短信 5 萬餘條,走進 12 所校園,組織專題講座 9 場次。



南商中國走入社區宣傳金融知識

幸福人壽各級機構在「315」期間採取保險消費者喜聞樂見的形式,開展百餘次現場宣傳活動,近萬名客戶參與, 全面宣傳保險知識,普及保險理念,解答公眾諮詢,展示行業形象。

在本年度「78 全國保險公眾宣傳日」活動中,幸福人壽各級機構圍繞「遠離貧困,從一份保障開始」宣傳主題, 共舉辦103 場「扶貧公益跑」、80 場「保險為生活添色彩」、131 場「五進入」(學校、農村、社區、機關、 企業)活動、8 場圖片展,在微信公眾平台推送宣傳內容22篇,累計閱讀量達22919人次,贏得社會廣泛贊譽, 並被多地行業協會評為宣傳教育單位。






維護員工合法權益 促進員工成長發展 關愛員工身心健康



維護員工合法權益

中國信達始終堅定認為公司的長期穩健發展與員工自我價值 的實現是相輔相成,不可分割的。我們除了注重公司業務的 可持續發展,也同樣致力於為員工個人價值的提升提供公平 公正公開的環境。公司重視員工意見,維護員工權益;以完 善的培訓機制以及多樣化的職業發展渠道幫助員工實現能力 提升;為員工提供積極健康的工作環境,為員工舒憂解難, 幫助員工實現職業發展與個人生活的平衡共贏。



按年齡結構劃分的員工人數:



我公司多年來始終切實遵守《中華人民共和國勞動法》《中 華人民共和國勞動合同法》等各項國家法律法規,避免在 招聘、薪酬、培訓、升遷等事宜上出現對於員工性別、民 族、宗教、年齡等方面的歧視,禁止僱傭童工及強制勞動, 保障員工各項勞動權利。

圍繞推進戰略轉型和完善綜合經營模式的目標,穩步推動公 司組織機構、人員結構調整與人力資源制度體系建設,促進 人才培養與員工隊伍建設,加強市場化用人機制和分配機制 改革。修訂《員工管理辦法》,重點梳理了員工職務體系, 優化了任職條件、聘任程序等內容;補充完善有關條款,增 強人力資源管理與國家相關政策、法規的契合度。

公司已建立激勵約束機制及完善的薪酬分配政策,基本薪 酬具有保障性和相對穩定性,績效薪酬則遵循效率優先、 兼顧公平的分配原則。持續完善員工薪酬福利體系,按國 家規定為員工提供各項社會保險、住房公積金、企業年金 和補充醫療保險等。2017年度,中國信達合同制員工社會 保險覆蓋率達100%。

按性別劃分的員工人數:



公司自2010年始建立全公司系統職代會制度,持續加強 公司內部民主管理與溝通。公司於2017年7月召開中國 信達第三屆職工代表大會第二次會議,共137人出席。會 議聽取了《公司工作報告》《提案工作報告》《職工監事 履職情況報告》,審議通過了《第三屆職工代表大會第二 次會議決議》。會議收到職工代表提案37件,提案內容涉 及業務經營、內部管理、員工權益、社會責任等多個方面 內容,充分尊重員工意見,推動公司健康發展。



中國信達召開第三屆職工代表大會第二次會議



持續落實《員工培訓管理規程》,強化綜合性培訓力度, 鞏固綜合性業務培訓、幹部綜合素質培訓及普惠制員工職 業培訓的員工培訓體系,通過集中培訓與視頻講座、線下 學習與網絡學習、境内培訓與境外學習相結合,全面提升 員工培訓的針對性、系統性和實效性。全年舉辦各類培訓 1200 餘期,48000 餘人次參加,人均培訓時間超30小時。 北京分公司開設英語角,聘請專業外籍教師進行授課教學, 提升員工英語水平。吉林分公司、黑龍江公司、上海自貿 區分公司、福建分公司、湖北分公司、深圳分公司、海南 分公司堅持舉辦員工學習沙龍、讀書會、案例交流會、「家 園講壇」等活動,搭建員工展現自我、交流學習平台。浙 江分公司在新老員工中繼續開展「傳幫帶」結對活動。湖 南分公司實施青年幹部培養計劃,舉辦青年員工演講大會, 加快青年骨幹員工成長、成才。





公司根據《員工管理辦法》不斷完善以管理職務、專業技術崗位職務和非領導職務三種通道組成的員工職業發展體系,拓 寬員工職業晉升路徑,在促進員工實現自身價值的同時也推動了公司業務的穩健發展。

綜合性業務培訓

結合公司業務發展實際和基層迫 切需求,聯合相關業務部門,充 分徵求學員意見,先後舉辦風險 管理與業務審核、綜合業務案例 培訓班;並通過同步視頻直播的 方式覆蓋分子公司所有前臺一線 業務人員。

幹部員工綜合素質培訓

舉辦第三期北大光華中層幹部專 題培訓班、四期中層幹部及業務 骨幹境外培訓和系統新員工培訓 班,通過座談交流、案例解析、 情景教學、室内拓展、分組討論、 上臺彙報等多種形式,實現幹部 員工綜合素質的整體提升。

普惠制員工職業培訓

通過現場培訓與視頻直播相結 合,全年舉辦8期信達沙龍、 11期法律大課堂、13期財會大 講堂。繼續推行在線網絡培訓, 總部社會化培訓支持政策和職 (執)業資格考試報銷政策,實 現培訓全覆蓋。 綜合金融服務的供應商 實現員工價值的共同體 參與環境保護的踐行者 | 增進社會福祉的企業公民 | 未來展望 | 附錄

關愛員工身心健康

倡導工作與生活平衡,為員工提供多種職業健康安全保障 措施。2017年,公司總部機關堅持開展員工健康管理,為 每位員工建立並更新個人健康檔案,設置每月兩天健康工 作日,對員工進行分類健康指導。北京分公司定期開設心 理講座,疏解員工工作壓力。天津分公司、江西分公司、 雲南分公司、金谷信託、幸福人壽、信達投資組織開展消 防應急處置演練和消防安全培訓,提升員工安全防範意識。 上海自貿區分公司在員工體檢項目中增強了對腫瘤、病毒 感染和幽門螺旋桿菌的專項篩查,提高了對眼、顱腦、臟 器等項目的檢查深度。四川分公司堅持開展員工工間操、 信達投資為員工配備了符合人體工學的可調節電腦支架和 折疊式多檔調節座椅,防止員工頸椎、腰椎病的發生。

通過組織開展各類文體活動,豐富員工精神文化生活,營 造出「快樂工作,健康生活」的良好氛圍。組隊參加全國 金融系統第三屆職工運動會全部十大類項目的比賽,展示 了信達員工風採,獲得「競賽風尚獎」;組織第二屆「中 國信達杯」乒乓球比賽,集團系統38支代表隊205名運 動員參加比賽;信達證券參與承辦2017京津冀金融街「信 達杯」乒乓球邀請賽、湖南分公司參與承辦「信達杯」湖 南金融系統羽毛球比賽。

關注困難員工的生活情況,為困難員工辦理生日、住院及 傳統節日慰問,2017年元旦春節期間,公司工會慰問困難 職工45人次,發放慰問金近18.9萬元。廣東分公司組織 修訂了《分公司慰問員工管理辦法》,持續開展「送溫暖」 活動。

注重對女員工的關愛扶持,在公司系統推行簽訂《女職工 權益保護專項集體合同》,維護女職工權益。北京分公司、 內蒙古分公司為女員工開設瑜伽,幫助女員工放心身心, 調整工作及生活狀態。



公司組織第二屆「中國信達杯」乒乓球比賽



廣東分公司慰問困難員工





綠色產品服務

低碳運營



綠色產品服務

中國信達關注全球氣候變化,積極響應國家「建設美麗中國」的倡導,發揮自身業務優勢,持續深入開展綠色金融業務, 通過推出多種綠色金融服務,支持綠色產業發展。中國信達旗下主要從事對私業務的銀行、證券、保險等子公司向廣大消 費者提電子化服務,減少客戶奔波於物理網點的次數,避免車輛行駛和尾氣排放,減少紙張、油墨等資源消耗。信達地產 持續開發建設綠色建築,注重建築功能多樣性與個性的融合,最大限度地減少建築物對能源的消耗以及對環境的污染,通 過建築促進自然與人的和諧發展。

綠色金融

案例

漳州某環保公司是一家主要從事從國外進口廢棄的飲料包裝材料綜合回收、分離利用,生產干基商品紙漿 和再生 PE 塑料米的企業。信達證券作為主辦券商協助該公司完成 2017 年度第一次股票發行,募集資金 8750 萬元。

金谷信託利用綠色債務融資工具支持綠色項目建設,支持環保產業發展。由金谷信託擔任受託人和發行 載體管理機構的「某公司 2017 年第一期綠色資產支持票據」在銀行間市場成功發行,發行規模 21 億元, 這是目前國內規模最大、基礎資產數量最多的環保類證券化產品,預計項目每年可有效削減水體污水排 放量超 4 萬噸。

信達投資與某環保及新能源企業集團成立了兩只基金,總規模超過40億元,以水務、廢舊電池循環利用等 領域作為投資方向,助力當地污水處理、環境建設以及國家新能源發展。

電子服務

案例

2017 年,南商香港積極推廣通過網上銀行、手機銀行和微信銀行辦理業務,實施個人電子轉賬豁免收費, 成功吸引大量客戶使用電子銀行,電子轉賬業務量大幅度提升。

信達證券加大電子服務力度,全年非現場開戶數、綜合服務移動應用 App「信達天下」客戶註冊數大量 增加。

幸福人壽在個人保險渠道實現推廣 e 行銷,通過移動展業平台銷售個人保險。2017 年,移動展業出單平台 率達到 55%。在銀保渠道實現網上銀行、手機銀行和自助機投保,實現實時投保、當日撤單、猶豫期內退保、 滿期退保等功能,客戶投保成功後,可收到電子保單,也可通過公司官網下載電子保單,方便快捷,減少 紙張使用。

綠色建築

案例

信達地產秉持可持續設計理念,推出綠色建築產品。信達·銀信廣場項目按照綠色建築二星級標準設計,利用屋頂 綠化、空中花園、節水灌溉、太陽能熱水系統、太陽能光伏系統、非傳統水源利用等可持續設計,為業主打造綠色 辦公環境。



低碳運營

中國信達持續倡導綠色運營理念,強化節約意識,採取多 種措施加強能源管控,深挖節能空間,落實節能減排,實 現綠色辦公。遵守國家節能減排的相關法律法規,著力降 低自身對環境的影響。

推行綠色辦公

在日常運營中通過安裝節能燈、調節空調溫度、及時關閉 電器等嚴格控制耗電量;提倡使用視頻會議代替現場會議, 減少差旅;處置不必要的公務用車,並加強對使用公務車 的管理,減少汽油消耗;推行無紙化辦公和雙面打印;委 託有資質的專業公司對廢硒鼓、廢墨盒、廢電腦、廢電池 等有害廢棄物進行安全、環保的處置。

浙江分公司在辦公區域張貼節電、節水、節約紙張等環保 標識,落實專人下班後關閉辦公場所公共區域的電燈、電 子門,並對辦公室區電器關閉等情況進行巡視檢查。後援 中心應用太陽能熱水系統、雨水收集系統、電動外遮陽系 統、光導照明系統、智能回收系統、熱回收系統、屋頂綠 化系統等新興綠色節能技術,營造了環境友好、節能低耗 的綠色辦公環境。 金谷信託提倡辦公用紙雙面打印,辦公區域人走燈滅,切實做到節能降耗。幸福人壽加強公務用車管理,建立單車台賬, 控制車輛預算,對業務用車實施行車登記制,2017年被北京市西城區金融街安委會評為「車輛管理優秀單位」稱號。信 達投資所屬三亞天域度假酒店投入 50餘萬元安裝 LED 燈、空氣能熱水器、變頻器、太陽能光伏發電等節能設備,努力減 少運營上對環境的影響。

2017年中國信達能源消耗及二氧化碳排放統計表	
汽油消耗量(噸)	740311
天然氣消耗量(立方米)	266377
外購熱力總量(百萬千焦)	475038
外部購電消耗量(千瓦時)	25671284
範疇一 直接溫室氣體排放總量(噸二氧化碳) ¹	2217975
範疇二 能量間接溫室氣體排放總量(噸二氧化碳) ²	77096

本報告期内,公司運營產生的資源消耗總量如下表:	
市政用水總量(噸) ³	28652
飲用水總量(噸)	677
辦公用紙消耗量 (噸)	363

本報告期内,公司運營產生的主要廢棄物總量如下表 ⁴ :	
廢棄硒鼓和墨盒(件)	4984
廢燈管(件)	6814
廢電腦(台式機與筆記本)(台)	915
廢棄干電池(粒)	9477

1 直接溫室氣體排放測算:本報告披露的直接溫室氣體排放根據汽油、天然氣和外購熱力數據統計折算,按照國家能源年鑑2013版提供的排放因子計算。

² 能量間接溫室氣體排放測算:本報告披露的能量間接溫室氣體排放總量根據用電量和外購熱力統計,國家發改委公佈的最新碳排放計算指引提供的區域 電網排放因子 2015 版和按照國家能源年鑑 2013 版提供的外購熱力排放因子計算。

3 市政用水僅含中國信達總部大樓及後援中心市政用水耗水量。

4 廢棄物相關指標統計口徑為集團總部、分公司和子公司總部,以及信達地產、信達國際、信達資本總部。

傳播綠色文化

2017年,中國信達旗下各分子公司持續開展植樹、騎行、戶外遠足等綠色公益活動,傳播環保理念,吸引更多利益相關方 參與進來,保護生態環境。山西分公司、福建分公司、江西分公司、深圳分公司、信達證券、信達租賃以及幸福人壽多家 分支機構組織開展植樹造林活動,助力綠水青山、美麗中國建設。湖南分公司組織青年員工騎行活動,宣傳綠色環保理念。 南商銀行贊助並參與環保組織舉辦的「利是封回收重用大行動」,向公眾宣傳惜物重用的重要性,回收利是封18公斤。



信達國際努力營造綠色文化,榮獲多項環保大獎

信達國際作為世界自然基金會香港分會純銀會員,堅持綠色運營,積極投身 綠色公益活動,努力營造綠色文化。在辦公室開闢了綠色環保專區,張貼環 保海報,製作環保快訊,向員工及公眾推廣節省能源、重用再造、健康生活 等內容,響應供應商舉辦的環保活動,引導利益相關方實踐低碳生活。每年 舉辦一次戶外環保活動,如參觀有機農莊、環保回收園及展館、環保工作坊、 戶外遠足等,以提高員工環保意識,2017年組織參觀了香港首個自供自給 的污水處理廠。

信達國際憑藉在宣揚及實踐環保工作上的卓越表現,連續九年獲頒「香港環 境卓越大獎」-貿易及服務業優越獎,該獎項是香港最具影響力的環保大獎 之一。自2006年起獲得香港社會服務聯會頒發「商界展關懷」嘉許標誌, 自2016年起獲得「商界展關懷10+」嘉許標誌。榮獲2017「滙豐營商新 動力」計劃綠色成就獎-優異獎。







精準扶貧 熱心公益



精準扶貧

打贏脫貧攻堅戰是實現全面建成小康社會目標的重大任務,中國信達始終堅持以幫助扶貧村實現精準、持續扶貧為目標, 堅持精準識別、精準幫扶、精準治理的精準扶貧科學體系,發揮金融央企優勢,立足貧困地區實際,健全工作機制,創新 幫扶舉措,提高扶貧成效。2017年,公司投入扶貧資金343萬元。

深入推動定點扶貧

青海省樂都區現有總人口 28 萬人,是國家扶貧開發重點縣。中國信達堅持開發式扶貧的方針,整合資源精準幫扶, 以民生、教育、產業扶貧為著力點,選派優秀員工到脫貧攻堅一線去掛職,全力支援樂都區人民早日實現脫貧摘帽 的目標,截至 2017 年末累計向樂都區捐款捐物達 3000 多萬元。

- 以民生為基礎。中國信達先後協調專項資金 850 萬元,維修當地重要水利設施,新修集雨水窖 2000 多眼,捐 建泉眼引流點1處,解決群眾飲水困難;
- 為村民安裝太陽能熱水器 40 台,解決村 民洗澡難問題;開通田間路 3 公里,並 鋪設砂石,最終全部硬化;開通防火路 5 公里;整合及坡改村内集體建設用地 13 畝,用於村級體育文化廣場建設。
- 教育扶貧出實招。中國信達始終把教育 扶貧、智力扶貧作為扶貧工作的重點來 抓,捐建多所信達希望小學,並在小學 內建立了36個計算機教室,捐助電腦 500餘台,捐贈課桌770套;積極開展 「結對子獻愛心」活動,資助中小學生 1974名;成立信達樂都助學基金,累計 資助貧困大學生500餘名。2017年,投 入樂都區高中教師培訓費用40萬元。



 產業扶貧為根本。2017年中國信達投入100萬元幫扶資金,其中50萬元用於城子村產業發展。擴大富硒紫皮 大蒜種植面積,試水烏雞養殖項目,努力拓寬村民收入來源;打造「蛟鵬合作社+農戶」模式,5戶貧困戶每 戶保守估計年收入7000元;創新融資、生產和銷售方式,充分利用「金融+農業」,推動互助資金和「530」 貼息貸款;大力推廣「互聯網+農業」,在微店、海寶、青海日報商城等平台銷售紫皮大蒜、綠殼雞蛋等。

多措並舉全面幫扶新疆佈倫口村

新疆阿克陶縣佈倫口鄉佈倫口村是新疆分公司定點扶貧村,2017年新疆分公司繼續選派4名幹部職工組成「訪惠 聚」駐村工作隊,圍繞社會穩定和長治久安工作總目標,積極宣傳國家惠民政策,深入挖掘牧民致富脫貧項目,通 過意識提升、貧困戶建檔、入戶走訪、活動組織、扶貧項目設立等舉措,切實做好「走訪幫扶最遠一家人、服務群 眾最後一公里」工作。

- 意識提升。利用牧民夜校、升國旗等形式 和途徑,積極宣傳黨的十九大精神、國家 惠民政策、就學就業等信息,工作隊累計 組織牧民學習培訓30餘場,參加1100 餘人次。
- 貧困戶建檔。完成佈倫口村 153 戶貧困
 戶 567 人 2014 年 2016 年各類扶貧信
 息收集、登記、填報、錄入、覆核及村民
 確認核實等工作,為後續脫貧攻堅奠定基
 礎。
- 入戶走訪。為掌握佈倫口村的實際情況, 駐村工作隊堅持每季度走訪挨家挨戶走 訪了解村民及「四老人員」的基本生活情 況、致貧原因、思想狀況,累計走訪達 1700 餘次。
- 關心關愛。駐村工作隊抓住元旦、諾魯孜 節、古爾邦節、肉孜節等關鍵節點,走 訪慰問「四老人員」、貧困戶,舉辦文藝 活動、小型體育比賽活躍牧民精神文化生 活;通過捐助患大病牧民、捐助貧困大學 生、為災區捐款、為村委購置坐凳、衣物 捐贈等活動,實打實為牧民送去溫暖。



• 扶貧項目。投入 80 萬元建設佈倫口村農貿市場,項目佔地 800 平方米,建築面積 500 平方米,可提供 24 間 門面商舖,預計每年可增加村集體經濟收入 11 萬元。

新疆分公司囊獲「自治區訪民情惠民生聚民心駐村工作 2016 年度優秀組織單位」「自治區訪民情惠民生聚民心 2016 年度先進工作隊」「自治區訪民情惠民生聚民心 2016 年度先進工作者」三項殊榮,在同業駐疆分支機構中 獨樹一幟。

精準扶貧,助力精準脫貧,信達在行動

產業扶貧

- 山西分公司牽頭四家駐晉金融資產管理公司組建聯合扶貧工作隊,通過中國信達旗下金谷信託創新設立「金谷・大白登扶貧信託」,以公益創投方式運用信託財產在山西大同投資設立農業發展公司,主要負責建設和運營「果樹經濟林種植採摘農業園」產業扶貧項目,打造地方特色旅遊、文化產業為一體的農業龍頭企業,通過產融結合,實現精準、持續脫貧。
- 江西分公司幫助定點扶貧村全部70餘戶 貧困戶成立種養合作社,進行小龍蝦和肉 牛養殖,當年向貧困戶分紅。廣西分公司 投資支持的融安縣某養魚合作社喜獲豐 收。雲南分公司資助定點扶貧村發展魔芋 種植,扶持當地特色種植業發展。



教育扶貧

- 江西分公司、甘肅分公司、中潤公司投入資金對扶貧點貧困學生進行助學幫扶。
- 深圳分公司向江西某小學捐贈舊電腦,信達投資向內蒙古某幼教中心捐贈公司舊電腦,信達證券向貴州省大方 縣某小學捐贈了圖書及書架等物品,為師生創造更好的教學條件。
- 貴州分公司支持某扶貧村建立新時代農民講習所,邀請專家為村民講解農業科技、法律維權等熱點問題,激發 村民脫貧内生動力。

保險扶貧

幸福人壽投資入夥中國保險產業扶貧投資基金,覆蓋河北、貴州、吉林等7個貧困地區農業深加工項目。幸福人壽山東分公司為濟寧某區近5000戶農村低保戶提供家庭意外風險保障;山西分公司深度參與臨汾市某縣扶貧保險項目,為5114人提供保障;重慶分公司為3413戶10466人建檔立卡貧困戶提供含意外身故、意外傷害醫療和疾病身故等累計4.18億元的風險保障;青島分公司實施了困難居民醫療救助補充保險項目。

熱心公益

2017 年,公司積極開展各項公益活動,通過捐贈及社區服務等形式回饋社區,促進公司與周邊社會各界的溝通與融合。吉林分公司等多家分公司和子公司組織員工為邊遠貧困地區捐贈衣物,在寒冬傳遞溫情。福建分公司攜手駐地社區開展幫扶共建活動,為社區特殊群眾「點亮微心願」,送上壓力鍋、電風扇等愛心慰問物品。廣東分公司在留守兒童及務工子弟學校 – 南埗小學設立公益獎學金,激勵貧困學生積極向上,刻苦學習。海南分公司積極響應省殘聯、

殘疾人基金會發起的「用愛發聲」公益活動,號召員工捐款,支持聽障兒童植入人工耳蝸。

南商香港聯合信達香港贊助聯合國兒童基金會慈善跑活動,並組織員工參加賽事,助力聯合國兒童基金會面向社 會公開籌集超過港幣1100萬元善款,用於預防艾滋病病 毒母嬰傳播,關愛兒童健康成長。南商香港義工隊定期組 織義工活動,鼓勵員工切身關懷有需要的人士。



2017 年,信達香港、信達投資向中國青少年發展基金會 「希望工程」資助定點學校 - 百年職校捐款,資助貧困農 民工家庭子女接受正規職業教育,助力社會教育公平。信 達香港還組織「企業獻關懷 愛心到社區」關愛社區訪貧 問苦活動,為「獨居」及「雙老」家庭帶去溫暖和生活物資, 陪長者談心談話、噓寒問暖。信達國際舉辦「關愛長者行 動」,探訪 80 名長者並派發禮物,以遊戲及唱歌的方式與 長者歡渡中秋佳節,榮獲 2017「滙豐營商新動力」計劃社 區參與獎 - 優異獎。





HSBC 🚺 滙 豐



設立公益慈善信託, 彰顯「信達大愛」責任品牌

2017年,金谷信託成功落地兩單慈善信託,分別是「金谷信託2017信達大愛1號(扶貧及教育)慈善信託」和「金 谷信託2017信達大愛2號(扶貧及教育)慈善信託」。「信達大愛1號」和「信達大愛2號」分別由中國信達新 疆分公司和中國信達作為委託人,致力於改善貧困地區群眾生活和教育支持。





2018年,中國信達將以習近平新時代中國特色社會主義思想和黨的十九大精神為指引,紥實踐行「創新、協調、綠色、開放、共享」五大發展理念,貫徹落實「四個全面」戰略部署和「五位一體」總體佈局,緊緊圍繞化解金融風險、服務實體經濟、保障員工權益、加強環境保護和精準扶貧攻堅等各項任務,在履行國有金融企業社會責任上實現新作為,做出新貢獻。

爭取更大的經濟績效

鞏固和發展不良資產經營主業優勢,積極化解金融風險,支持供給側結構性改革,不斷加大不良資產收購和處置力度,持 續拓展市場化債轉股工作,化解過剩產能,優化行業組織結構。深度參與國企改革,積極把握國企混合所有制改革和主輔 分離中的投資機會,支持國企改善經營,提升效率。進一步提升服務實體經濟能力,配合國家重大發展戰略,為「一帶一路」 建設、京津冀一體化協同發展、雄安新區建設、長江經濟帶發展、粵港澳大灣區建設和相關民生基礎工程建設,提供更加 有力的綜合金融服務支持。

爭創更美的環境績效

發展綠色金融,踐行低碳運營。深入發展綠色金融,不遺餘力支持環保產業、清潔能源產業發展。加速信息化建設,擴大 無紙化辦公和服務範圍。在企業日常運營中不斷踐行節能降耗,減少資源使用,加快綠色發展、和諧發展。

爭創更好的社會績效

狠抓精準扶貧工作。不斷完善精準識別、精準幫扶、精準治理的精準扶貧科學體系,發揮央企金融行業優勢與立足貧困地 區實際相結合,建立健全精準扶貧工作機制,創新幫扶舉措,提高扶貧成效,全面落實精準扶貧。同時,保障員工權益, 關愛員工身心健康,促進人才培養,建設一流專業人才團隊,幫助員工更好的實現人生價值。



榮譽與獎項

《金融時報》——

2017 中國金融機構金牌榜「年度最佳資產管理公司」

中國證券金紫荊獎—

「最具投資價值上市公司」 「最佳投資者關係管理上市公司」

中國上市公司百強高峰論壇--

中國百強企業獎、中國道德企業獎



香港聯交所 ESG 指引對照表

環境、社會	會及管治指標		披露計劃與說明
		一般披露:有關廢氣及溫室氣體排放,向水及土地的排污、有害 及無害廢棄物的產生等的: (a)政策;及	43
		(b) 遵守發行人有重大影響的相關法律及規例的資料	
		A1.1 排放物種類及相關排放數據	44
	A1 排放物	A1.2 溫室氣體總排放量(以噸計算)及(如適用)密度(如以每 產量單位、每項設施計算)	44
		A1.3 所產生有害廢棄物總量(以噸計算)及(如適用)密度(如 以每產量單位、每項設施計算)	44
		A1.4 所產生無害廢棄物總量(以噸計算)及(如適用)密度(如 以每產量單位、每項設施計算)	44
		A1.5 描述減低排放量的措施及所得成果	43-44
環境		A1.6 描述處理有害及無害廢棄物的方法、減低產生量的措施及所得成果	43
		一般披露:有效使用資源(包括能源、水及其他原材料)的政策	43
		A2.1 按類型劃分的直接及/或間接能源(如電、氣或油)總耗量 (以每千秒千瓦時計算)及密度(如以每產量單位、每項設施計 算)	44
	A2 資源使用	A2.2 總耗水量及密度(如以每產量單位、每項設施計算)	44
	AZ 貝源使用	A2.3 描述能源使用效益計劃及所得成果	44
		A2.4 描述求取適用水源上可有任何問題,以及提升用水效益計劃 及所得成果	43
		A2.5 製成品所用包裝材料的總量(以噸計算)及(如適用)每生 產單位佔量	不适用
		一般披露: 減低發行人對環境及天然資源造成重大影響的政策	43
	A3 環境及天然資源	A3.1 描述業務活動對環境及天然資源的重大影響及已採取管理有關影響的行動	43

環境、	社會及管治指標		披露計劃與說明
	B1 僱佣	一般披露:有關薪酬及解僱、招聘及晉升、工作時數、假期、平 等機會、多元化、反歧視以及其他待遇及福利的: (a)政策;及	36
		(b) 遵守對發行人有重大影響的相關法律及規例的資料	
		B1.1 按僱佣類型、年齡組別及地區劃分的僱員總數	36
		B1.2 按年齡組別及地區劃分的僱員流失比率	_
		一般披露:有關提供安全工作環境及保障僱員避免職業性危害的:	
		(a) 政策 ; 及	39
	B2 健康與安全	(b) 遵守對發行人有重大影響的相關法律及規例的資料	
	DZ 健康與女主	B2.1 因工作關係而死亡的人數及比率	_
		B2.2 因工傷損失工作日數	_
社會		B2.3 描述所採納的職業健康與安全措施,以及相關執行及監察方法	39
		一般披露:有關提升僱員履行工作職責的知識及技能的政策。描述培訓活動	38
	B3 發展與培訓	B3.1 按僱員類別 (如高級管理層、中級管理層等)劃分的受訓僱 員百分比	_
		B3.2 按僱員類別劃分,每名僱員完成受訓的平均時數	37
		一般披露:有關防止童工或強制勞工的:	
		(a) 政策;及	36
	B4 劳工准则	(b) 遵守對發行人有重大影響的相關法律及規例的資料	
		B4.1 描述檢討招聘慣例的措施以避免童工及強制勞工	36
		B4.2 描述在發現違規情況時消除有關情況所採取的步驟	36
		一般披露:管理供應鏈的環境及社會風險政策	13
	B5 供應鏈管理	B5.1 按地區劃分的供貨商數目	-
_		B5.2 描述有關聘用供貨商的慣例,向其執行有關慣例的供貨商數目、以及有關慣例	13

環境、社會及管治指標		披露計劃與說明
	一般披露:有關所提供產品和服務的健康與安全、廣告、標簽及 私隱事宜以及補救方法的:	
	(a) 政策 ; 及	31-32
B6 產品責任	(b) 遵守對發行人有重大影響的相關法律及規例的資料	
	B6.1 已售或已運送產品總數中因安全與健康理由而回收的百分比	不适用
	B6.2 接獲關於產品及服務的投訴數目以及應對方法	_
	B6.3 描述與維護及保障知識產權有關的慣例	_
	B6.4 描述質量檢定過程及產品回收程序	不适用
	一般披露:有關防止賄賂、勒索、欺詐及洗黑的:	
	(a) 政策 ; 及	13
B7 反貪污	(b) 遵守對發行人有重大影響的相關法律及規例	
	B7.1 於匯報期內對發行人或其僱員提出並已審結的貪污訴訟案件的數目及訴訟結果	_
	B7.2 描述防範措施及舉報程序,以及相關執行及監察方法	13
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報告編製說明

報告涵蓋範圍

報告時間範圍是 2017 年 1 月 1 日至 12 月 31 日,報告範圍包括中國信達總部及分、子公司。其中「中國信達」、「公司」 均指總部和分公司;「集團」指總部、分公司和子公司

報告編製依據

報告根據中國銀行業監督管理委員會《關於加強銀行業金融機構社會責任的意見》、中國銀行業協會《中國銀行業金融機構 企業社會責任指引》、香港聯交所《環境、社會及管治報告指引》,並參照全球報告倡議組織《可持續發展報告指南》G4

報告編製流程

本報告以中國信達社會責任實踐為基礎進行編製,基本流程為收集材料→編製修訂→高層審議→對外披露。報告披露的内容和數據已經公司董事會審議通過

報告數據來源

本報告關鍵財務數據均摘自《中國信達資產管理股份有限公司 2017 年年度報告》,該報告經安永華明會計師事務所(特 殊普通合夥)審計,其他數據均來自公司內部系統或人工整理。本報告計量貨幣為人民幣

報告發佈形式

報告以印刷版和網絡版兩種形式發佈。網絡版可在中國信達網站 http://www.cinda.com.cn/ 及香港聯交所官網查閱





尊敬的讀者:

非常感謝您對我們社會責任工作的支持,為向您及其他利益相關方提供我們更專業、更有價值的企業社會責任信息,進一步提升中國信達社會責任報告的質量,歡迎您回答意見反饋表中的相關問題。

1. 您對報告是否滿意?請作出您的評價。

- 2. 您認為我們履行社會責任的情況是否得到了完整披露?
- 3. 您希望了解的信息在報告中是否被完整披露?
- 4. 您對報告有哪些改進建議?

您的信息	
姓 名	
工作單位	
職務	
傳真	
聯繫電話	
電子郵件	

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CHAIRMAN'S STATEMENT

In 2017, China Cinda thoroughly carried out the guiding principles adopted at the 19th National Congress of the CPC and the National Financial Work Conference and the Central Economic Work Conference, actively implemented various deployments and requirements of regulatory requirements of the regulatory authorities, focused on its core business line of distressed asset management, provided integrated financial services through collaboration. The Company successfully completed various operation tasks and achieved excellent results. The Company acquired distressed debt assets of RMB202,054 million, incurred an income tax expense of RMB7,373 million, and the net profit attributable to shareholders of the parent company amounted to RMB18,122 million. Meanwhile, the Company concentrated on building a moderately prosperous society in all aspects, improved governance system of social responsibility, performed corporate social responsibility, strived to realize the value of employees, actively took part in environmental protection, deeply developed poverty alleviation in designated spots and public welfare, promoting social construction and ecological civilization construction vigorously.

As a stabilizer to eliminate financial risks

In 2017, the Company focused on its core business of distressed asset management, fulfilled its function of a stabilizer which eliminated financial risks, actively supported the supply-side structural reforms on "cutting overcapacity, destocking, deleveraging, reducing costs and strengthening points of weakness". The Company grasped the pace of distressed assets disposal by banks and other financial institutions, continued to expand the scale of acquisition of distressed assets according to the real economy enterprises' needs for addressing their accounts receivable and liquidity problems. During the year, the Company acquired distressed assets amounting RMB202,054 million, effectively reducing the risk of distressed assets in banks and corporates. The Company expanded channels for disposal of assets and improved the effectiveness of disposing assets by innovating "distressed assets+" model. The Company participated in 8 market-based and institutionalized debt to equity swap projects (including China Shipbuilding Industry) and the amount was RMB10,530 million; participated in the mixed-ownership reform projects of the state-owned enterprises including China Unicom; helped completing the principal and auxiliary businesses separation project of China General Nuclear Power Corporation; the Company set up a RMB50,000 million fund of cutting deleveraging and make the social capital to support the development of the real economy enterprises; the Company also took the initiative to set up Zhongan Financial Asset Management Co., Ltd. to help eliminate regional financial risks.

As a supplier of integrated financial services

In 2017, the Company enhanced the market-oriented concept, took "customer-centric" as business philosophy, took advantage of professionalism in distressed assets, guided branches and subsidiaries to cooperate and make efforts, continued to innovate and launch distinctive, differentiated and professional integrated financial services and offered strong support for the development of the real economy. The Company closely coordinated the national strategy, supported the construction of the "Belt and Road" Initiative, the integrated cooperative integration development of Beijing-Tianjin-Hebei as well as the construction of the Xiong'an New Area. The Company kept paying attention to the demands in areas including "Agriculture, farmer and rural area (Sannong)", pensions, housing, construction of infrastructure and protected and improved people's livelihood through financial means. The Company laid emphasis on strengthening our communication with customers, improved customer service experience and launched extensive publicity work to promote financial knowledge.

As a community for realizing the value of employees

In 2017, the Company upheld the legitimate rights of employees according to law and established solid staff management mechanism. The Company promoted democratic management and handled proposals from its employees through the second meeting of the third session of employees' general meeting. The Company strengthened the management of employee team, timely revised the measures on the management of employees. Adjusted the structure of the Company's staff, improved the standards of the management of the Company's human resource and optimized career path for employee. The Company worked hard to strengthen integrated training, built multi-level training system and promoted talent cultivation as well as construction of employee team.

As a practitioner participating in environmental protection

In 2017, the Company concerned about global climate change, firmly established the concept of green development and implemented the China's green development policy. Taking the advantage of our business, the Company actively developed green financial business and focused on supporting areas including green circular economy and energy saving industry, financing a number of green industry enterprises and related industries. The Company promoted green operations, adopted the measures to implement energy saving and emission reduction, actively promoted electronic services and reduced environmental burden. The Company guided the employees to raise awareness of environmental protection, conducted various environmental protection public welfare activities and transmitted green concept.

As a corporate citizen to promote social welfare

In 2017, the Company resolutely responded to the call of the state for poverty alleviation by insisting on launching the work of Targeted Poverty Alleviation, enhancing the capital input and resources input into targeted areas of poverty alleviation, seeking to establish public welfare trust and projects of poverty alleviation insurance. These concentrated on help the public to address their difficulties with aspects including livelihood, education and employment and assisted to improve its own growth capability of the target help areas. During the year, poverty alleviation fund totalled RMB3.43 million was utilized. The poverty alleviation missions in a number of targeted areas of poverty alleviation such as Qinghai, Xinjiang and Gansu were better completed.

In 2017, China Cinda was awarded the "China Securities Golden Bauhinia Awards", the "Listed Company with the Best Investment Value", the "Listed Company with the Best Investor Relations Management", and "China Top 100 Enterprises Award and China Most Ethical Enterprises Award" by China Top 100 Summit Forum, and the 2017 "China Financial Intuition Gold Medal List- Best Asset Management Company of the Year" by *Financial Times*.





Chairman's Statement | Key perfor

KEY CSR PERFORMANCE IN 2017















Company Profile

China Cinda Asset Management Co., Ltd. ("China Cinda", "Cinda" or "the Company"), formerly known as China Cinda Asset Management Company, was the first financial asset management company established in 1999 pursuant to approval of the State Council to tackle financial risk and maintain the stability of the financial system as well as to facilitate the reform of state-owned banks and enterprises. In June 2010, China Cinda Asset Management Corporation was reorganized to establish China Cinda Asset Management Co., Ltd. In April 2012, the Company received investments from four strategic investors, namely the National Council for Social Security Fund of the PRC, UBS AG, CITIC Capital Holdings Limited, and Standard Chartered Bank. In December 2013, China Cinda was successfully listed on the main board of the Hong Kong Stock Exchange and became the first financial asset management company in China to be listed on the international capital market.

Our principal business segments include distressed asset management, financial investment and asset management, as well as financial services. Distressed asset management is the core business of the Company. As of the end of 2017, China Cinda had 32 branches in 30 provinces, autonomous regions and municipalities in Mainland China and eight whollyowned or majority-owned subsidiaries as platforms for providing distressed asset management, asset management and financial services in Mainland China and Hong Kong. The Group has approximately 18,000 employees.



Corporate Culture



Compliance Operation

Adhering to operating in compliance with laws and regulations, China Cinda has normative structure of corporate governance, continuously improve risk management system, enhances employees' awareness against corruption and raises the level of supply chain management, in order to lay a solid foundation for the Company to meet its strategic goals and achieve sound development.

Corporate governance

0 山国信达

China Cinda has adhered to the principle of good corporate governance of listed companies and the domestic and overseas regulatory regulations. The Company has continuously optimized its governance structure which comprised of Shareholders' general meetings, the Board, the Board of Supervisors, and Senior Management. The Company committed to strengthen the governance system and the system construction, and to create a well-coordinated and effectively balanced corporate governance mechanism to ensure highest degree of compliance, so as to effectively protect the interests of the shareholders and to protect the value of state-owned assets.

Shareholders' General Meeting

The shareholders' general meeting is the organ of authority of the Company. It shall exercise its power in accordance with the law and its main functions include: to decide on the Company's operating policies and investment plans; to consider and approve the profit distribution plan and loss recovery plan of the Company; to amend the Articles and the procedural rules of the Shareholders' general meeting, the meetings of the Board and the Board of Supervisors; and to decide on the employment, dismissal or reappointment of accounting firms. During the Reporting Period, China Cinda held 4 general meetings and considered and approved 18 resolutions and 1 report was made.

Board of Directors

The Board of Directors is the operational decision making unit of the Company and shall be responsible to the shareholders' general meeting. The Board of Directors shall perform the following duties and authorities in accordance with the law, including but not limited to the following: to implement the resolutions passed at the Shareholders' general meetings; to determine the development strategies, operation plans and investment plans of the Company; to formulate annual financial budgets and final financial account plans, profit distribution plans and loss recovery plans of the Company; to formulate plans for increasing or reducing registered capital of the Company; to formulate the basic management system of the Company and supervise the implementation of the system; to determine the risk management, compliance and internal control policies of the Company and to implement appropriate systems with regards to the internal control and compliance management of the Company and to formulate equity incentive plans.

As of the end of 2017, the Board of Directors had 12 directors, including 2 executive directors, 6 non-executive directors and 4 independent non-executive directors. During the Reporting Period, China Cinda held 6 meetings of Board of Directors and considered and approved 30 resolutions and 9 reports were made.

Board of Supervisors

The Board of Supervisors is a supervisory body of the Company and shall be responsible to the shareholders' general meeting. The Board of Supervisors shall perform its duties in accordance with the law, including but not limited to the following: to supervise the financial condition, risk management, and internal control policies of the Company; and to supervise and evaluate the performance of the Board, Senior Management and their constituent members. As of the end of 2017, the Board of Supervisors consisted of 7 Supervisors, including 1 Shareholder Representative Supervisor, 3 External Supervisors and 3 Employee Supervisors. During the Reporting Period, China Cinda held 4 meetings of Board of Supervisors and considered and approved 13 resolutions.

Management

The management strengthened the arrangements and deployment and organised all departments at the headquarters, and its branches and subsidiaries to actively perform social responsibilities to the country, shareholders, customers, suppliers, employees, environment and community through the breakdown and implementation of the business strategy and the completion of the annual management tasks, and managed to achieve good results eventually.

Risk and compliance management

China Cinda followed all laws and regulations, adhered to business ethics, continued to promote the construction of comprehensive risk management system, enhanced internal risk control and constantly optimized the risk detection and evaluation system, in order to ensure that the Company's management was in accordance with laws and regulations cautiously. In this manner, China Cinda safeguarded asset security and effectively prevented and controlled various compliance risks.

Comprehensive risk management

In 2017, China Cinda followed through the risk management concept of "protecting the bottom line by managing risks proactively", steadily promoted the construction of comprehensive risk management system which matched with the development strategy of the Company, further enhanced the risk management tools and risk mitigation measures, and actively responded to the challenges and tests brought by the external market change. In this way, the asset quality was ensured, the overall risks became controllable, and effective guarantee was provided for the achievement of the strategic development targets and operation plans of the Company.

The Company enhanced the construction of the comprehensive risk management system in accordance with the regulatory requirements, and formulated 6 rules, such as Risk Appetite Management Measures of the Group, Provisional Rules on Concentration Risk Management, Rules on Collateral Management, Rules on Risk Prewarning Management, Rules on Pressure Test Management and Rules on Reputation Risk Management. In addition, it modified and reshaped the existing risk management systems, continuously improved the risk management mechanism and effectively addressed weak links in the mechanism.

In 2017, the Company continued to enhance the monitoring and control over major risks, including the credit risk, market risk, operation risk and concentration risk, further strengthened the risk process control; improved the index rationality and business coverage of risk evaluation; strengthened the effective evaluation on the grassroots risk responsible persons; strictly implemented the special governance requirements of the CBRC, organized special inspection, risk detection and risk patrol inspection activities, strengthened compliance management, employees' bottom line awareness, and risk accountabilities, and implemented operation risk liabilities; accelerated the construction of risk management information system and actively improved the informatisation level of risk management, and further improved the risk control capacity and operation level of the risk management personnel and business personnel by organizing professional trainings.

Compliance internal control management

In accordance with the requirements of laws and regulations and regulatory documents, including the Company Law, the Securities Law, the Corporate Governance Guidelines for Listed Companies, the Internal Control Norms for Enterprises and the Basic Internal Control Norms for Enterprises, and with consideration of the actual situation of the Company, China Cinda formulated management documents, such as the Basic System for Internal Control, the Provisional Rules on Internal Control Evaluation and the Internal Control Manual.

China Cinda has developed a management framework of internal control comprising three lines of defence under the leadership of the Board, the Board of Supervisors, and Senior Management, which clarifies the division of internal control responsibilities of and the reporting relationship from management to staff.



The Company updated 29 internal control manuals and revised 413 internal control points based on the internal and external environment changes. The Company also carried out the internal control evaluation covering the departments at the headquarters, branches and subsidiaries and the key business products and lines, during which notable results were achieved. China Cinda defined 2017 as the "Compliance Year". As part of the expansion of the "Compliance Year" program, we carried out system re-evaluation and procedure optimization. The program lasted for 9 months, during which 32% of the systems were refined. The "Compliance Year" laid a solid foundation for building the compliance culture within the Company by promoting the system construction, implementing compliant operation concept, improving the compliance awareness of the employees, and established a long-term mechanism for the healthy development of the Company.

Anti-money laundering

The Company diligently performed its social responsibility of antimoney laundering in strict accordance with the relevant laws and regulations on anti-money laundering, and improved the antimoney laundering abilities and effectiveness by conscientiously implementing the risk-based principles. In 2017, the Company has further improved the management system of anti-money laundering, intensified training and promotion, enhanced employees' awareness of anti-money laundering and effectively prevented and controlled anti-money laundering compliance risks and raised the level of antimoney laundering compliance management.



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business department

Established an internal control mechanism featuring self-motivated internal control, selfassessment of risk exposure, self-correction and timely reporting

The first line of defense



legal and compliance department

Took the lead in the establishment and maintenance of the internal control system, and supervised and inspected the implementation of the internal control by both daily supervision and special inspection

The second line of defense



the audit department

Audited and commented on the effectiveness of the internal control, reported audit findings to the Board of Directors, and supervised and tracked the rectification thereof

The third line of defense
Anti-corruption

The Company strengthened the discipline and work ethic in all aspects, strictly implemented the spirit of the Eight-point Regulations and special rectification. It adopted the working policy of education first, improving system, implementing measures and conducting precise supervision, and combined the honest administration and ethics of Party building with special subject education and corruption risk prevention and management in each link across all the actual works, in order to further expand the coverage of honest administration works, and play an effective role in terms of disciplinary review, inspection, and supervision. It has achieved a robust system with organizational leadership, accountability norms and effective mechanisms and measures.

Supply chain management

In accordance with the relevant procurement requirements of the PRC Tender Law and the Ministry of Finance, China Cinda strengthened its supply chain management by standardizing the internal procurement process, formulating and implementing the Rules for Centralised Procurement Management, and actively prepared a unified management platform for suppliers to strengthen supplier management. In the selection of suppliers, the Company expressly required that the suppliers have good corporate governance, business operation and social reputation, with no legal violations and major cases of wrongdoings, or records of irregularities including deception and fraud; all the above are necessary conditions for a qualification authentication. In addition, the Company evaluates the suppliers every year by completing a Supplier Service Evaluation Form. In 2017, there were a total of 78 centralised procurement projects each having a value exceeding RMB1 million originating from the headquarters of China Cinda and its branches and subsidiaries.

In addition, the Company attached importance to the communication and exchanges with suppliers to continuously enhance their sense of social responsibility and sustainable development ability by convening forums for suppliers, business meetings, etc., which helped build a sustainable supply chain in coordination with suppliers.





SOCIAL RESPONSIBILITY MANAGEMENT

China Cinda paid great attention to the impact and contribution of social responsibility management to the sustainable development of the company, and combined the corporate social responsibility with the medium and long term development strategy of the Company, in order to proactively deal with challenges and opportunities and realize harmonious development.

China Cinda has established and continuously improved its social responsibility management system, where the designated department in the headquarters will be responsible for the daily works of social responsibility management, while other departments and the branches and subsidiaries shall appoint social responsibility coordinator to actively carry out the CSR works. In 2017, the Company organized the social responsibility work training to explain the requirements of the Environmental, Social and Governance Reporting Guide of HKEX on social responsibility disclosure. Approximately 130 persons attended the training.

Social Responsibility Concept

Eliminating financial risks

improvement of people's livelihood in order to facilitate the sustainable and healthy development of national economy Realizing employees' value We regard employees as our partners in the corporate development, and promote the realization of the value of employees while ensuring the sustainable development of the enterprise **山国信达 Participating in** environment protection

We provide green financial products, carry out green operation, organize and participate in green public welfare activities



Offering comprehensive financial services

We focus on adapting to the customers' changing needs, expedite product innovation, improve the standard of customer services, and provide customers with inclusive financial services

Enhancing social welfare

We contribute to poverty alleviation and provide assistance to the poor, support social welfare, and participate in community building, so as to make greater contributions to social development

Social Responsibility Communication

China Cinda has constructed various communication channels with key stakeholders to hear their perspectives. We have built a relationship with stakeholders featuring mutual trust, mutual benefit and win-win cooperation, sincerely responded to their expectations and requirements, and actively undertook social responsibilities.

Stakeholders	Expectations & requirements	Actions
Government	Tax payment by law Elimination of financial risks Support for local economic development Employment promotion	We deepened the implementation of national macroeconomic regulations and control policies; actively supported the transitional development of the real economy and the new urbanisation; assisted in the improvement of people's livelihood; voluntarily took on the mission to eliminate financial risks, maintain the stability of the financial system, and promote the reform and development of state-owned banks and enterprises.
Regulatory bodies	Compliance operation Value preservation and increase for assets	We strictly abode by relevant laws and regulations, strengthened risk management in all aspects and compliance operation in good faith pursuant to regulatory policies and requirements, so as to ensure controllability of risks and realise sustainable development of the Company.
Shareholders & investors	Returns Compliance operation	We underlined the maintenance and management of investor relations and listened to investors' suggestions and advice earnestly. For effective communication and information disclosure, we kept shareholders and investors informed about more operation details by various means, including convening shareholders' general meetings, investor meetings, results announcement press conferences, non-deal roadshows and daily reception of investor visits. For better corporate governance and prevention of operational risks, we developed and improved our differentiated profit models through flexible operating strategies to ensure a sound operation, and thus provided shareholders with continuous and competitive returns.
Clients	Fulfilment of commitments High-quality services Smooth communication channel	We stressed better management of customer relations and understanding of their needs through dialogues or visits. We conducted customer satisfaction surveys, and provided customized financial solutions and differentiated asset management services across diversified business platforms, to facilitate the value increase for customers' wealth and win their trust and loyalty.
Employees	Democratic management Occupational health Salaries and welfare Career development Humanistic care	Upholding democratic management, employees' general meetings were held at all levels of trade unions of the Company to solicit employees' opinions and expand the channels for them to join the business management, and thus protected employees' right to know, participate, express ideas and supervise. To take care of the rights and interests of employees in personal health and growth, we held various cultural and sports activities. In order to strengthen human resource management, we built scientific and effective systems of performance management, remuneration distribution, career development as well as honour and incentive, and set up platforms and proper channels for staff development, so as to realise coordinated development between the Company and employees.
Suppliers	Transparency and fairness Integrity Confidentiality	We observed commercial ethics, adopted an open and transparent procurement system and realised reciprocal and win-win situations through equal and reciprocal exchanges and cooperation.
Industries	Leader in the industry Higher level of industrial management	We promoted development and advancement of the management standards of the industry by actively participating in the industry exchanges.
Environment	Green operation Support for green finance	We provided green products and services, supported the development of green industries through financial services, advocated green office, and organised and participated in green public welfare activities.
Community	Poverty alleviation Volunteer activities	We supported the state's poverty alleviation strategy and promoted public undertakings by organising community-based volunteer public welfare services.



Materiality Assessment

Pursuant to the requirements of the Guidelines on Corporate Social Responsibility of Banking Financial Institutions of China issued by ESG Guide issued by the Hong Kong Stock Exchange, China Cinda identified material issues after thorough communication with stakeholders.





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AS A STABILIZER TO ELIMINATE FINANCIAL RISKS

Focusing on the Distressed Asset Management Business

As one of the four state-owned financial asset management companies. China Cinda staved true to its mission in 2017 by earnestly implementing the spirit of the national financial working meeting, abiding by the regulatory requirements and focusing on the distressed asset management business. It has effectively fulfilled the social responsibility of serving the real economy and resolved financial risks, and improved its core competence. In terms of acquisition, the Company accurately grasped the pace of gradual marketisation and standardisation of distressed assets by banks and other financial institutions and increased its acquisition of distressed assets according to the needs of the real enterprises to address their accounts receivable and liquidity problems. The Company acquired distressed assets of RMB202,054 million throughout the year, thus effectively reducing the distressed asset risks of the banks and enterprises. In terms of disposal, by managing and leveraging assets according to different types, tapping into potentials and refining the good assets, and proper reorganization and operation, the Company has enabled the reestablishment and regeneration of some enterprises, and leveraged its advantages of being a financial asset management company by acting as a "safety net" and "stabilizer".

Actively promoting marketised debt-to-equity swap, helping the enterprises to reduce leverage and increase vitality

For the new round of debt-to-equity swap, China Cinda actively responded to the call of the state. Utilising its years of accumulated experience and talented staff, the Company selected state-owned enterprises and leading private enterprises that demonstrate development potential and are of significance to the upgrade of the real economy and industries. As of the end of 2017, China Cinda has implemented 8 debt-to-equity swap projects for China Shipbuilding Industry Company Limited, Xichang Mining and other enterprises, achieved a total amount of RMB10.53 billion and creatively established a deleveraging fund of RMB50 billion to attract the social funds to participate in debt-to-equity swap. The ideas, practices and achievements of China Cinda in debt-to-equity swap have received recognition from relevant ministries and departments and local governments.

Case:

China Cinda began to implement debt-to-equity swap for China Shipbuilding Industry Company Limited ("China Shipbuilding Industry") in June 2017 by acquiring the normal claims on its subsidiaries and replacing them with the shares of China Shipbuilding Industry through a series of financial means. The swap has effectively relieved the financial pressure on China Shipbuilding Industry, and provided strong support for its structural adjustment and technical upgrade. This debt-to-equity swap paved the way for the marketised debt-to-equity swap of state-owned military enterprises, and successfully developed a new debt-to-equity swap mode by introducing state-owned enterprise directly to the capital market, thus becoming a key example in this round of debt-to-equity swaps.

Accelerating disposal of distressed assets, improving value of distressed assets

Case:

After several years of discussions and coordination with Shanghai municipal government, a Shanghai debtor enterprise and other relevant parties, China Cinda Shanghai Branch actively played the leading role as the debt committee chairman, coordinated the claims of the creditors, provided cooperation and support for the sector integration and reform of the local state-owned enterprises, and managed to overcome various difficulties and successfully disposed of the distressed loan assets of the enterprise which comprised a total principal and interest amounting to nearly RMB1.7 billion in 9 accounts that were acquired from two state-owned commercial banks by means of agreement transfer in 2017. The disposal completely resolved the enterprise debt accumulated since 2004 and avoided the economic loss and social problems that might arise from the bankruptcy of the enterprise in debt. This move catered well to the local government's effort in further progressing state-owned enterprise reform, and realized the reorganization and value improvement of the existing assets that accelerated the local economic development.

Case:

In June 2017, China Cinda (Zhejiang) 2017 Distressed Asset Summit Forum was successfully held. Attended by more than 500 industry professionals, the forum emphasised the "new thoughts, new modes and new ecology" approach in r comprehensive distressed asset operation in the "Internet+" era, and highlighted the importance in building the distressed asset industry chain V2.0 and the comprehensive distressed asset operation ecological system. The Company and Alibaba jointly launched the Special Window for China Cinda Assets under Xianyu Auction in Taobao, and worked on an Internet distressed asset town in a joint effort. In addition, the Company's Zhejiang branch had launched an investment and quotation inquiry terminal on the distressed asset management system for social investors. Thanks to these actions, the information openness and transparency were improved significantly, and a new B2C trading mode for distressed assets was commenced. The Company completed 238 online projects in 2017.

Supporting Supply-Side Structural Reform

China Cinda actively took the mission to resolve financial risks, serve the real economy and support enterprise development, actively participated in the reform toward mixed ownership of stateowned enterprises, and promoted the transitional reform of stateowned enterprises by making full use of its professional expertise in managing distressed assets according to the national industry policy. The Company cooperated with local governments and provided services to local mainstay enterprises and emerging enterprises, and took part in establishment of asset management companies, and provided support to resolve regional financial risks, in order to drive development with innovation and support the supply-side structural reform and serve the real economy.

Participating in mixed ownership reform of state-owned enterprises, helping the enterprises to become bigger and stronger

Targeting at the key industries and key enterprises supported by the national industry policies, China Cinda leveraged its core advantages in distressed asset disposal and periodic operation and actively participated in mixed ownership reform of state-owned enterprises, so as to promote the separation of main businesses and auxiliary businesses, and merger and reorganization of state-owned enterprises. The Company has participated in numerous projects, including the A-share private placement of China Unicom, the Round B capital increase of BAIC BJEV, stripping of auxiliary businesses and inefficient assets from CGN and Huainan Mining, to further propel and strengthen these enterprises..

Serving the reform of local state-owned enterprises and helping maintain the local financial stability

Case:

China Cinda actively participated in the establishment of local asset management companies, and helped vitalize the local distressed assets with its rich experiences in distressed asset management and differentiated disposal. In July 2017, Anhui Zhongan Financial Asset Management Co., Ltd. was incorporated under co-sponsorship by China Cinda. It is the first state-owned financial asset management company established in Anhui and the third local financial asset management company co-sponsored by China Cinda.

China Cinda provided professional and customized reorganization solution for the reform of state-owned enterprises in Shanxi with its professional advantages in the relevant sectors. China Cinda actively tailored reorganization solutions for coal, transportation and cultural tourism industries of Shanxi, submitted Suggestions for Reform of State-owned Coal Enterprises in Shanxi Province and proposed relevant solutions to the provincial government. The proposals from Cinda helped Shanxi province to introduce relevant reform solutions and were highly praised by the provincial government. The Company also actively followed up the financial services after the establishment of a cultural tourism group and signed a strategic cooperation agreement with the group. In 2017, Shanxi Branch continued to "provide timely help" to large coal enterprises in Shanxi, with total investment of over RMB8 billion in several large coal enterprises, supporting them to resolve the liquidity problem, improve operation and increase profit.

A large state-owned steel group in Inner Mongolia suffered loss since 2014 and ran into trouble in enterprise transformation and development. Inner Mongolia Branch fully exerted the platform synergy, and as a result, Cinda Securities and the steel group reached agreement on the financial consultation services concerning the debt-to-equity swap valued RMB40 billion. The branch also cooperated with Nanyang Commercial Bank (NCB) to grant a loan credit of RMB500 million to the group, helping the group to resolve its liquidity difficulty. The Inner Mongolia Branch was granted the "Award for Maintaining Local Financial Ecological Environment" by the Autonomous Regional People's Government.

AS A SUPPLIER OF INTEGRATED FINANCIAL SERVICES

Serving National and Regional Strategies

Committed to its assignments, China Cinda fully exerted its professional advantages in distressed asset management and worked together with the branches and platform subsidiaries in banking, securities, trust, insurance, lease and fund sectors to provide specialized, differentiated and professional integrated financial services, and actively provided financial supports for the construction of the "Belt and Road" Initiative, the integrated cooperative integration development of Beijing-Tianjin-Hebei, the construction of Xiong'an New Area, and the construction of Yangtze River Economic Zone, in accordance with the national key development strategies and regional strategies as well as national industry policies.

Serving the construction of the "Belt and Road" Initiative

In 2017, based on its unique business advantages and having obtained all the necessary financial licenses, China Cinda, with Hong Kong serving as the bridgehead, carried out domestic and overseas linkage businesses as based on its main businesses to provide customised, differentiated and professional financial solutions for the international capacity cooperation and infrastructure construction projects of Chinese enterprises in the countries along the "Belt and Road" Initiative route, helping Chinese enterprise to realize global strategic layout.

For the first clean coal power generation project in Middle East, China Cinda cooperated with Nanyang Commercial Bank to provide financial services as per the requirement of the project host country for loan period and interest rate, so as to support the project construction, and raise the utilization rate of alternative energy in the country while reducing the country's dependency on imported natural gas. China Cinda also cooperated with Nanyang Commercial Bank to support a large state-owned chemical group in the acquisition of a global leading pesticide enterprise in the country along the "Belt and Road" Initiative route, and achieved a win-win result for the participants of the project. In 2017, Nanyang Commercial Bank offered a total credit limit of more than HKD10 billion for the construction projects of the "Belt and Road" Initiative.

China Cinda, Cinda Securities, Cinda Hong Kong and Cinda International worked together to invest in the asset acquisition project of the subsidiary of a Chinese large mining group in Australia by means of fund, supporting its acquisition of high-quality strategic resources in the "Belt and Road" Initiative areas. China Cinda Shanxi Branch and Cinda Hong Kong cooperated with a subsidiary of Shanxi Investment Group to provide capital and cross-border financial services for the construction of smart city in a country along the "Belt and Road" Initiative route by a company.

Cinda International established the "Belt and Road" Initiative Fund of USD500 million. USD100 million has been raised in the first issue, and the first investment had been successfully made in a project, supporting a company's infrastructure and traffic construction in Hong Kong and Southeast Asia.

In recent years, the independent brand vehicle manufactured by a private enterprise in Chongqing received great welcome from Russia, Iran, Ethiopia and so on. In 2017, Chongqing Branch provided the client with a capital support of RMB520 million by means of non-monetary acquisition and reorganization, helping it mitigate the liquidity pressure and develop overseas markets.



Case:

China Cinda Hebei Branch actively supported the non-capital function relocation works of Beijing, and provided capital support to the enterprises participating in the integrated construction of Beijing-Tianjin-Hebei. The Company carried out non-monetary acquisition business with a Hebei group who undertook the project to inherit the functions of Beijing Dahongmen Market, with an acquisition cost of RMB1.3 billion; and carried out acquisition business with a logistic group in the agricultural and sideline products logistic industry park in Gaobeidian, with an acquisition cost of RMB510 million.

Jingu Trust increased the investment scale in Beijing, Tianjin and Hebei. As of the end of 2017, the investment balance of Jingu Trust in Beijing, Tianjin and Hebei reached RMB21 billion, accounting for 19% of the existing investments.

Participating in the integrated cooperative integration development of Beijing-Tianjin-Hebei, and the construction of Xiong'an New Area

In 2017, when the state made the key decision of constructing Xiong'an New Area, China Cinda paid great attention to it. China Cinda established the "leading group for serving the development of Xiong'an New Area", the group leader is the company's main leader, as well as "working group for integrated financial services to Xiong'an New Area" to make overall plans and coordinate the group resources and provide diversified and comprehensive financial services for the construction and development of Xiong'an New Area.

Assisting in Promoting the Financial Opening Up and Innovation of China (Shanghai) Pilot Free Trade Zone

According to actual situation and with an aim to enhance capital business system construction, Shanghai Free Trade Zone Branch identified the risks in the capital business and developed 10 business systems, such as Cross-border Financing Implementation Rules and Implementation Rules on Overseas Foreign Exchange Release, to drive the compliance operation and steady development of the capital business. In 2017, State Administration of Foreign Exchange approved Nanyang Commercial Bank to participate in the foreign exchange capital pool business as a cooperating bank. As the first investment type foreign exchange capital pool jointly participated by two cooperating banks (Bank of Shanghai and Nanyang Commercial Bank), the capital pool has an approved foreign debt financing limit of RMB24.012 billion. The branch will focus on the foreign exchange capital pool products, open the overseas financing channels for the group, promote the Financial Opening Up and Innovation of China (Shanghai) Pilot Free Trade Zone the Shanghai Free Trade Zone and assist in the construction of Shanghai International Financial Centre.

Assisting in the Improvement of People's Livelihood

China Cinda strove to improve capacity and standards of its financial services related to improvement of people's livelihood, particularly in respect of "Agriculture, farmer and rural area (Sannong)", infrastructure, affordable housing project, and pension fields, with an aim to benefit each and every family.

"Agriculture, farmer and rural area (Sannong)"

Case:

Cinda Capital earnestly performed its obligations as the manager of Agricultural Industry Development Fund, and continuously followed up the management of the projects invested by the fund according to the national policy of developing industries for "Agriculture, farmer and rural area (Sannong)", such as the yellow feather chicken breeding enterprise in Jiangsu, the apple dwarfing and compact planting technology introduced by a fruit industry group in Shaanxi, in order to support the modern and intensive development of agriculture and increase the income of farmers.

A food enterprise mainly engaged in the acquisition, processing, sales and export of vegetables, cereals and other relevant agricultural products and edible aquatic products, and enjoyed the national policies on VAT and income tax exemption and export rebates for agricultural products as well as great support from local government. Under the supervision of Cinda Securities, the enterprise has been normalized in all aspects. Its businesses continued to develop, and it has now already applied for IPO coaching.

Jingu Trust treated modern agriculture as one the main development directions for the emerging industry business, and selected the listed companies related to agriculture and planting industry as the target clients, and intended to make investment in the fields related to improvement of agricultural safety and food safety.

Infrastructure construction

Case:

Jiangsu Branch acquired from a trust the distressed loan of a local state-owned enterprise engaged in infrastructure investment and operation, and conducted debt restructuring on the enterprise, so as to ensure the smooth implementation of the transportation infrastructure construction, development and update project in the city where the enterprise was located.

Cinda Leasing invested in the road development project in an ethnic autonomous prefecture in Yunnan, with an aim to support the infrastructure construction in the underdeveloped areas in Midwest China.

Happy Life Insurance gave strong support to the infrastructure construction in Gui'an New District, Guizhou through the subscription trust plan.

Affordable housing project

Case:

Hubei Branch actively supported the construction of Wuhan as a national center city by providing financial services for the livelihood projects, such as redevelopment of urban villages and shanty towns, construction of affordable housing. It was granted the title of "Contributor of Financial Support for the Economic and Social Development of Wuhan" by the Wuhan Municipal Government.

Cinda Real Estate increased its investment in the urban renewal projects and affordable commercial housing projects, thus effectively improving the living environments of the urban and rural residents in the project sites.

Pension financial service

Case:

In 2017, Happy Life Insurance expanded the scope of pilot project of Reverse Mortgage and Housing for Aged, and issued 117 policies (covering 83 households) in the 7 pilot cities. The business received extensive attention from the society. The program "Half-Hour Economy" of CCTV has repeatedly covered the story on how Happy Life Insurance actively undertakes social responsibility and helps improving the pension insurance service system of our country. The company has since provided policy suggestions to the relevant authorities on promoting the healthy and orderly development of Reverse Mortgage and Housing for Aged Insurance.

Improving Service Quality

Enhancing communication with clients

Faced with the ever-changing market environment, China Cinda optimized the customer relationship management mechanism and accelerated the transformation towards emphasizing customer-centric. The Company had since formulated Regulations on Customer Management and commenced the construction of customer information management system to improve customer service capacity.

The subsidiaries of China Cinda had also undertaken highly-targeted client communication and maintenance works as per their business characteristics. The Company's Zhejiang Branch and Cinda International launched major summit forums and investment and financing roadshows to gather the cooperation requests of the clients, and share on successful business experiences and jointly explore innovative business modes. Happy Life Insurance carried out "Happy Family Day, Customer Service Festival" event, with 16,300 attendees participating in 141 onsite activities, creating a new record in terms of the number of activities and attendees.

Case:

Adhering to the spirit of serving Hong Kong people, Nanyang Commercial Bank Hong Kong Branch actively responded to the call of Hong Kong Monetary Authority for "financial publicity" and established Kwai Shing Branch on November 3, 2017. It was the first bank to establish branch in Kwai Shing East Estate. Kwai Shing Branch offers full-function retail banking services, such as account opening, deposit, wealth management, insurance, loan, stock, investment and counter services, as well as a 24-hour self-service center, with an aim to bring more convenience to the residents. The branch has barrier-free accessible facilities, such as lower counter for wheelchair users, hearing aid system and summoning bell for the hearing impaired persons, as well as the first audio guide ATM and touch indicators for the visually impaired persons. The branch was praised by Hong Kong Monetary Authority and the local residents for its practice of offering basic banking services for residents in remote areas.

High-quality customer service experiences

Subsidiaries of China Cinda are committed to offering high-guality financial services to customers and improving customer satisfaction. Nanyang Commercial Bank Hong Kong Branch ("NCB (Hongkong)") extended the business hours on Saturdays to facilitate the business handling of the customers. Cinda Securities restarted "Morning Glory" customer service brand and improved the customer service experiences by systematically building service brands and improving the outlet service efficiency. Jingu Trust launched the Internet platform construction restructuring project and improved the close-loop services of trust product promotion, booking, subscription and management, so as to realize high accuracy, real time progress tracking and asset inquiry, and improve the client wealth management level. Happy Life Insurance focused on the expansion of business development channels. The new generation e-commerce policy issuance system it developed was granted the Award for Annual Outstanding Informatisation Example in Chinese Insurance Industry and Outstanding Contribution Award for Financial Technology Innovation in 2017 - Development Innovation Contribution Award.

Financial knowledge promotion

Subsidiaries of China Cinda actively responded to the calls of the regulatory departments and industry associations and carried out customized consumer rights protection and financial knowledge sharing activities according to their business characteristics, in order to jointly build a harmonious financial environment. Jiangxi branch and Qinghai branch of China Cinda and Jingu Trust carried out promotion service month programs including the "Promotion of Financial Knowledge to Each Household". Cinda Securities systematically and in depth carried out "15 March Investor's Legal Rights Protection" special activity, "Understanding Rules and Identifying Risks" investor protection promotion activity and bonds investor's interest protection education activity. The business offices went to the communities for promotion, so as to enhance the antimoney laundering awareness of the public.



Case:

NCB(China) actively responded to the calls of the relevant governmental agencies and carried out "Promotion of Financial Knowledge to Each Household" and "Financial Knowledge Promotion Month" promotion service month programs. Targeting the wealth management dispute, illegal "campus loan" and "training loan" and the telecom network frauds, the bank established financial consumer interest protection promotion and consultation area in its banking offices, released promotion columns on the new media platform, and put up posters and placed display racks in the banking office, with an aim to improve the risk prevention awareness of the public. NCB(China) organized 64 promotion campaigns, conducted 1,220 times of consultation, released 19,696 copies of promotion materials, sent more than 50,000 pieces of public benefit messages, visited 12 campuses and organized 9 themed lectures cumulatively.

Happy Life Insurance carried out more than 100 onsite promotion activities in favourable ways of the insurance consumers on "15 March" (World Consumers Rights Day) to promote the insurance knowledge and insurance concepts, answer the questions of the public and demonstrate the industry image.

Nearly 10,000 customers participated. During the "8 July National Insurance Public Promotion Day" program of the year, based on the promotion theme of "to stay away from poverty, start from a piece of insurance policy", Happy organized 103 "Poverty Alleviation Charity Run", 80 "Insurance Makes Life More Colourful" and 131 "Five Entries (schools, villages, communities, institutions, enterprises)" events and 8 photo exhibitions, pushed 22 promotion articles on the public platform of WeChat, which were read for 22,919 person-times in total. The company won extensive recognition from the society and was named as an outstanding promotion and education unit by many local industry associations.





As A Supplier of Integrated Financial Services

AS A COMMUNITY FOR REALIZING THE VALUE OF EMPLOYEES

Upholding Legitimate Rights and Interests of Employees

China Cinda always believes that the long-term robust development of the Company and the realization of the value of the employees are complementary and inseparable. We are committed to providing just, fair and open environment for the improvement of the value of the employees, while ensuring the sustainable development of the Company. The Company values opinions of the employees and protects their rights and interests; helps the employees improve their capacities through comprehensive training systems and diversified



career development channels; provides positive and healthy working environment for the employees, resolves their difficulties and stress, and helps them achieve balance and win-win between career development and personal life.

In strict compliance with relevant provisions of the Labour Law of the People's Republic of China, Law of the People's Republic of China on Employment Contracts and other state laws and regulations, China Cinda has eradicated discrimination based on gender, ethnicity, religion and age regarding recruitment, salary, training and promotion. Hiring of child and forced labour is prohibited and the Company ensures that employees have access to the relevant labour rights.

Centring on the target of promoting strategic transformation and improving comprehensive operation mode, the Company has steadily advanced the adjustment of organizational structure and personnel structure and the construction of HR system, promoted talent fostering and workforce development, and enhanced the marketised employment system and distribution system reform. The Company has revised the Measures on the Management of Employees to refine the position system, optimise the job qualifications and appointment procedures, supplement and





improve the relevant provisions, and ensure the HR management complies with the relevant policies and regulations of the state.

The Company has established incentive and restraint mechanism and sound compensation allocation policy where stable basic salary is guaranteed, performance compensation is allocated based on the principle that efficiency comes first while fairness is ensured. The Company continued to improve the employee compensation and welfare system, and provided social insurance, housing fund, enterprise annuity and supplementary medical insurance for the employees according to the state regulations. The social insurance coverage of the contract employees of China Cinda reached 100% in 2017.

Since the establishment of the employee representative congress system in 2010, the Company has continuously enhanced the internal democratic management and communication. The Company held the second meeting of the third session of employees' general meeting of China Cinda in July 2017, with 137 persons attending the meeting. Corporate Work Report, Proposal Work Report and Employee Supervisor Performance Report were considered, and Resolution on Second Meeting of the Third Session of Employees' General Meeting was passed at the meeting. The meeting received 37 proposals in many aspects such as business management, internal management, employee interests and social responsibility from the employees' representatives. The employees' opinions were valued, and healthy development of the Company was enabled.

Promoting the Growth and Development of Employees

The Company continued to implement Rules on Employee Training Management, enhanced the comprehensive training, consolidated employee training system comprising of comprehensive business

Number of employee trainings organized: more than

1200 sessions

Total number of attendances: more than

48000 attendances

Average training time for each employee: more than

Rhours

training, leader qualities training and GSP professional training, and fully improved the pertinence, systematicness and effectiveness of the employee training by combining centralized training and video lecture, offline learning and online learning, domestic training and overseas study. More than 1,200 training sessions were held by the Company in the year with over 48,000 attendances, delivering more than 30 hours of training per employee. Beijing Branch established the English Corner and engaged professional foreign teacher to improve the English skill of the employees. Jilin Branch, Heilongjiang Branch, Shanghai Free Trade Zone Branch, Fujian Branch, Hubei Branch, Shenzhen Branch and Hainan Branch organized employee learning salon, reading club, case study exchange, and "Home Pulpit" activities to build a platform for the employees to express themselves and exchange learning. Zhejiang Branch continued to carry out the pairing activity of "Mentoring, Helping and Passing on Experience" among the new and old employees. Hunan Branch implemented the young leader fostering program and organized young employee speeches to accelerate the growth of young key employees.

Guided by the Measures on the Management of Employees, China Cinda has improved its staff career development system, which comprises three channels respectively for management, professional, technical and non-leadership positions, to broaden the career paths for employees. This not only helps the employees realize their values, but also drives the robust development of the Company.

Caring about the Physical and Mental Health of Employees

The Company promoted balance between work and life and provided various occupational health and safety guarantee measures for the employees. In 2017, the departments at the headquarters of the Company carried out employee health management program, established and updated personal health archives for each employee, set two Healthy Working Days in each month and provided classified health guidance for the employees. Beijing Branch organized lectures on psychology periodically to relieve the work stress of the employees. Tianjin Branch, Jiangxi Branch, Yunnan Branch, Jingu Trust, Happy Life Insurance and Cinda Investment organized fire drills and fire control safety trainings to improve the safety awareness of the employees. Shanghai Free Trade Zone Branch included such special screenings of tumour, virus infection, Helicobacter Pylori into the physical examination checklists of employees, and enhanced the inspection on eyes, brains and visceral organs. Sichuan Branch implemented workbreak exercises and Cinda Investment equipped the employees with ergonomic adjustable computer stands and folding adjustable seats to protect the employees from cervical spondylosis and lumbar spondylosis.

Comprehensive Business Training

Cooperating with the relevant business units, after considering the actual business development situations of the Company and the urgent needs of the grassroots as well as the opinions of the employees, the Company organized the risk management, business review and comprehensive business case study training classes, which were also delivered to all the frontline employees of the branches and subsidiaries through simultaneous live video broadcast.

Leader Qualities Training

The Company organized the third session of PKU Guanghua middlelevel cadres training class and the fourth session of overseas training for middle-level cadres and business backbones and systematic training classes for new employees, and improved the comprehensive qualities of the cadres and employees through symposium, case study, situational teaching, indoor development, group discussion and debriefing.

GSP Professional Training

The Company organized 8 Cinda salons, 11 legal knowledge classes and 13 financial and accounting knowledge classes through onsite training and live video broadcast throughout the year. The Company continued to promote online network training, and implemented headquarters socialization training support policy and professional qualification exam reimbursement policy to realize full coverage of training. The Company created a "happy work and healthy life" environment by organizing various recreational and sports activities to enrich the spiritual and cultural life of the employees. The Company formed a team to participate in all the 10 categories of competitions in the third employee tournaments of the national financial system to demonstrate the elegant demeanour of Cinda employees and won the "Competition Style Award". The Company organized the second "China Cinda Cup" table tennis competition. 205 players from 38 teams across the group participated in the competition. Cinda Securities co-hosted 2017 Beijing, Tianjin and Hebei Financial Street "Cinda Cup" Table Tennis Friendship Tournament. Hunan Branch co-hosted "Cinda Cup" Badminton Competition for Hunan financial system.

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China Cinda concerns about employees in need. It organizes birthday parties for them and helps them handle hospitalisation procedures and extends festival greetings to them. During the New Year and the Spring Festival in 2017, the Company paid visits to a total of 45 employees in need and handed out RMB189,000 of consolation money. Guangdong Branch organized the revision of Administrative Measures for the Branches to Condole with the Employees and continued to carry out "Warmth Deliveries" activities.

The Company takes special care for female staff and promotes the "Special Collective Contract on the Rights and Interests Protection for Female Staff", so as to safeguard the rights and interests of female staff. Beijing Branch and Inner Mongolia Branch offer yoga classes for female employees to help them relax and adjust the work and life balance.





AS A PRACTITIONER PARTICIPATING IN ENVIRONMENTAL PROTECTION

Green Product Service

China Cinda paid close attention to global climate change and actively responded to the call of the state for "Building a Beautiful China". The Company leveraged its business advantages to operate green financial business, and supported the development of green industry by offering various green financial services. The banking, securities and insurance subsidiaries of China Cinda engaged in individual service businesses provided e-services to the consumers to reduce their visits to the physical outlets, in order to reduce the vehicle travel and exhaust gas emission, as well as save paper, ink and other relevant resources. Cinda Real Estate continuously developed green buildings by combining the functional diversity and individuality of the buildings, in order to minimize the consumption of energy and pollution to the environment, and promote the harmonious development between nature and human in construction projects.

Green finance

Case:

An environment protection company in Zhangzhou mainly engaged in the comprehensive recycling, separation and utilization of beverage packaging materials imported from foreign countries, production of dry basis market pulp and regeneration PE plastic grains. As the lead dealer, Cinda Securities helped the company complete the first share offering and raised RMB87.5 million in 2017.

Jingu Trust support the green project construction and environment protection industry development with green debt financing instruments. The first tranche of green asset backed notes of a company, for which Jingu Trust served as the trustee and issue administrator, was successfully offered in the inter-bank market in 2017, with an offering size of RMB2.1 billion. It is by far the largest environment protection security product in China in terms of offering size and quantity of underlying assets. It is estimated that the project can reduce the wastewater effluent by more than 40,000 tons each year.

Cinda Investment partnered with an environment and new energy group to establish 2 funds which had a total size of more than RMB4 billion and targeted at water utilities and recycling of used batteries, with an aim to facilitate the local wastewater treatment, environment construction and new energy development in China.





E-services

Case:

In 2017, NCB(Hong Kong) actively promoted online banking, mobile banking and WeChat banking services and exempted the charge for individual electronic fund transfers. As a result, it successfully attracted many clients to use e-banking and significantly increased the electronic fund transfer business volume.

Cinda Securities enhanced its e-services. The number of accounts opened off site and the number of registrations to its integrated service mobile App "Cinda World" were increased significantly.

Happy Life Insurance promoted e-marketing in individual insurance channels, and sold individual insurance through mobile development platform. In 2017, the policies issued through the mobile development platform accounted for 55%. With regard to the bank insurance channel, it offered insurance purchase through online banking, mobile banking and self-service machine, and realized such functions as real time insurance purchase, withdrawal on the same day, policy cancellation within cooling-off period, and policy cancellation upon expiry. When the customers successfully purchased the insurance, they will receive e-policy or download e-policy from the company website, which is quick and convenient and eliminates the need to use paper.

Green building

Case:

Cinda Real Estate embraced sustainable design concept and offered green building products. Cinda Yinxin Square was designed according to the 2-star standard of green building and created green office environments for the tenants with such sustainable designs as roof greening, sky garden, water-saving irrigation, solar water heating system, solar PV system and unconventional water source.

Low-carbon Operation

China Cinda embraced green operation principle, enhanced conservation awareness and adopted various energy control measures to improve energy efficiency, implement energy conservation and emission reduction, and realize green office. The Company complied with the relevant laws and regulations on energy conservation and emission reduction, and strove to reduce its impact on the environment.

Promoting green office

The Company strictly controlled the power consumption by installing energy saving lamp, adjusting temperature of air conditioner and timely shutting down appliances in the daily operation; reduced travels by replacing on site meetings with video conferences; reduced gasoline consumption by disposing of unnecessary vehicles and strengthening management on the use of vehicles; implemented paperless office and double-sided printing, and entrusted qualified professional firm to carry out safe and environment friendly disposal of the hazardous wastes, such as the used toner cartridges, used ink boxes, discarded computers and used batteries. Zhejiang Branches had the environment protection signs for water, electricity and paper conservation posted in the office area, designated special person to shut down the lamps and electronic gates in the public area after working hours, and arranged for patrol inspection on the appliance shutdown status in the office area. The support center adopted such new green and energy-saving technologies as solar water heating system, rainwater collection system, electric shading system, optical lighting system, smart recycling system, heat recovery system and roof greening system to create an environment friendly, energy saving, low consumption and green office environment.

Jingu Trust implemented double-sided printing and required that the office area should be powered off when no one is inside. In this way, it realized effective energy conservation and consumption reduction. Happy Life Insurance enhanced the vehicle use management, established vehicle accounting to control the vehicle budget and implemented vehicle registration system. In 2017, it was granted the title of "Outstanding Vehicle Management Unit" by Financial Street Security Committee, Xicheng District, Beijing. Sanya Horizon Resort & Spa Hotel of Cinda Investment invested more than RMB500 thousand to install such energy-saving equipment as LED lamps, air-source heat pump heater, converter, solar photovoltaic power generation equipment to reduce the impact of its operation on the environment.

Energy Consumption and CO $_2$ Emission of China Cinda in 2017	
Gasoline consumption (ton)	740,311
Natural gas consumption (M ³)	266,377
Total purchased heat (GJ)	475,038
Consumption of purchased power (kilowatt-hour)	25,671,284
Category 1 Total amount of direct discharge of greenhouse gases (tons of carbon dioxide) ¹	2,217,975
Category 2 Total amount of indirect discharge of greenhouse gases (tons of carbon dioxide) ²	77,096

The total consumption of resources by the operation of the Company within the reporting period is as shown in the following table:	
Total consumption of municipal water (ton) ³	28,652
Total consumption of drinking water (ton)	677
Consumption of office paper (ton)	363

The total volume of wastes produced by the operation of the Company within the reporting period is as shown in the following table: ⁴	
Used cartridge and ink box (PCS)	4,984
Discarded lamp (PCS)	6,814
Discarded computer (desktop and laptop) (set)	915
Used dry battery (PCS)	9,477

¹ Calculation of direct discharge of greenhouse gases: The direct discharge of greenhouse gases disclosed in this report is calculated based on the discharge factors set out in national energy yearbook (v2013) by converting from the statistical data of gasoline, natural gas and purchased heat.

- ³ The municipal water consumption only includes the municipal water consumption by the headquarters building and support center of China Cinda.
- ⁴ The statistics caliber for the waste-related index: the group headquarters, branch and subsidiary headquarters, and headquarters of Cinda Real Estate, Cinda International and Cinda Capital.

² Calculation of indirect discharge of greenhouse gases: The indirect discharge of greenhouse gases disclosed in this report is calculated based on regional power grid discharge factor set out in the latest carbon discharge calculation guideline (v2015) issued by the National Development and Reform Commission and the purchased heat discharge factors set out in national energy yearbook (v2013) by converting from the statistical data of electricity consumption and purchased heat.

Promoting green culture

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In 2017, the branches and subsidiaries of China Cinda continued to carry out green public welfare activities, such as planting, bicycling and outdoor hiking, in order to promote environment protection concept and engage more stakeholders to protect the ecological environment. Shanxi Branch, Fujian Branch, Jiangxi Branch, Shenzhen Branch, Cinda Securities, Cinda Leasing and Happy Life Insurance carried out planting activities to help shape green hills and clear waters and construct beautiful China. Hunan Branch organized the youth bicycling activity to promote the going green and environmental protection ideas. Nanyang Commercial Bank sponsored and participated in the "Red Packet Recycling Action" organized by an environmental NGO to promote the conservation and recycling ideas to the public. 18kg of red packets were recycled.

Cinda International made great efforts to create green culture and won various environment protection awards

As a silver member of WWF Hong Kong Branch, Cinda International emphasized green operation, and took an active part in green public welfare activities and made great efforts to create green culture. The Company had established environment protection zone in the office and promoted energy conservation, recycling and healthy life to the employees and public through posting environment protection posters and delivering environment protection messages. The Company also actively responded to the environment protection activities organized by the suppliers to guide the stakeholders into practicing low-carbon life. The company organized an outdoor environment protection campaign each year, such as visiting organic farm, visiting environment protection and recycling park and exhibition hall, visiting environment protection workshop and outdoor hiking, to raise employees' environment protection awareness. In 2017, the Company organized a tour to the first self-sustaining waste water treatment plant in Hong Kong.

Thanks to its excellent environmental performance in promoting and practicing environment protection, Cinda International has been honoured for 9 consecutive years with the "Hong Kong Awards for Environmental Excellence in Service and Trade", the most influential environment protection award in Hong Kong. The company has been granted by Hong Kong Council of Social Service with the "Caring Company" recognition badge since 2016. It has been granted with the "Caring Company 10+" recognition badge since 2016. It has been granted of Merit Green Achievement Award" in 2017.



AS A CORPORATE CITIZEN TO PROMOTE SOCIAL WELFARE

Targeted Poverty Alleviation

To win the decisive battle against poverty is a crucial task for China to build an overall moderately prosperous society. In this context, China Cinda stays committed to the aim of enabling precise and lasting poverty alleviation for poor villages, and persistently advocates a scientific poverty alleviation system featuring precise identification, precise help and precise governance. By leveraging on its advantage as a state-owned financial enterprise, China Cinda has improved its work mechanisms and innovated the assistance measures fitting the realities of poverty-stricken areas in pursuit of better results of poverty alleviation. In 2017, the Company invested RMB3.43 million in poverty alleviation.

Promoting targeted poverty alleviation in a deeper level

Ledu District, Qinghai is a key county for national poverty alleviation and development with a total population of 280,000. Observing the guideline of poverty alleviation through development, China Cinda pooled its resources for precise help with focus on people's livelihood, education, industry-based poverty alleviation. The Company had selected and dispatched outstanding staff to serve temporary posts at the front-line of the battle against poverty, fully supporting people in Ledu District in shaking off the disrepute of poverty at an earlier time. As of the end of 2017, a total of more than RMB30 million had been donated to the Ledu District in form of both money and supplies.

- People's livelihood as basis. China Cinda set aside RMB8.5 million successively in this regard. Specifically, the Company used the money to maintain major water conservation facilities in the locality, build over 2,000 rain water cellars as well as donate and construct a fountain diversion point, providing the locals with easy access to drinking water. The Company installed 40 solar water heaters for villagers, resolving their difficulties in getting shower water. The Company also paved 3 kilometres of farm tracks (paved with sand and gravels and then completely hardened) and 5 kilometres of fire lanes. It consolidated and levelled 13 mu of slope village land designated for collective construction purpose with a view to building a village sports and cultural square.
- Education-based poverty alleviation in deed. China Cinda has always taken educational and intellectual development as the priority of poverty alleviation. The Company donated and constructed several Cinda Hope Primary Schools with 36 computer classrooms to be put in place and over 500 computers and 770 sets of school desks were donated. The Company also initiated the "Paired-up Care" campaign, whereby 1,974 primary and middle school students received financial aid. The Company had also founded the Cinda Ledu Education Fund which has subsidized over 500 poor college students. In 2017, China Cinda also invested RMB400,000 to train high-school teachers in Ledu District.
- Industry-based poverty alleviation as cornerstone. In 2017, China Cinda invested RMB1 million to aid the development of various industries, including RMB500,000 for the industrial development of Chengzi Village. With the money, the Company managed to assist villagers to scale up the planting of purple garlic and pilot the farming of black-bone chicken, in order to broaden their income sources. The Company forged the model of "Jiaopeng Cooperative + Peasant Households", helping to achieve an income of at least RMB7,000 to each of the 5 poor families annually. The Company was innovative in the approaches of financing, production and sales by making full use of "Finance + Agriculture" technologies and promoting the use of mutual capital pools and "530" subsidized loans. The Company vigorously promoted "Internet + Agriculture" by facilitating the sales of purple garlic and green-shell eggs on such platforms as WeChat Store, Taobao.com and Qinghai Daily Mall.

Multiple measures for all-around assistances to Bulunkou Village in Xinjiang

Bulunkou Village in Bulunkou Town, Akto County, Xinjiang is a targeted poverty alleviation village assigned to our Xinjiang Branch. In 2017, the branch re-assigned a new village-devoted team comprising 4 cadres and employees to the village for "Making Visit, Delivering Benefits and Gathering Morale". Focusing on the general objective of social stability and lasting security, the team eagerly publicize national policies on befitting the people and deeply explore projects of poverty alleviation and prosperity for the herdsmen. Through awareness raising, registering poor families, house-to-house visit, organization of activities, launching poverty alleviation projects and other actions, the branch fulfilled the duty of "visiting and helping the most remote families and serving the people at the last kilometre".

- Awareness raising. The team earnestly popularized the spirit of the 19th Party Congress, national policies on benefiting the people and information on education and employment via Herdsmen's Night School, national flag raising ceremony and other vehicles. It also organized a total of 30 plus training sessions for the herdsmen, attracting more than 1,100 participants.
- Registration of poor families. The team successfully collected, recorded, filed, input, reviewed and confirmed with relevant villagers a variety of poverty alleviation information about 567 poor villagers from 153 families for 2014, 2015 and 2016, which laid a solid foundation for the following endeavours to eliminate poverty.
- House-to-house visit. For gathering the facts of Bulunkou Village, the team insisted on visiting villagers from house to house once every quarter to understand basic living conditions, cause of poverty and mind-set of the villagers, especially the "old cadres, Party members, role models and soldiers", with more than 1700 visits being made in total.
- Love and care. The team visited and conveyed greetings to "old cadres, Party members, role models and soldiers" and poor families at key times such as New Year's Day, Nowruz Festival, Korban Festival and Rozah Festival. The branch sponsored an array of cultural activities and small-scale sports competitions to enrich the spiritual life of herdsmen. The team sent tangible warmth to the herdsmen through subsidy to herdsmen contracting critical illness, grant to poor college students, donation to disaster-hit areas, purchase of chairs for village committees, donation of clothes.
- Poverty alleviation projects. The team invested RMB800,000 to construct the Bulunkou Farmer's Market covering a land area of 800 square meters and a construction area of 500 square meters. The market can provide 24 outlets, and is expected to add RMB110,000 to the collective economic income of the village each year.

Our Xinjiang Branch was honoured with "2016 Excellent Organizer of Village-devoted Works for Making Visit, Delivering Benefits and Gathering Morale in Autonomous Regions", "2016 Advanced Working Team for Making Visit, Delivering Benefits and Gathering Morale in Autonomous Regions" and "2016 Advanced Worker for Making Visit, Delivering Benefits and Gathering Morale in Autonomous Regions", which made it stand out among the village-devoted branches in Xinjiang of other financial enterprises.

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Targeted Poverty Alleviation with actions to eliminate poverty in a precise manner. Cinda is in Action

Industry-based poverty alleviation

- Our Shanxi Branch led the four financial asset management companies stationed in Shanxi to innovatively establish the "Jingu Dabaideng Poverty Alleviation Trust" through the local poverty alleviation task force and Jingu Trust, a subsidiary of China Cinda. Through utilising the format of charity venture capital, the branch invested the trusted assets to set up an agricultural development company in Datong, Shanxi, which is mainly responsible for constructing and operating the industry-based poverty alleviation projects of "fruit trees and other economic forests planting and harvesting agriculture park". The projects were designed to create leading agricultural enterprises integrating local characteristic tourism and cultural industry, so as to realize targeted and sustainable poverty alleviation through integration of industry and finance.
- Our Jiangxi Branch helped all of 70 plus poor families in its targeted poverty alleviation village to establish cooperatives for the farming of crawfish and cattle, with dividends distributed to poor families in the first year of operation. Our Guangxi Branch invested in and supported a fish-farming cooperative which managed to yield great harvest. Our Yunnan Branch financed its targeted poverty alleviation village in developing konjac planting as it strives to foster featured crop farming there.

Education-based poverty alleviation

- Our Jiangxi Branch, our Gansu Branch and Zhongrun offered financial assistance to poor students at the place of poverty alleviation.
- Our Shenzhen Branch donated used computers to a primary school in Jiangxi; Cinda Investment donated used computers to an early childhood education center in Inner Mongolia; and Cinda Securities donated books, book shelves, etc. to a primary school in Dafang County, Guizhou. These donations bettered the teaching conditions for teachers and students.
- Our Guizhou Branch supported a village to erect a farmers' training house for the new times which invited experts to lecture on
 agricultural technologies, laws and rights protection and other hot topics, in order to motivate villagers to shake off poverty on their
 own.

Issuance-based poverty alleviation

Happy Life contributed money to China Insurance Industry Anti-Poverty Investment Fund (中國保險產業扶貧投資基金) which involves agricultural deep processing projects in 7 poverty-stricken areas of Hebei, Guizhou and Jilin. Happy Life's Shandong Branch provided family accident insurance for nearly 5,000 village families living under minimum living security in an area of Jining. Its Shanxi Branch profoundly engaged in anti-poverty insurance project in a county of Linfen, providing insurance for 5,114 people. Its Chongqing Branch provided a range of insurances covering accident death, accident injury and medical services and illness-related death for 10,466 people from 3,413 registered poor families, with the insured amount totalling RMB 418 million. Its Qingdao Branch arranged supplementary medical aid insurance for people living with hardships.

Engaging in Public Welfare

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In 2017, the Company actively carried out public welfare activities. Through donations, community services, etc., the Company gave back to the communities, which facilitated its communication and integration with all sectors of the surrounding communities. Employees of our branches and subsidiaries including Jinlin Branch were mobilized to donate clothes to remote poverty-stricken areas, spreading warmth in the cold winter. Our Fujian Branch joined hands with the local community in the campaign of assistance and mutual development, in order to "kindle small wishes" for special groups in the community by sending pressure cookers, electric fans and other greeting gifts. Our Guangdong Branch set up a public welfare scholarship at Nanbu Primary School, a school for children left-behind and kids of migrant workers, encouraging poor students there to forge ahead and study hard. Our Hainan Branch eagerly echoed the public event of "voicing with love" co-initiated by the Hainan Provincial Disabled Persons' Federation and the Foundation for Disabled Persons, calling for donations among employees to support cochlear implants for hearing-impaired children.

NCB(Hong Kong) and Cinda Hong Kong co-sponsored the UNICEF Charity Run and organized employees to participate in the contest, which helped UNICEF raise over HKD11 million charity money from the public for the purpose of preventing mother-to-child transmission of HIV and caring for the healthy growth of children. The volunteer team of NCB(Hong Kong) also held volunteer activities regularly, urging employees to deliver care to those in need.

In 2017, Cinda Hong Kong and Cinda Investment donated money to BN Vocational School specifically funded by the "Project Hope" of China Youth Development Foundation, to financially support standard vocational education for children from poor families of rural migrant workers, as a contribution to the social fairness in education. Cinda Hong Kong also organized the event of "kindness coming from enterprise, love going to communities" which promoted caring visits to poor families in the communities, warmth and supplies for "single dweller families" and "two seniors families" as well as good chats and greetings with the elderly. Cinda International also held the "Action of Love for the Elderly", where it arranged visits and gifts to 80 old people and a happy Mid-Autumn Festival with the elderly in games and songs. The action won the Community Engagement Award – Certificate of Merit under the "HSBC Living Business" program in 2017.

Establishment of public welfare trust and manifest of the responsible brand of "Cinda Greater Love"

In 2017, Jingu Trust successfully launched two charitable trusts, namely "Jingu Trust 2017 Cinda Greater Love I (Poverty Alleviation and Education) Charitable Fund" and "Jingu Trust 2017 Cinda Greater Love II (Poverty Alleviation and Education) Charitable Fund". The two funds were entrusted by Xinjiang Branch of China Cinda and China Cinda, respectively, dedicated to the improvement of people's living conditions and supporting education in poverty-stricken areas.

FUTURE PROSPECTS

In 2018, China Cinda will practice the five development concepts of "innovation, harmony, green, openness and sharing" development with solid footsteps and implement the strategic deployment of "Four Comprehensives" and "Five-in-One" general layout, under the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era and the spirit of 19th Party Congress. With focus on various tasks such as mitigating financial risks, serving the real economy, protecting the rights and interest of employees, enhancing environmental protection and conducting Targeted Poverty Alleviation, the Company will strive for new progresses in and make new contributions to the fulfilment of its social responsibility as a state-owned financial enterprise.

Striving for higher economic performance

China Cinda will actively mitigate financial risks and support supply side structural reform by consolidating and entrenching the advantage in the principal business of distressed asset operation. The Company will continuously intensify distressed assets acquisition and disposal and further explore market-oriented debt-equity swaps, with an aim to resolve over-capacity and optimize the industrial structure. The Company will profoundly engage in the reform of state-owned enterprises and eagerly seize investing opportunities arising from the mixed ownership reform of state-owned enterprises and the separation between their principal business and secondary businesses, thus bolstering them towards better performance and higher efficiency. The Company will also enhance its ability in serving the real economy, and aligning with national major development strategies, support in integrated financial services will be strengthened for the "Belt and Road" Initiative, integration of Beijing, Tianjin and Hebei, building of Xiong'an New Area, development of Yangtze River Economic Belt, construction of Guangdong-Hong Kong-Macau Greater Bay Area and related infrastructure projects concerning people's livelihood.

Pursuing better environmental performance

China Cinda will develop green finance and carry out low-carbon operation. In furthering the green finance, the Company will spare no efforts to support the development of environmental protection industry and green energy industry. The Company will accelerate IT progress and expand the scope of paper-free office works and services. During daily business operations of the Company, it will persistently practice energy saving and energy consumption reduction, and reduce the use of resources as well as expedite green and harmonious development.

Going after greater social performance

China Cinda will forcefully proceed with Targeted Poverty Alleviation. It will constantly improve the scientific poverty alleviation system featuring precise identification, precise help and precise governance. Leveraging on the advantage as a state-owned financial enterprise and based on the realities of the poverty-stricken areas, the Company will establish and perfect the work mechanisms on Targeted Poverty Alleviation and the assistance measures, so as to achieve better results in poverty alleviation and materialize Targeted Poverty Alleviation in all aspects. In addition, the Company will protect the rights and interest of employees, care about their physical and mental health, advance talent cultivation in pursuit of a pool of first-class professional talents, and help employees better realize their value of life.



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Honours and Awards

"2017 China Financial Institution Gold Medal List -

Best Asset Management Company of the Year" granted by *Financial Times*

China Securities Golden Bauhinia Awards -

"Listed Company with the Best Investment Value" and "Listed Company with Best Investor Relations Management"

China Business Top 100 Summit Forum -

"China Top 100 Enterprises Award" and "China Ethical Enterprises Award"

Table of Cross-references to the ESG Guide of Hong Kong Stock Exchange

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		General Disclosure Information on:	
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		(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	90
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	A3 The Environment And Natural Resources	General Disclosure Policies on minimising the issuer's significant impact on the environment and natural resources.	90
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dex of Envi	Environmental, Social and Governance Indicators		Disclosure plan and explanation
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	B3 Development and Training	B3.1 The percentage of employees trained by employee category (e.g. senior management, middle management)	_
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	B4 Labour Standards B4.1 Description of measures to review emp and forced labour	(a) the policies; and	85
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		B4.1 Description of measures to review employment practices to avoid child and forced labour	85
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		of suppliers where the practices are being implemented, how they are	71

Index of Environmental, Social an	Disclosure plan and explanation	
	General Disclosure Information on:	
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B6 Product	(b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress	82-83
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	B6.2 Number of products and service related complaints received and how they are dealt with	_
	B6.3 Description of practices relating to observing and protecting intellectual property rights	_
	B6.4 Description of quality assurance process and recall procedures	N/A
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	70-71
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	B7.2 Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored	70-71
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Investment	B8.1 Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport)	93-96
	B8.2 Resources contributed (e.g. money or time) to the focus area	93-96

Explanation on the Preparation of this Report

Reporting Scope

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The time scope is from January 1, 2017 to December 31, 2017. The content of this report covers the headquarters of China Cinda and its branches and subsidiaries. In this report, "China Cinda" and "the Company" refer to both the headquarters and the branches; while "the Group" refers to the collection of headquarters, branches and subsidiaries.

Basis of Preparation

The report is prepared pursuant to the Opinions on Strengthening Social Responsibilities of Banking Financial Institutions (《关于加强银行业 金融机构社会责任的意见》) promulgated by the China Banking Regulatory Commission, the Guidelines on Corporate Social Responsibilities of Banking Financial Institutions (《中国银行业金融机构企业社会责任指引》) promulgated by the China Banking Association and the Environmental, Social and Governance Reporting Guide issued by the Hong Kong Stock Exchange, with reference to the Guide of Report on Sustainable Development (G 4) issued by the Global Reporting Initiative.

Process of Preparation

The report is prepared based on China Cinda's performance of social responsibilities. The basic process is: collection of materials \rightarrow preparation and modification \rightarrow consideration and approval by the senior management \rightarrow disclosure. The content and data disclosed in this report have been approved by the Board of Directors of the Company.

Source of Data

The key financial data are derived from 2017 Annual Report of China Cinda Asset Management Co., Ltd. which has been audited by Ernst & Young Hua Ming LLP, and other data are from the Company's internal system or data collected by the staff. The denomination currency is "Renminbi" in this report.

Publication Forms

The report is published in two forms, namely printed hardcopy and online edition. The online edition is available for inspection on the website of China Cinda (http://www.cinda.com.cn/) and official website of the Hong Kong Stock Exchange.

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Dear Readers:

Thank you for your support of our social responsibility work. To provide you and other stakeholders with more professional and valuable corporate social responsibility information and further enhance the quality of the Social Responsibility Report of China Cinda, your responses to the questions in this feedback form will be greatly appreciated.

1. Are you satisfied with this Report? Please give your comments.

- 2. Do you think that the information concerning our social responsibility fulfilment has been completely disclosed?
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- 4. What are your suggestions for improving this Report?

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