



**中国信达资产管理股份有限公司**  
**CHINA CINDA ASSET MANAGEMENT CO., LTD.**

(在中華人民共和國註冊成立的股份有限公司)

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

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**2020**

**社會責任報告**

CORPORATE SOCIAL RESPONSIBILITY REPORT

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## 董事長致辭



2020年是極不平凡、極其不易的一年。面對突如其來的新冠疫情，中國信達深入貫徹黨的十九屆五中全會精神，堅決落實黨中央、國務院決策部署及銀保監會工作要求，堅持「專業經營、效率至上、創造價值」高質量發展理念，統籌推進疫情防控和經營發展工作，堅守不良資產主業，在大戰大考中衝鋒在前，在「六穩」「六保」中勇挑重擔，積極防範化解金融風險，提升服務實體經濟質效，關愛員工成長，發展綠色金融，決戰脫貧攻堅，抗擊新冠疫情，深化社會責任實踐，強化ESG專業管理，努力實現經濟效益、社會效益、治理效益和環境效益和諧統一，服務經濟社會可持續發展，用實際行動詮釋了中央金融企業責任擔當。

**聚焦主業，化解金融風險再創佳績。**中國信達聚焦主業，積極開展金融機構和實體企業不良資產收購處置業務，全年新增收購不良債權資產1,050.57億元，金融不良資產業務繼續保持同業領先。在加大各類型銀行和非銀行金融機構不良資產收購的同時，積極參與大型企業集團危機救助和違約債券收購處置等業務，助力防範化解風險，維護金融穩定。探索開展另類投資銀行業務，聯合產業投資人和頭部企業，為問題機構和問題資產提供破產重整、併購重組、債轉股等金融服務，實現價值增值和價值創造，有力支持實體經濟發展。

**堅守本源，服務國家戰略提質增效。**中國信達緊緊圍繞與國家戰略相關的企業與項目，立足不良資產主業，發揮集團業務協同優勢，不斷滿足客戶多元化金融服務需求。積極支持「一帶一路」建設、京津冀協同發展、長三角一體化發展、粵港澳大灣區建設等國家戰略，助力「三農」事業、舊城改造、爛尾樓盤活等民生工程項目，堅持為小微企業提供普惠金融服務。增強服務意識，關注客戶體驗和訴求，積極培育戰略客戶群和生態圈，努力提升服務客戶的質效。同時，開展金融知識宣傳教育活動，提高社會公眾金融意識。

**以人為本，促進公司員工健康發展。**中國信達堅持以人為本，重視加強企業文化建設，推動員工進步與企業發展有機統一。推進民主管理，切實維護員工合法權益，構建和諧勞動關係。推動幹部隊伍年輕化、專業化建設，持續為員工成長搭建平台、創造條件，全年開展各類培訓1,700多期，超過15萬人次參加培訓。加強「職工之家」建設，做好防疫用品發放，有效組織開展全員防疫工作，維護保障員工職業安全和身心健康，增強了團隊凝聚力和集體榮譽感。

**不斷創新，拓展綠色金融成果豐碩。**中國信達主動將綠色發展理念融入業務發展和運營管理，探索創新綠色金融業務，助力實現碳中和目標。加大對節能環保、清潔能源、生態治理等企業及項目金融支持，助推環保企業重組上市，支持生態治理項目獲評全國典型案例。推進「互聯網+」不良資產業務，開展線上金融服務，節省交易環節能源資源使用。踐行低碳運營，推廣節能減排舉措，減少辦公運營對環境不良影響。引導員工厲行節儉，培養綠色生活方式。開展環保公益活動，傳播綠色文化，為建設美麗中國貢獻力量。

**精準發力，圓滿完成脫貧攻堅任務。**2020年是全國脫貧攻堅收官之年，中國信達堅持黨建引領，通過金融扶貧、產業扶貧、教育扶貧、搬遷扶貧和消費扶貧，推動精準扶貧，圓滿完成脫貧攻堅任務。落實扶貧等公益捐贈資金2,548萬元，設立「扶貧產業基金」，使脫貧攻堅與鄉村振興有效銜接，培訓基層幹部及技術人員4,882名，購買並助銷農產品1,011萬元，幫助26個貧困村脫貧摘帽，定點扶貧的青海樂都區被評為「全國易地扶貧搬遷成效顯著縣」，1名扶貧幹部被評為「全國脫貧攻堅先進個人」並受到國家表彰。同時，堅持開展公益活動，助力社會和諧。

**共克時艱，抗擊新冠疫情盡顯擔當。**新冠疫情爆發以來，中國信達快速出擊，全力組織開展疫情防控工作。及時向湖北省捐款500萬元，並向疫區基層黨組織下撥專項黨費80多萬元，公司收到湖北新冠疫情防控指揮部感謝信，並獲得湖北省慈善總會頒發的「新冠肺炎疫情防控捐贈突出貢獻獎」。成功發行疫情防控ABS產品約300億元，將募集資金投向疫區企業，助力地方經濟動能修復。為多個項目調整還款計劃、展期和減免違約金，支持企業復工復產，為一批服務抗疫的醫藥防護用品、生物科技、物資保障企業提供有力金融支持。

**服務社會，提升中國信達品牌形象。**2020年，中國信達堅持經濟效益、社會效益、治理效益和環境效益並重，努力推動各項工作取得優秀成績，得到國家和社會有關方面充分肯定，在業務經營、公司治理、投資者關係、社會責任實踐和品牌傳播等方面贏得多項榮譽，先後榮獲中國上市公司百強高峰論壇「中國百強企業獎」、美國《環球金融》雜誌「中國之星——最佳公司治理銀行」、中國證券金紫荊獎「最佳投資者關係上市公司」、中國銀行業協會「最佳社會責任實踐案例獎」、金麒麟港股價值風雲榜「最具社會責任上市公司」、中國金融年度品牌案例大賽「品牌傳播年度案例獎」，提升了公司良好品牌形象。

2021年是我國實施「十四五」規劃、開啟全面建設社會主義現代化國家新征程的開局之年，也是中國共產黨成立100週年。中國信達將主動適應新發展階段，深入貫徹新發展理念，助力構建新發展格局，牢記「為客戶提供卓越服務、為股東創造最佳回報、為員工搭建發展平台、為國家化解金融風險、為社會承擔更大責任」的公司使命，積極履行各項社會責任，努力實現高質量發展，以更加優異的成績迎接建黨100週年。

張子艾  
董事長

中國信達資產管理股份有限公司

## 2020年社會責任關鍵績效



經濟

15,180.84 億元  
資產總計

17.47%  
資本充足率

3,756.03 億元  
不良債權資產淨額

132.48 億元  
歸屬本公司  
股東淨利潤

53.24 億元  
所得稅費用



環境

1,356.5 噸二氧化碳  
溫室氣體範疇一排放總量

29,802.1 噸二氧化碳  
溫室氣體範疇二排放總量

社會



13,067 個  
為社會直接提供就業崗位

2,548 萬元  
公益捐贈

中國信達榮獲最具社會責任上市公司、  
最佳社會責任實踐案例獎



01

# 關於我們 社會責任管理

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Social responsibility management





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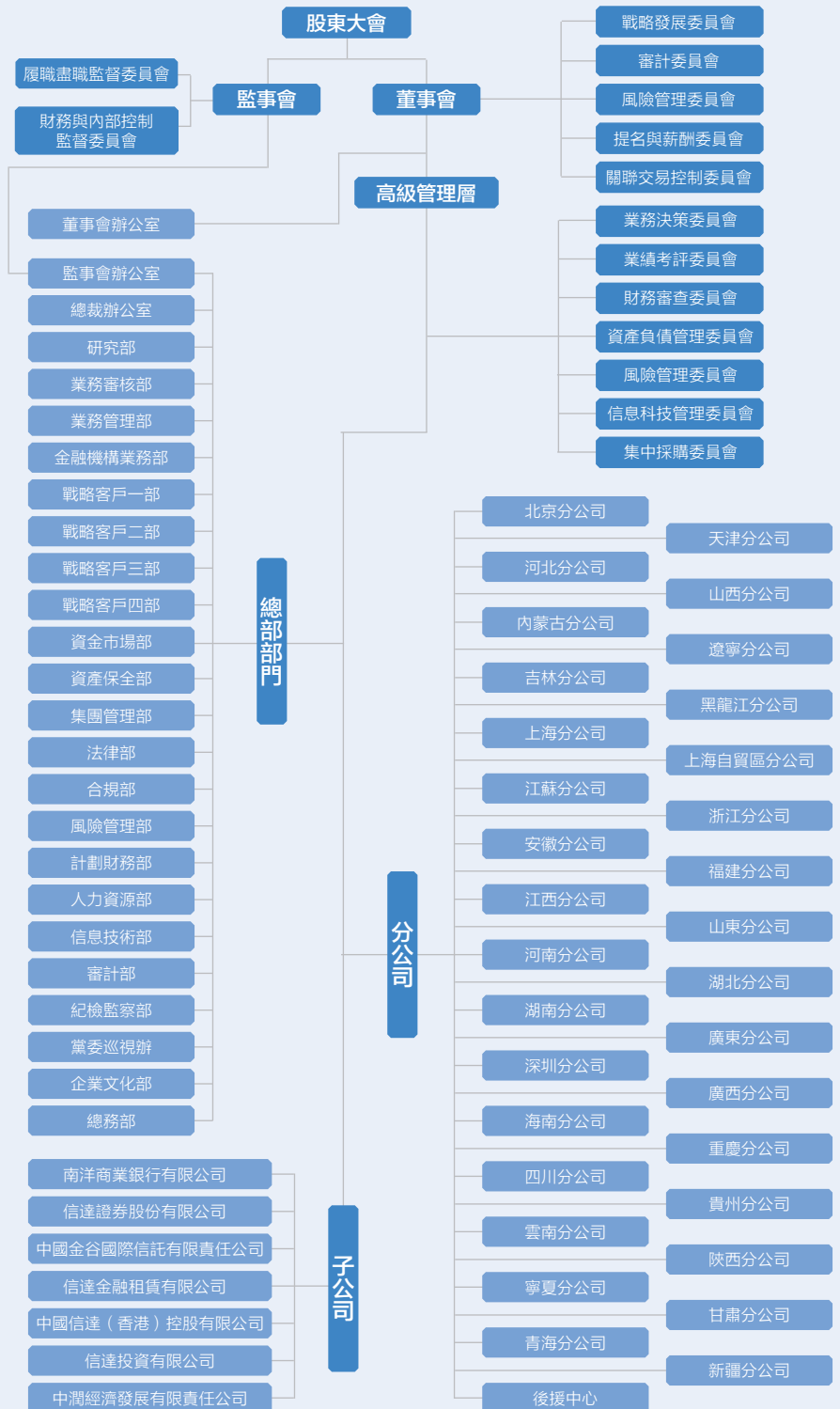
## 關於我們

### 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主板成功上市，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和金融服務業務。截至2020年末，中國信達在中國內地30個省、自治區、直轄市設有33家分公司（包括合肥後援基地管理中心），在內地和香港擁有7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台子公司，集團員工1.3萬餘人。

中國信達組織架構圖



## 企業文化

### 使命

為客戶提供卓越服務  
為股東創造最佳回報  
為員工搭建發展平台  
為國家化解金融風險  
為社會承擔更大責任

### 願景

打造資產管理和金融服務國際知名品牌，  
建設具有核心競爭力的現代金融企業

### 核心價值觀

「始於信，達於行」——誠信、融合、創新、卓越

### 基本理念

經營理念：市場導向、效益為重  
服務理念：客戶至上、贏得信賴  
競爭理念：開拓進取、敢為人先  
風險理念：守住底線、主動管理  
管理理念：敬畏規則、嚴謹高效  
人才理念：人盡其才、有為有位  
責任理念：敢於擔當、勤勉盡責  
團隊理念：團結實幹、簡單清新

### 高質量發展理念

專業經營、效率至上、創造價值

## 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，嚴格遵守境內外監管規定，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。2020年，公司榮獲美國《環球金融》雜誌(Global Finance)「中國之星——最佳公司治理銀行」、中國證券金紫荊獎「最佳投資者關係上市公司」。

### 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5次會議，審議議案21項，報告事項1項。



中國信達2020年第二次臨時股東大會

## 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。

截至報告期末，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7次會議，審議議案45項，報告事項21項。



中國信達董事會2020年第一次會議暨2020年第一次定期會議

## 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：監督公司戰略、財務及風險管理和內部控制情況，對公司董事會及其成員、監事、高級管理層及其成員履職盡職情況進行監督。截至報告期末，公司監事會有監事7名，其中股東代表監事1名，外部監事3名，職工監事3名，2020年共召開4次監事會會議，審議通過13項議案。



中國信達2020年監事會監督工作座談會

## 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，推動公司聚焦主業、轉型發展、穩健經營、調整結構、防控風險，成功實現了向高質量發展邁進，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，完善內部控制機制，不斷優化風險監測、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

中國信達堅持「守住底線，主動管理」的風險管理理念，不斷健全全面風險管理體系，促進公司高質量發展。公司已建立起覆蓋各業務條線和風險種類的風險管理制度體系，並不斷加以優化完善。公司風險治理架構健全，董事會、監事會、高級管理層在全面風險管理體系中的職責明確、邊界清晰。根據發展戰略，公司制定《2020年集團風險偏好陳述書》，為推動偏好政策在集團內落地和傳導，指導集團各經營單位根據風險偏好要求合規穩健開展業務，狠抓資產質量、保障流動性安全，提出《2020年集團風險管理政策》。2020年，風險監測、預警、報告、檢查、控制等管理機制運行良好，集團風險管控能力穩步提升，各類風險均控制在可接受範圍之內，保障了集團業務健康發展。

中國信達積極應對新冠疫情，及時調整風險管理策略，着力提高業務質量。通過科技賦能，積極推進風險管理信息系統建設，組織風險管理業務培訓，編寫風險項目案例，促進員工專業素養和風險管理能力的提升，在公司系統內培植穩健經營的風險管理文化。



### 合規內控管理

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。公司治理層面，董事會對合規內控體系的建立健全、有效實施、全面檢查和評價負最終責任；監事會對董事會和經營層進行監督；經營層組織領導公司合規內控體系的日常運行，負責經營管理相關制度建立和完善，全面推進管理制度的執行。

公司經營層面，業務部門作為一道防線，建立了自覺實施內部控制、自我評估風險暴露、自行糾錯及時報告的內部控制機制；總部合規部作為二道防線，是內部控制和合規管理的職能部門，牽頭合規內控體系的建立與維護，並以日常監督與專項檢查相結合的方式，監督檢查合規內控工作的開展情況；總部審計部作為三道防線，對合規內控的充分性和有效性進行評價，向董事會報告評價所發現問題，並監督跟蹤整改情況。公司聘請了外部專業機構對內部控制體系進行審計，審計結果向董事會報告。

總部各部門設立風險合規管理崗，各分公司設立合規內控管理崗、審計專崗，負責本機構範圍內的合規內控管理實施與評價。各子公司的內控體系建立和維護由合規內控管理部門負責，各子公司設合規內控聯絡人，負責子公司範圍內的合規內控體系建立實施、日常維護與檢查、重大事項報告與定期報告等。公司內部控制的主要載體是公司制度、內部控制手冊和評價手冊。內部控制綱領性文件是《內部控制基本制度》。

2020年，中國信達持續加強監管政策的宣導貫徹，不斷完善合規內控管理體系。同時，按照監管機構統一部署，積極組織開展市場亂象整治「回頭看」工作，對2017年以來的市場亂象整治工作開展全面回顧檢視，加強重點領域排查整治，進一步提升集團合規管理水平，厚植合規穩健的經營文化。

2020年，公司開展制度重檢、內控手冊更新等工作，持續優化內部控制制度體系；推動員工行為管理體系的建立健全，制定《員工行為守則》《輕微違規行為積分管理辦法》，修訂業務經營違規問責制度，逐步形成事前預防、事中預警、事後處罰的管理機制；組織各單位開展內部控制制衡、外包風險管理、員工異常行為等專項排查工作，切實加強內部控制重點領域管理質效。



### 反洗錢

中國信達嚴格遵守《中華人民共和國反洗錢法》《中華人民共和國反恐怖主義法》等相關法律法規，認真貫徹人行19號文、銀保監會2019年1號令等監管要求，深入踐行「風險為本」原則，有效防範洗錢及相關違法犯罪活動。

2020年，公司克服疫情影響，着力推動反洗錢新制度體系落地實施，持續提升反洗錢工作的有效性。一方面開展反洗錢數據集中摸底排查，推進系統改造，現場督導調研新制度執行落實情況；另一方面強化反洗錢宣傳、培訓的針對性和形式多樣性，不斷提升廣大員工的風險意識和履職能力。2020年度公司總部先後開展5次反洗錢培訓，覆蓋人數達到1,938人次。



中國信達江西分公司開展反洗錢宣傳活動



### 打擊金融犯罪、反舞弊

根據銀保監會和銀行業協會统一部署，中國信達於6月、7月集中開展2020年防範非法集資宣傳教育工作，以促進金融風險防控，打擊和防範非法金融活動，保護消費者合法權益，為淨化金融生態環境、維護金融穩定貢獻力量。公司分9期在微信公眾號、公司官網上宣傳非法集資的危害、表現形式、識別及防範措施和司法機關對辦理非法集資刑事案件的最新指導意見。

中國信達嚴格遵守《中華人民共和國公司法》《企業內部控制基本規範》的相關規定，設立舉報投訴渠道進行防範和發現舞弊，員工及社會各方可通過當面陳述、舉報電話、電子信箱和信函等途徑舉報公司及其人員實際或疑似舞弊案件的信息，2020年未接到相關舉報。



## 反腐倡廉

2020年，信達公司紀委聚焦主責主業，強化政治監督，做實做細專項監督、日常監督。健全完善紀委工作機制，制定印發了《中國信達紀委工作規則》《中國信達紀委會議事規則》，印發《紀檢工作手冊》，規範黨紀問責與行政問責。堅持運用監督執紀「四種形態」，暢通舉報渠道，開展形式多樣的反腐倡廉培訓工作，多次邀請北京市紀委

監委系統專家分批次、分層次進行專題輔導，公司全系統共計9,200餘人參加培訓。在鞏固拓展落實中央八項規定精神成果，一體推進「三不」體系建設，加強隊伍建設和自身建設方面，不斷開拓創新，持續增強監督執紀問責能力。



中國信達全系統廉潔從業講座

## 供應鏈管理

公司制定實施《集中採購管理辦法》，嚴格執行集中採購決策管理職能與操作執行職能相分離的管理體制，由集中採購管理委員會審定供應商入選範圍，由評標／談判委員會推薦最優候選供應商，再由集中採購管理委員會審定，最終公示採購評審結果。通過兩次集體審議過程，防止有不誠信和圍串標等不良行為，對社會造成不良影響的供應

商入選，防範採購過程中可能出現的風險。加強供應商管理，組織對合作供應商進行評價，對供應商庫、常用中介機構備選庫進行動態調整。將綠色理念納入採購管理，明確要求公司集中採購應優先採購節能環保產品。2020年入庫供應商達3,164個，集中採購年度合作供應商66個，全年組織單項100萬元以上集中採購項目60個。

## 社會責任管理

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發展戰略緊密結合，積極應對挑戰與機遇，實現和諧發展。

在董事會監督指導下，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，總部相關部室、分公司、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。公司加強社會責任考評，落實各分、子公司社會責任工作重點，調動全集團積極性，有效提升社會責任績效。為落實香港聯合交易所新修訂《上市規則》及《環境、社會及管治報告指引》合規要求，公司啟動社會責任治理諮詢項目，進一步增強公司ESG管理和信息披露能力。



## 社會責任理念

### 社會責任理念

#### 服務實體經濟的助推器

將業務發展與國家經濟發展、促進民生改善相結合，為國家戰略、民生領域提供更好的金融服務；以客戶為中心，提升客戶服務體驗；開展金融知識宣傳教育活動，提高社會公眾金融意識。

#### 助力化解風險的穩定器

堅守不良資產主業，充分發揮逆週期工具和金融救助等獨特作用，拓展「大不良」經營格局，助力解決經濟社會痛點難點問題，切實履行好化解金融經濟風險的使命任務。

#### 實現員工價值的共同體

關注員工利益，視員工為企業發展的合作夥伴，切實維護員工合法權益，努力為員工提供更好的職業發展機會。

#### 增進社會福祉的企業公民

關注社會發展和社區建設，積極投身扶貧助困、公益慈善事業，努力回報社會，為推動社會和諧發展貢獻力量。

#### 參與環境保護的踐行者

關注全球氣候變化，踐行綠色金融，支持低碳經濟和環保產業，推行網絡電子化服務，踐行低碳運營，組織環保活動，助力生態文明建設。

### 社會責任模型



## 社會責任溝通

中國信達積極建立和完善利益相關方參與機制，識別出重要利益相關方，與政府、監管機構、股東和投資者、客戶、員工、供應商、行業、環境、社區等各利益相關方建立了多種溝通渠道，真誠回應利益相關方的願望和要求，持續提升與相關方的溝通成效。

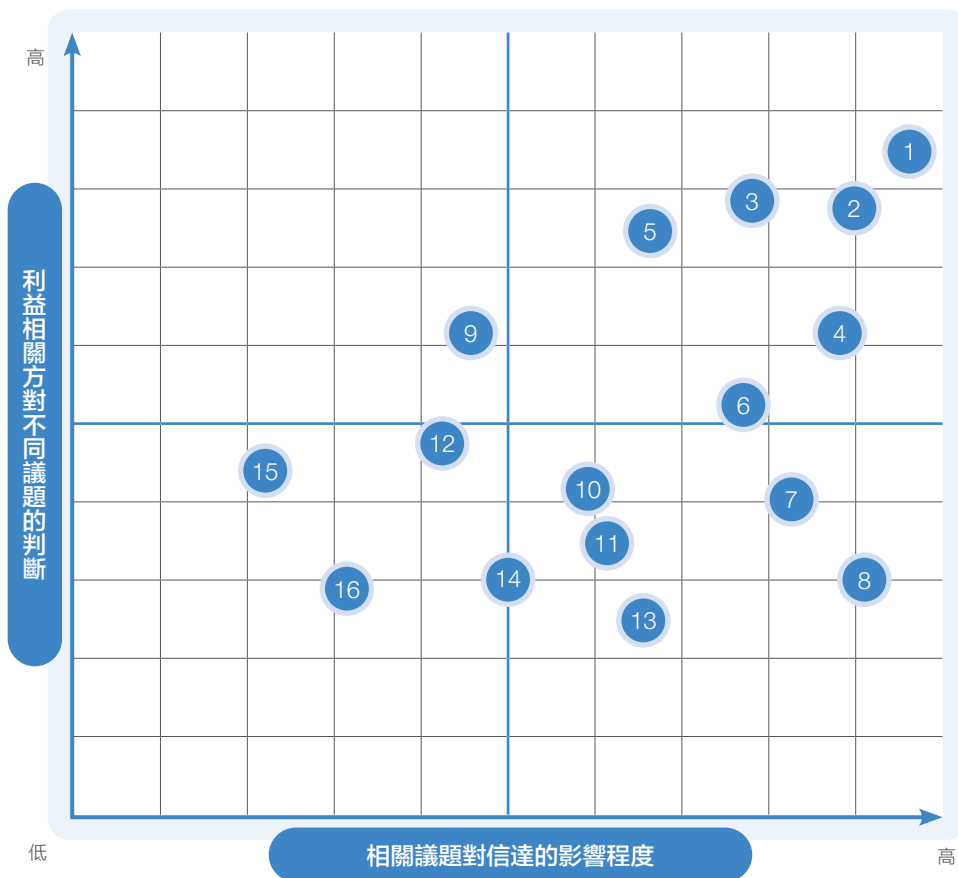


中國信達疫情期間召開電話會向投資人和分析師發佈業績

中國信達已連續12年編製和披露社會責任報告，向各利益相關方披露公司社會責任理念、社會責任工作實施成效，以及依據與各利益相關方交流與溝通的情況，在更好地履行企業社會責任方面所進行的改進和完善，已形成較為成熟的工作體系。

## 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。



- |          |           |          |         |
|----------|-----------|----------|---------|
| ① 助力化解風險 | ⑤ 合規運營    | ⑨ 提升服務質量 | ⑬ 公益慈善  |
| ② 服務實體經濟 | ⑥ 助力脫貧攻堅  | ⑩ 客戶信息保密 | ⑭ 綠色運營  |
| ③ 支持國家戰略 | ⑦ 員工培訓與發展 | ⑪ 員工關愛   | ⑮ 投資者溝通 |
| ④ 發展綠色金融 | ⑧ 新冠疫情防務  | ⑫ 反貪污    | ⑯ 供應鏈管理 |

(中國信達社會責任重大性議題判定圖解)



02

助力化解風險  
的穩定器

服務實體經濟  
的助推器

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

抗擊新冠疫情  
的金融力量

# 助力化解風險的穩定器

As a stabilizer to eliminate financial risks



- 化解金融風險
- 救助問題企業
- 市場化債轉股

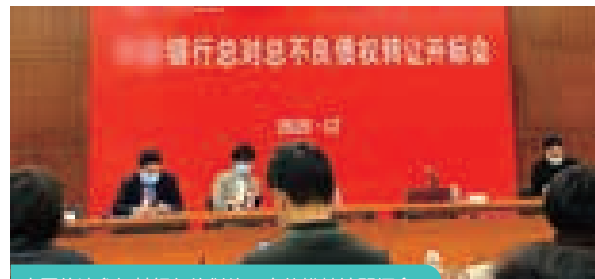
中國信達聚焦主業，積極開展金融機構和實體企業不良資產收購處置業務，全年新增收購不良債權資產1,050.57億元，金融不良資產業務繼續保持同業領先。在加大各類型銀行和非銀行金融機構不良資產收購的同時，積極參與大型企業集團危機救助和違約債券收購處置等業務，助力防範化解風險，維護金融穩定。探索開展另類投資銀行業務，聯合產業投資人和頭部企業，為問題機構和問題資產提供破產重整、併購重組、債轉股等金融服務，實現價值增值和價值創造，有力支持實體經濟發展。

## 化解金融風險

### 案例

#### 成功收購某銀行全國資產包

2020年，中國信達總部牽頭分公司通過跨區經營、上下聯動、紮實盡調、精準報價，成功競得某銀行全國不良資產包。該資產包共涉及該行18家分行143戶資產、本金91.8億元，利息8.7億元。本次競標成功開啟公司與該行總對總戰略合作的第一步，進一步凸顯中國信達傳統不良資產經營主業優勢，獲得了該行及同業公司高度認可和讚譽。



中國信達參加某銀行總對總不良債權轉讓開標會



## 案例

### 化解信用債券市場風險再創佳績

中國信達制訂《非金融企業債務融資工具受託管理業務指引》，推動公司非金融企業債務融資工具受託管理人資格在銀行間市場交易商協會成功備案，加強與上級監管部門和有關交易所溝通，探索違約債處置路徑，掃清信用債轉讓制度障礙，穩妥處置某大型上市水泥企業、某科技園ABN等多筆違約債券，有效化解信用債券市場風險。

## 案例

### 收購農村商業銀行資產包

2020年，中國信達廣東分公司在收購大型國有銀行在當地推出資產包的同時，成功收購省內某地區農村商業銀行2個損失類債權資產包，涉及債務人2,135戶、本息合計24.89億元，支持該農村商業銀行清理歷史遺留問題、卸下包袱輕裝上陣。公司及時落實資產包終極處置方案，成為處置化解農村商業銀行金融風險的典型案列。

涉及債務人

2,135 戶

## 案例

### 浙江分公司不良資產業務穩居前列

2020年，中國信達浙江分公司全力推進不良資產主業取得良好成績，面對當地銀行業不良資產率及供應量下降、市場競爭激烈的形勢，堅持「逢包必看、拿包必贏」，成功收購36個銀行資產包，收購債權本金230.26億元，市場佔比43.63%，連續九年佔據該省市場份額第一位。同時，加快存量資產處置，在化解區域金融風險中取得優異成績，連續第三年榮獲「浙商最信賴」特殊資產處置機構獎。

收購債權本金



230.26 億元

## 救助問題企業

### 案例

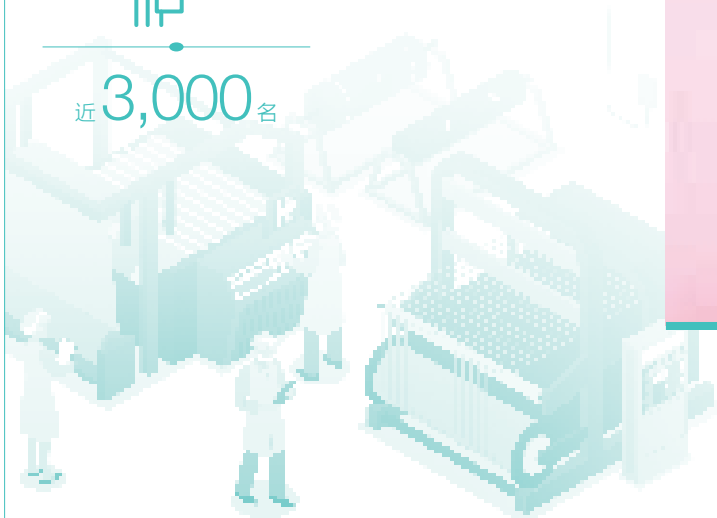
#### 重整大型民營化工集團

中國信達發揮破產重整項目牽頭人作用，對山東某大型民營化工集團相關企業實施託管，基本完成破產重整工作，有效化解了可能引發的區域金融風險。原集團旗下多家子公司在經濟下行和新冠疫情衝擊下基本恢復正常生產，全年焦炭、化工和藥業板塊實現銷售收入超58億元，保障了近3,000名企業職工正常就業。

企業職工正常就業



近 3,000 名



#### 感謝信

中國信達資產管理股份有限公司：

貴公司承辦的某某公司破產重整項目，在貴公司積極配合下，目前已圓滿結束。貴公司在項目實施過程中，始終堅持依法辦事、誠信經營，充分維護債權人利益，為某某公司破產重整工作的順利開展提供了有力保障。特此致信表示衷心感謝。

某某公司全體債權人  
某某公司全體債權人代表  
某某公司全體債權人代表

某某公司全體債權人代表  
某某公司全體債權人代表



## 案例

### 助力\*ST公司恢復上市

上海某公司原本是一家瀕臨退市的「\*ST」上市公司，中國信達綜合運用低效資產剝離、重整置換、多級重組等一系列技術手段，聯合產業投資人對該上市公司進行實質性重組，幫助企業解決債務問題，剝離失控資產，消除風險隱患，脫胎換骨，扭虧為盈並成功恢復上市，使中小股民利益得以保護，成為化解資本市場風險典範案例。

## 案例

### 為上市公司大股東紓困

貴州某製藥公司是全國最大的苗藥研製生產企業，上市以來合計上繳稅收近25億元，僱傭員工5900餘人，在省內建立中藥材種植基地20餘萬畝，直接或間接帶動30餘萬貧困農戶脫貧增收。企業控股股東通過股票質押融資30餘億元投資文旅項目，由於期限錯配等因素導致多筆質押逾期，嚴重影響企業股權結構穩定和正常生產經營，中國信達通過受讓大股東股票償還其違約債務，化解了上市公司質押爆倉風險，穩定了當地經濟和金融秩序。

直接或間接  
帶動貧困農戶脫貧增收



30  
餘萬



## 市場化債轉股



中國信達領導傾聽企業金融需求

### 案例

#### 支持建築企業轉型升級

浙江某建築集團是當地成立最早、規模最大的國有建築企業，企業因負債率高陷於暫時性困境。中國信達通過設計專業方案，為企業提供綜合金融服務和資源對接服務，對該集團實施市場化債轉股，參與優質省屬國企引戰，解決其高負債率問題，助力該集團重組上市，成功度過業務發展和資產負債率約束的關鍵轉型期。同時，中國信達發揮集團協同優勢，為該企業制定全方位的金融服務方案，支持其成為全國領先的國際化建築投資運營商，該項目榮獲浙江年度十大併購案例獎。

## 案例

### 化解人工智能企業潛在風險

某科技企業是我國人工智能領域計算機視覺龍頭企業、「智能視覺」國家新一代人工智能開放創新平台。該企業支持新型冠狀病毒應急研究項目，及時推出「AI智慧防疫解決方案」，實現對人員體溫、口罩佩戴以及人員身份等多個方面識別管理，為科學防疫提供有力智能輔助。因受外國政府不公正制裁，企業面臨一定商業風險及採購風險。中國信達通過設立基金，以不超過2,800萬美元現金增資全額償還企業相關債務，並以不超過1,200萬美元從原股東收購其股份，化解企業潛在風險，助力打贏疫情防控戰。

## 案例

### 助推造紙企業高質量發展

浙江某紙業公司啟動高檔箱板紙擴建項目和綠色環保高檔包裝紙升級改造項目，所屬集團預計至2022年產能將超過800萬噸，由於企業處於快速發展階段，負債率較高。中國信達聯合浙江省產業基金，為該企業提供市場化債轉股服務，基金總額9.89億元，其中中國信達出資7.912億元、浙江省產業基金出資1.978億元，降低企業槓桿率，增強企業綜合競爭力和發展潛力，促進企業高質量發展。



中國信達領導到項目企業調研

# 服務實體經濟的助推器

As a booster to serve the real economy

- 服務國家戰略
- 助力民生事業
- 提升服務品質

中國信達緊緊圍繞與國家戰略相關的企業與項目，立足不良資產主業，發揮集團業務協同優勢，不斷滿足客戶多元化金融服務需求，積極支持「一帶一路」建設、京津冀協同發展、長三角一體化發展、粵港澳大灣區建設等國家戰略，助力「三農」事業、舊城改造、爛尾樓盤活等民生工程項目，堅持為小微企業提供普惠金融服務；着力增強服務意識，關注客戶體驗和訴求，積極培育戰略客戶群和生態圈，努力提升服務客戶的質效；廣泛開展金融知識宣傳教育活動，提高社會公眾金融意識。

## 服務國家戰略



中國信達領導及高級別專家參觀實體企業

## 服務「一帶一路」建設

### 案例

#### 合作建設塞爾維亞住宅發展項目

南商（香港）與某教育企業、某建築企業合作，在「一帶一路」沿線國家塞爾維亞首都貝爾格萊德新城區建設住宅發展項目。該項目建築面積3.27萬平方米，共提供227個住宅單位，該教育企業捐贈幼兒園予當地政府。南商（香港）通過盤活客戶在北京的物業及提供分步走的授信方案，成功協助客戶項目落地，該項目工程為當地居民提供近200個就業崗位，項目建成後將促進周邊區域的環境建設，帶動當地商圈的資源開發和經濟發展。

工程為當地居民  
提供就業崗位



近 200 個



### 案例

#### 穩步推進信達晉非基金項目

面對海外疫情的嚴峻形勢，中國信達穩步推進信達晉非「一帶一路」基金項目，堅持當地公司持續經營，沒有撤資、沒有裁員，通過調整現有債券組合結構，用好優勢資源，實現基金資產保值增值，積極為下一步擴大資產管理規模尋找合作方資源，加大金融支持力度，持續服務「一帶一路」建設。

## 服務京津冀協同發展



中國信達京津冀區域業務協同座談會

### 案例

#### 支持北京城市副中心配套建設

金谷信託響應北京市打造功能完備的城市副中心號召，設立總規模24億元的資金信託計劃，累計發行21.43億元，支持通州區大型綜合社區開發建設。項目總建築面積約28.66萬平米，位於通州城市副中心核心區，集商住辦公一體，其住宅部份主要為保障型住房，着力改善中低收入群體居住條件，完善城市副中心住房體系。

資金信託計劃  
累計發行



21.43 億元





## 案例

### 化解雄安新區參建企業風險

河北分公司依託京津冀協同發展和雄安新區建設，加大對區域內既有客戶及其上下游鏈條優質客戶的支持力度。雄安新區成立以來，因基礎設施建設的加快，部份建築施工企業面臨承建項目劇增、現金流支出壓力增大等困境，導致經營發展遇阻。河北分公司出資5.9億元收購了某建築企業欠付的應付賬款，幫助該建築企業以時間換空間，渡過了當前的經營困境，全力參與新區建設。

河北分公司出資



5.9 億元

## 服務長江經濟帶和長三角一體化戰略



中國信達長三角區域業務協同座談會

## 案例

### 上海自貿區股權投資基金

上海自貿區股權投資基金是在黨中央、國務院關於建設上海自貿試驗區、全面深化改革和擴大開放的新形勢下，由自貿區管委會批覆設立的專項投資基金，是全國首支自貿區主題投資基金，上海分公司是其主要投資人之一，目前共持有10億基金份額。2020年，分公司繼續依託自貿區股權投資基金，深耕上海自貿區內重點企業，為服務自貿區經濟發展作出積極貢獻。

## 案例

### 化解蘇皖兩地金融風險

合肥某動力公司、某機械公司均由位於江蘇的某重工集團投資設立，以生產大型船用柴油發動機和機械裝備而享譽業界。受全球金融風暴及航運業整體下滑影響，安徽板塊的兩家公司及江蘇板塊的母公司訂單大幅減少，開工率嚴重不足，經營嚴重下滑，兩地企業均出現了員工集體欠薪、法律訴訟等風險事件。動力公司合計金融負債39.1億元，安徽分公司持有33.97億元，作為債委會牽頭單位積極協調江蘇、安徽兩地政府及企業和實際控制人，最終通過「債務重組+產業重組」模式實現化解金融風險和盤活企業，服務長三角一體化發展戰略。

「債務重組+產業重組」  
模式實現化解金融風險和  
盤活企業，服務長三角一體  
化發展戰略



## 案例

### 助力長江經濟帶生態修復

長江經濟帶生態環境保護修復是推動長江經濟帶高質量發展的重要工作。江蘇分公司在客戶走訪中發現，鎮江某建設產業集團基於其生態環境修復、文旅項目開發等產業的規劃佈局，通過司法拍賣和協議受讓等方式併購了某鐵礦和某水泥等破產清算企業資產，並向鎮江某文旅公司借款用於支付併購對價。但該集團由於階段性流動性緊張，未能按期償還上述借款，江蘇分公司及時介入，通過債權收購+債務重組的方式，緩解企業短期償債壓力，助力其產業規劃佈局落地，服務於長江經濟帶、長三角一體化國家戰略。

## 服務粵港澳大灣區發展

### 案例

#### 助力大灣區國企剝離低效資產

為配合粵港澳大灣區戰略中橫琴新區的總體戰略發展，珠海某龍頭綜合性國企率先啟動對十字門片區、橫琴島的開發，推動保（稅區）、十（字門中央商務區）、（橫）琴一體化建設。然而，在十字門中央商務區先後落成的兩幢地標性建築，在開發建設階段投入大量的開發成本，長期佔用該集團大額財務資源，其辦公物業在短期內受市場、政策、疫情等多方面的影響，無法產生足額的現金流覆蓋其投資成本，從而形成低效資產。中國信達投放42.57億元，幫助該企業剝離低效資產，並攜手該企業延續對涉澳企業的優惠政策，支持更多港澳青年到大灣區內地城市創新創業、安居樂業，為大灣區發展提供新動能。

中國信達投放



42.57 億元

### 案例

#### 為大灣區建設提供綜合金融服務

南商（香港）推出「大灣區置業方案」，為打算於大灣區置業的香港居民提供量身定制的住宅按揭貸款服務，並配套一系列跨境理財服務，滿足客戶日常生活需要。南商（中國）深圳分行加入商事服務「深港通註冊易」試點項目，為有意於深圳前海蛇口自貿區開辦企業的香港投資者提供商事登記諮詢及代理服務，全力協助香港投資者拓展大灣區業務。

## 助力民生事業

### 服務「三農」

#### 案例

##### 幫助農業產業化企業脫困



中國信達山東分公司與某地政府及集團企業簽訂戰略合作協議

山東某集團係全國農業產業化重點龍頭企業，該集團受困於市場環境，出現流動性危機，其下屬公司在港上市公司多年來價值嚴重低估、市值遠低於賬面現金，該集團有意將其退市回A。2020年，中國信達提供13億元紓困資金和10億元私有化融資支持，幫助該集團徹底擺脫債務危機，生產經營恢復正常，其下屬上市公司完成私有化退市，該集團內部資金壁壘打通、成功脫困，當地政府致信感謝中國信達為企業化解危機，助力地方經濟平穩運行。

中國信達提供

13 億元  
紓困資金

10 億元  
私有化融資支持

## 案例

### 支持鄉村天然氣入戶項目

某地方投資開發公司主業是投資承建當地「鄉村天然氣進村入戶」「海水（鹽鹼）稻示範園區」「國家現代農業產業園」等「三農」項目，推動當地農業產業轉型升級，助力區域經濟高質量發展。金谷信託設立某資金信託計劃，信託資金用於受讓該投資開發公司持有的某建設投資公司90%股權的收益權，該投資開發公司則將該信託資金專項用於某鄉村天然氣進村入戶項目建設。

## 支持基礎設施和民生工程

## 案例

### 推進廣州市區舊城改造

廣州某公司曾以551億元競得包括舊改、在建工程等項目在內的某不良資產包，由於底層資產歷史情況複雜，社會矛盾較多，盤整難度較大，該公司摘包三年後仍然面臨大量糾紛訴訟未解決、規劃調整方案未落實等難題，包內地塊長期無法開發，影響地區經濟和社會穩定，成為困擾當地政府多年的難題。中國信達聯合多家投資人，與當地開發商共同盤整不良資產包底層資產，推進項目順利實現開發建設，整體改善區域城市環境，解決大量民生問題。



## 案例

## 盤活棚戶區改造爛尾樓

某置業公司開發的鄭州市某科教園區棚戶區改造項目總面積約1,900畝，涉及拆遷村民4,100餘人，因各種原因項目於2018年停工爛尾，導致團購業主集體維權。中國信達發揮專業優勢提供綜合解決方案，幫助該公司盤活住宅項目，妥善解決5,000餘戶團購房業主住房 and 900多戶安置村民的過度費及安置房問題，維護了社會穩定。

妥善解決  
團購房業主住房



5,000 餘戶

## 開展普惠金融服務

## 案例

## 南商普惠金融服務再次獲獎

南商普惠寶支小助農在線融資平台，聚焦服務小微企業、「三農」客戶及個體工商戶，有效解決普惠金融客群長期存在的融資難、融資貴問題，實現借款客戶的貸款申請、受理、提款、還款等業務流程的線上化。2020年，南商普惠寶服務覆蓋全國範圍內2000多家普惠金融客戶，涉及畜牧養殖、飼料經銷、商貿銷售、汽車銷售等多個行業，再次獲得「上海銀行業普惠金融服務創新獎」。



## 提升服務品質

### 加強客戶交流

中國信達堅持以客戶為中心，不斷增強服務客戶的意識，加大客戶和市場開發，圍繞央企國企等重點客戶拓展業務，積極培育戰略客戶群和生態圈。通過定期走訪、調研，深入了解客戶需求，探討共同做好風險防範和危機應對策略，圍繞客戶痛點和難點訴求，為客戶提供一攬子金融解決方案，努力為客戶提供增值服務。



#### 案例

#### 組織資產推介會、參與金融博覽會，加強客戶交流



中國信達廣東分公司業務交流暨資產推介會

為維護機構投資者合作關係，促進資產處置工作，中國信達廣東分公司舉辦「逐浪淘金、共享商機」業務交流暨資產推介會。推介會採取「現場+線上直播」方式，精選省內外不良資產項目約1,900戶進行重點推介，50餘家在業內具有廣泛影響力的機構投資者現場參會，同時吸引了超過2,000人次專業投資者線上觀看資產推介直播。廣東分公司還參展第九屆中國（廣州）國際金融交易·博覽會，與上百家社會機構及公眾個人進行了深入洽談，廣泛推介公司綜合金融服務產品。通過深化客戶合作關係，分公司進一步拓寬了粵港澳大灣區不良資產業務空間。

## 保障客戶權益



### 客戶投訴處置

中國信達根據國家相關法律法規的規定，建立了消費者投訴的處理流程，制定了《消費投訴處理管理辦法》，有力保障了消費者權益。

南商（香港）制定《客戶投訴處理管理辦法》及《投資及保險產品合規銷售客戶投訴處理工作細則》，對客戶投訴採取持平、公正、獨立的原則及態度進行調查。報告期內，南商（香港）共接獲投訴109宗（含重複投訴30宗），其中「與產品相關」的投訴5宗，非「與產品相關」的投訴104宗。

南商（中國）通過官網、營業網點佈告等渠道公佈了投訴熱線，總分行設有投訴專職人員，建立客戶投訴台賬，定期對投訴情況進行歸納總結，向對口業務部門提出改善建議。報告期內，南商（中國）共接獲投訴110件，其中投訴成立9件，已及時處理並取得客戶滿意反饋，相關投訴未引發訴訟、仲裁等法律行為及經濟賠償，亦未發生重大負面輿情報道。

信達證券建立並完善《經紀業務客戶投訴細則》，明確客戶投訴受理工作流程，投資者可通過現場、電話、電子信箱等方式投訴，切實維護投訴人的合法權益。報告期內，信達證券經紀業務共受理各類投訴60件，均按照監管機構要求完成投訴處理反饋工作。

金谷信託修訂完善《客戶管理辦法》中投訴處理相關內容，與《消費者權益保護工作管理辦法》《突發事件应急管理規程》等相關制度形成較完善的投訴及突發事項應急管理制度體系。公司網站、銷售專區、營業窗口顯著位置公佈了投訴處理流程圖及投訴受理專線，暢通各個接觸點消費者與公司的溝通渠道，及時了解客戶需求、快速協調處理客戶投訴。



### 客戶隱私保護

中國信達各子公司注重保護個人客戶信息安全，南商（香港）組織信息安全檢查、信息安全事件演練及安全培訓測試，實現對客戶數據及隱私安全的有效保障；南商（中國）通過《個人客戶隱私聲明》所告知的信息真實、準確、完整、易讀，清晰說明各項業務功能及其所對應收集的個人信息類型，並對個人敏感信息進行顯著標識；金谷信託尊重消費者個人金融信息安全權，加強個人金融信息保護，明確規定不得篡改、違法使用消費者個人金融信息，不得在未經消費者授權或同意的情況下向第三方（公檢法和監管等政府部門除外）提供個人金融信息。



## 普及金融知識



信達證券聯合上交所開展投教活動

中國信達各分公司、子公司積極開展金融知識普及宣傳活動，南商（中國）開展「3•15消費者權益保護宣傳周」、「金融知識普及月聯合宣教活動」、「防範非法集資」、「保險存款」等主題宣傳活動，通過發放金融宣傳手冊、現場諮詢等形式，重點向務工人員、青少年、老年人等群體普及金融知識；信達證券制定《經紀業務投資者教育與服務工作指引》，圍繞投資者保護服務工作，組織開展新《證券法》宣傳、金融知識普及月、世界投資者周、創業板改革和打非等金融知識宣傳活動，聯合上交所開展科創板會員合作投教大型現場活動，提升客戶證券基礎知識，取得了良好的效果，獲得「中國區投資者教育團隊君鼎獎」、「港股通投資者教育先進單位」等榮譽。



# 實現員工價值的共同體

As a community for realizing the value of employees

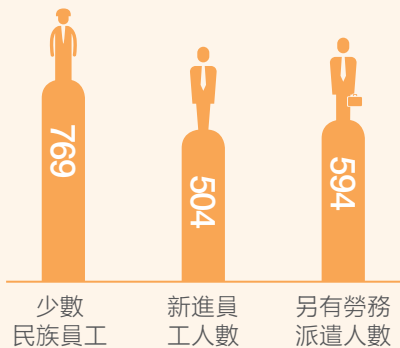


- 維護員工權益
- 促進員工成長
- 關愛員工健康

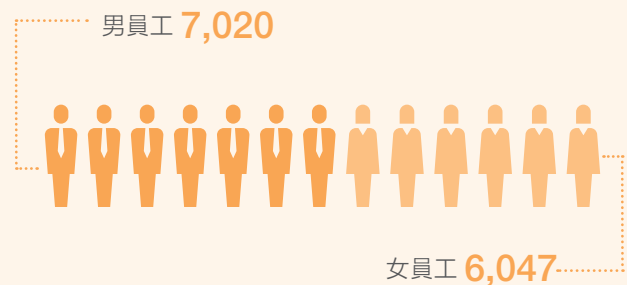
中國信達堅持以人為本，重視加強企業文化建設，推動員工進步與企業發展有機統一。推進民主管理，切實維護員工合法權益，構建和諧勞動關係。推動幹部隊伍年輕化、專業化建設，持續為員工成長搭建平台、創造條件，全年開展各類培訓1,700多期，超過15萬人次參加培訓。加強「職工之家」建設，做好防疫用品發放，有效組織開展全員防疫工作，維護保障員工職業安全和身心健康，增強了團隊凝聚力和集體榮譽感。

## 維護員工權益

員工總數：  
13,067



按性別劃分的員工人數：



女員工 6,047

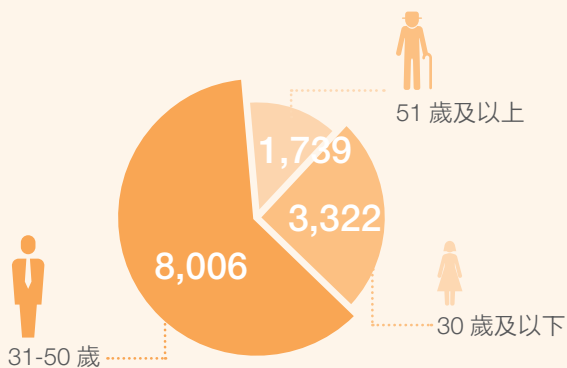
## 推進民主管理



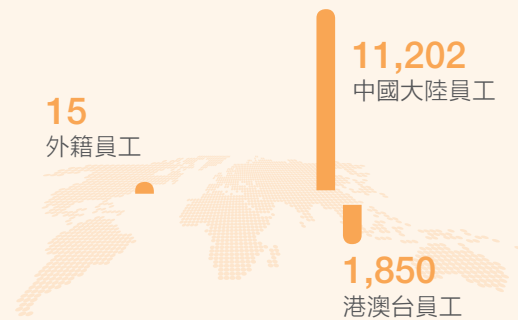
中國信達疫情期間通過網絡召開職工代表大會，圖為公司領導及工作人員辦會

中國信達建立了職代會和會員代表大會制度，不斷深化民主管理和民主建設。2020年，公司工會主動結合疫情防控形勢，在合規、可控的前提下，首次創新會議召開方式，藉助互聯網高科技手段，組織召開了四屆三次職代會，聽取並審議《公司工作報告》《職工監事履職情況報告》《提案工作報告》等報告10個；徵集職工代表提案20件，涉及業務經營、內部管理、員工權益、信息化建設四大類；召開一屆二次會員代表大會，選舉了公司工會主席、副主席、女工委主任等工會新任領導。

按年齡結構劃分的員工人數：



按地域劃分的員工人數：



## 依法規範用工

中國信達根據《中華人民共和國勞動法》《中華人民共和國勞動合同法》，制定《勞動合同管理辦法》等內部規章制度，嚴格執行國家有關工作時數、假期等規定，依法保障員工各項勞動權利。公司始終堅持以人為本，關注員工成長，通過建立完善的職業發展通道，幫助員工根據自身職業規劃和能力特點進行選擇和發展，並通過內部交流選聘機制，鼓勵人才在集團內部流動，完善員工成長平台。

依法按規定基數和比例為員工辦理各項社會保險、住房公積金，建立企業年金和補充醫療保險等補充福利制度，為員工構建多層次養老、醫療保障體系。按照「效率為先、兼顧公平」的要求，建立適應公司發展需要的薪酬機制和制度辦法，客觀公正、科學合理、嚴謹合規地分配薪酬。在招聘、薪酬、晉升等方面避免出現性別、民族、宗教等方面歧視，杜絕僱傭童工及強制勞動。

## 促進員工成長

### 拓寬職業渠道

中國信達持續秉持精簡、高效的人才配置理念，不斷加強市場化用人機制和員工招聘機制改革，穩步推進公司組織機構、人員結構調整與人力資源管理體系建設。同時，按照國家政策和監管部門有關要求，不斷完善公司人力資源管理相關制度辦法，着力在完善機制、提高效率、加強管理上下功夫，不斷增強公司人力資源管理制度體系的專業化、制度化、規範化。加大了年輕幹部選拔、使用力度，繼大力提拔使用「70後」幹部之後，對表現突出的優秀

「80後」幹部加快提拔使用；加強了年輕幹部培養歷練，加大年輕幹部上下交流、輪崗鍛煉，拓寬眼界，增加歷練；建立了完善的市場化人才選聘機制，加大市場化人才引進力度，建立起一支專業化、多元化、市場化的幹部隊伍；樹立正確的用人導向，產生積極的引導和激勵作用。規範幹部選拔任用程序，切實發揮黨委領導和把關作用，防止「帶病提拔」和「帶病上崗」。



## 深化技能培訓

中國信達制定實施《員工培訓管理辦法》，統籌安排年度培訓計劃和預算費用，持續推進公司分級分類培訓體系建設，不斷提升公司員工隊伍綜合素質。全年通過集中培訓與視頻講座、線下自學與在線學習、空中課堂相結合，共完成各類培訓1,700餘期，超15萬人次參訓。舉辦北大青年幹部業務培訓班，重點圍繞投行業務的核心工作，邀請頂級投行、律所等業內專家進行經驗交流和案例分享，以「做事成事」為主題，讓青年幹部在業務實踐中學會因勢而變，練就過硬的專業本領。組織舉辦首期核心業務培訓

班，聚焦項目实操能力提升，強化實戰化上機演練，培訓前進行摸底測試，培訓結束時進行測試驗收，為另類投行業務人才儲備、業務探索奠定基礎。組織黨建經營融合「空中課堂」培訓系列答題活動，累次參訓超16,000人次，平均參訓率超過90%，提升幹部員工政治素養和業務能力。繼續為信達網絡大學選配優質課程，加強社會化培訓和職業資格考試費用報銷支持力度，滿足員工個性化培訓需求，提升培訓覆蓋面。



註：中高層講座、網絡培訓為公司總部、分公司數據，現場培訓為公司總部、分公司、子公司數據。

## 關愛員工健康

### ● 維護工作環境安全和員工職業健康

高度重視員工工作環境安全和職業健康，根據《中華人民共和國突發事件應對法》《中華人民共和國消防法》等法律法規，結合實際制定印發《內部保衛工作管理規程》《突發事件應急管理辦法》，通過開展消防疏散及撲救實操演練、開展辦公樓安全檢查、做好辦公樓安全保衛等工作，為員工提供安全工作環境，保障員工避免職業性危害；通過安裝空氣淨化系統、組織員工體檢、工間操等形式，維護員工職業健康權益。疫情期間，工會協助全系統員工採購口罩、消毒液等抗疫用品800餘萬元，撥付基層一線抗疫專項資金500萬元。內蒙古分公司邀請專業醫生為員工講授疫情防控及心腦血管醫學知識。上海分公司定期添置藥品，為員工訂閱保健雜誌，增強員工健康保障措施。江西分公司組織急救知識培訓，重點講授心肌梗塞的應急處理、心肺復甦的動作要領以及AED正確使用等內容。



中國信達山東分公司組織消防演練活動

### ● 保持員工工作和生活平衡

堅持「同一個信達，同一個夢想」、「快樂工作，健康生活」理念，在疫情防控常態化的形勢下，做實「工會搭台、文體唱戲、全員參與」，豐富職工文化生活。充分利用互聯網高科技手段，開發「信達職工之家」手機APP平台，開展網上網下結合的健步走、防疫知識答題競賽等活動，以及通過遍佈系統各級工會組織的200多個文體協會（或興趣小組）的日常活動，讓廣大職工當「主角」，展風采，增強了團隊凝聚力和集體榮譽感。



南商（中國）總行機關員工健步走活動

### ● 開展向員工送溫暖工作

公司工會元旦、春節期間開展慰問一線員工、困難員工、扶貧幹部、勞模先進等人員的送溫暖慰問活動，慰問困難職工、扶貧幹部69人次，發放慰問金26萬元。各級工會常態化開展員工生日、節日、住院、生育等慰問活動，保障了員工權益，把組織的溫暖送達員工。

### ● 保障女職工特殊權益

在全系統全面推行《女職工權益保護專項集體合同》，組織開展「三八婦女節」特色活動，推進「女職工關愛室」共建及改造升級工作，堅持為女職工發放衛生費，開展「四期」保護等，為女職工撐起一把「保護傘」，全方位為廣大女職工「保駕護航」。



安徽分公司舉辦女職工花藝沙龍活動

### ● 關愛退休員工

每年組織退休員工全面體檢並進行體檢報告解讀；除社保之外，每年為退休人員投保商業補充醫療、大病保險；定期組織黨日、工會等各類活動，關愛退休員工身心健康和退休生活。



# 參與環境保護的踐行者

As a practitioner participating in environmental protection



- 發展綠色金融
- 踐行低碳運營
- 傳播綠色文化

中國信達主動將綠色發展理念融入業務發展和運營管理，探索創新綠色金融業務，助力實現碳中和目標。加大對節能環保、清潔能源、生態治理等企業及項目金融支持，助推環保企業重組上市，支持生態治理項目獲評全國典型案例。推進「互聯網+」不良資產業務，開展線上金融服務，節省交易環節能源資源使用。踐行低碳運營，推廣節能減排舉措，減少辦公運營對環境不良影響。引導員工厲行節儉，培養綠色生活方式。開展環保公益活動，傳播綠色文化，為建設美麗中國貢獻力量。

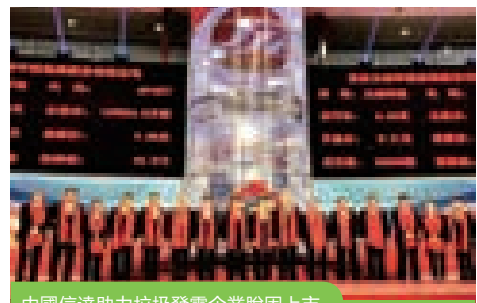
## 發展綠色金融

### 幫助綠色企業脫困

#### 案例

#### 助力垃圾發電企業脫困上市

某環境集團是國內垃圾焚燒發電行業領軍企業，垃圾發電行業的國家標準編製者、先進技術裝備製造者和環保運營領先者，由於種種原因，企業也曾陷於困境。中國信達作為該企業最老股東，運用投行思維，發揮專業優勢，在企業發展的關鍵節點，通過特殊機遇投資、深度重組和強化主動管理等組合手段，幫助該企業突破階段性發展瓶頸，抓住產業升級機遇，逐漸成為行業龍頭企業，並於2020年6月5日世界環境日成功登陸A股市場，揭開了可持續發展新篇章。



中國信達助力垃圾發電企業脫困上市



## 案例

### 為清潔能源企業紓困

某知名清潔能源集團是在港上市企業，主要投資光伏發電、風能發電、燃氣供暖、儲能等方向，中國信達憑藉在光伏、水電、風電等清潔能源領域豐富的資產處置經驗，與集團出資主體共同組建股權基金，計劃收購並持有低效電站，並委託該企業運營管理，在基金持有期間，中國信達將與該清潔能源集團出資主體共同處置光伏電站。由於所收購的光伏電站是國家鼓勵支持的重要項目，項目的成功落地也對調整國家能源結構，降低二氧化碳排放，實現碳中和有着重要意義。

## 案例

### 助力停工水電站「起死回生」

位於漢江上游的某水電站是某能源集團水電資產剝離項目中最大的在建項目，電站裝機容量18萬千瓦，設計多年平均發電量5.56億度。中國信達在收購資產包時，水電站工程已停工一年有餘。收購後，中國信達通過債轉股增加項目公司資本金，從多家銀行爭取貸款，保障項目建設資金。2020年，施工現場克服地處新冠病毒疫區的困難，統籌新冠疫情防控和施工建設，4台機組全部提前併網發電，成為疫情期間漢江流域首個併網發電的中大型水電項目。該水電站項目的「起死回生」，有效緩解了當地電力供應緊缺局面，也對推動當地打造水電清潔能源基地，加強南水北調中線工程水源地保護起到積極作用。



中國信達領導在基層調研工作

## 開展綠色金融業務

### 案例

#### 綠色基金項目入選全國典型案例

信達資本跟進管理規模為45.2億元的市場化私募股權投資基金，專項用於內蒙古某流域山水林田湖草生態保護修復試點工程項目。2020年，項目組克服疫情影響，積極推動項目配套融資，成功引入6.1億元的資金支持。該基金通過政府部份出資撬動社會資本對項目進行市場化運作，推動生態治理產業化和產業治理生態化運營，增加項目自身造血機能，使項目自身運營產生可觀經濟收益來保證社會資本方投資收益，有效促進發展和保護協同並進，助力我國綠色產業發展。該項目入選2020年自然資源部《社會資本參與國土空間生態修復案例（第一批）》，該流域烏蘭布和沙漠治理區被生態環境部命名為第四批「綠水青山就是金山銀山」實踐創新基地。

### 案例

#### 持續拓展綠色信貸業務

南商（香港）將綠色信貸及環保因素融入銀行政策，為有綠色融資需求的企業提供貸款以及推動綠色債券發展，協助客戶向綠色業務轉型和發掘新興行業，作為牽頭行（MLA），參與香港地區綠色貸款（Green Loan）相關的銀團業務2筆，參貸7.7億等值港元，助力綠色經濟發展。南商（中國）制定實施《綠色信貸業務指引》，推動全行各業務單位共同加強對綠色信貸業務的營銷和落地工作，截至2020年12月末，全行當年共新發放綠色貸款2.93億、貸款餘額8.75億。

### 案例

#### 承銷發行綠色債券

信達證券主承銷四川省某市開發建設投資公司綠色債券，債券期限7年，募集資金10億元，主要用於該市新區綠色新城項目，建設內容包含地下綜合管廊、配套生態旅遊及海綿城市型景觀帶等，項目已投資5.15億元，社會效益和經濟效益良好。該期債券的發行，為該市美化自然生態環境、實現人水和諧發展、加快推進國家海綿城市試點城市建設籌措了長期資金。

項目已投資

5.15 億元

## 提供網絡化服務

### 案例

#### 不良資產線上交易服務



中國信達江蘇分公司通過網絡平台舉辦特殊資產推介會

中國信達及各分公司持續推進「互聯網+」不良資產處置建設，搭建阿里「信達不良資產小鎮」等線上網絡平台，藉助網絡化平台加大招商力度。阿里「信達不良資產小鎮」自上线以來，開發大量線上投資者，有效提升不良資產市場交投活躍度，助力服務實體經濟，化解金融風險。自2015年「觸網」到2020年末，信達累計通過該平台對不良資產項目發起競價2,496筆，發起競價金額1,531億元；成交1,579筆，成交金額783.97億，節約了大量中間環節的資源和費用，有效提升處置效率。疫情期間，多家分公司通過網絡直播等新形式線上推介處置不良資產取得良好成效。

信達累計通過  
該平台對不良資產  
項目成交

1,579 筆

成交金額



783.97 億

## 案例

### 汽車融資租賃零售業務系統上線

信達租賃完成了汽車融資租賃零售業務系統的開發及上線運行，實現了汽車融資租賃業務的系統化管理。通過該系統，客戶可異地、隨時錄入基本信息申請融資服務，除租賃合同和徵信查詢授權函等要件信息，其他流程和信息文件均通過線上方式操作或提交。系統上線運行以來，完成零售業務投放10.47億元，提高了融資服務效率，降低了人工成本和環境成本。

## 踐行低碳運營

作為金融企業，中國信達經營活動的能源消耗主要涉及辦公用電、公務車輛用汽油、辦公取暖外購熱力、食堂及取暖用天然氣等以及由此產生的二氧化碳、甲烷、氧化亞氮等溫室氣體排放，資源消耗主要涉及辦公用水、辦公用紙。公司無生產製造企業，較少產生廢氣及向水和土地排污，在求取適用水源上不存在問題。辦公過程中產生的有害廢棄物為廢棄硒鼓、墨盒、熒光燈管，產生的無害廢棄物為廢棄電腦、乾電池，廢棄物全部委託有資質的專業公司進行妥善回收處置。

中國信達嚴格遵守《中華人民共和國環境保護法》《中華人民共和國節約能源法》等法律法規，積極推行低碳運營，努力減少資源能源消耗及廢棄物排放。通過安裝節能燈、公共區域「亮一關二」照明、調節空調溫度、下班關閉辦公設備及電梯等方式減少用電；安裝中水設備，節省自來水；嚴格公務車輛使用，減少汽油消耗；全面推廣無紙化辦公，減少紙張使用；倡導使用視頻會議、電話會議代替現場會議，減少差旅帶來的溫室氣體排放；員工食堂提供非一次性餐具，開展垃圾分類回收，妥善處理廚餘垃圾。公司業務不涉及包裝材料的使用，故未披露相關信息和數據。



案例

後援中心節能效果顯著



中國信達後援基地節能設備

後援中心承擔信達集團主數據中心運維管理等職能，後援基地是公司「能耗大戶」。後援中心對後援基地照明系統、採暖通風及空調系統、餘熱回收、UPS機組及除濕機組實施節能優化改造。通過大規模使用節能LED燈具進行分區分時控制，減少照明能耗；通過冷水機組優化調配、動態適應負荷變化進行，實現空調系統高效、節能運行；通過對IT機房產生的熱量進行餘熱回收，大幅減少取暖及製冷能耗；通過將UPS系統從「3+1」的並機結構調整為「1+1」集群+2台溫備份」的並機結構以及調節除濕機運行參數，大幅減少機房運行能耗。通過以上各種節能措施，後援基地全年整體用電量較上年度減少103.41萬kWh，年綜合節電率達11%，節能效果顯著。

全年整體用電量  
較上年度減少



103.41 萬 kWh

年綜合節電率達

11%

### 能源消耗及二氧化碳排放情況

指標	2020年數量
電 (千瓦時)	29,875,439
汽油 (噸)	405
天然氣 (立方米)	62,000
外購熱力 (百萬千焦)	33,127
範疇一直接溫室氣體排放 (噸二氧化碳)	1,356.5
範疇二間接溫室氣體排放 (噸二氧化碳)	29,802.1

### 資源消耗情況

指標	2020年數量
辦公用紙 (噸)	352
市政用水 (噸)	71,690
飲用水 (噸)	816

### 主要廢棄物情況

指標	2020年數量
廢棄硒鼓和墨盒 (件)	2,898
廢燈管 (件)	8,362
廢電腦 (台式機與筆記本) (台)	1,500
廢棄乾電池 (粒)	9,594

註：1. 電、汽油、天然氣、外購熱力、辦公用紙、飲用水及主要廢棄物數據統計範圍為集團總部、分公司和子公司總部辦公場所，以及信達地產、信達國際、信達資本總部辦公場所；市政用水數據統計範圍僅包括集團總部及後援中心辦公場所。飲用水僅包含瓶裝水和桶裝水。

2. 溫室氣體排放主要源自外購電力、外購熱力及汽油、天然氣等化石燃料燃燒。溫室氣體種類包括二氧化碳、甲烷、氧化亞氮。根據國家發改委、環保部等單位最新公佈的溫室氣體相關核算方法進行統計核算。

## 傳播綠色文化

- 山西分公司牽頭公司駐晉機構開展「同心聽黨召喚，共建綠色家園」義務植樹活動，在太原北郊陽曲縣「信達林」義務植樹260餘棵。9年來，太原東山、北郊先後有四塊「信達林」、千餘棵樹木紮根成長，鬱鬱蔥蔥，為守護建設綠水青山貢獻信達力量。
- 遼寧分公司組織開展「禁塑出行，綠色環保」主題黨日系列活動，通過發佈「禁塑出行，綠色環保」倡議書、向公眾進行環保宣傳、環保袋DIY等活動，增強員工及公眾節約環保意識。
- 吉林分公司開展「保護碧水藍天，共享綠色生活」主題環保公益活動，組織員工撿拾長春「母親河」伊通河畔垃圾，用實際行動呼籲廣大市民履行環保理念。
- 陝西分公司踐行「做守護秦嶺生態衛士」的使命與責任，組織員工走進秦嶺來到朱雀國家森林公園，開展撿拾戶外垃圾公益活動。
- 金谷信託開展「垃圾分類宣傳活動」，為共建美麗北京，推動垃圾分類工作注入動力。
- 信達地產堅持按照《綠色建築評價標準》，開展綠色建築設計，並實施綠色認證，淮南東方藍海舜耕樾府入選「2020年度安徽省綠色建築示範項目」。



中國信達遼寧分公司DIY環保袋

# 增進社會福祉的企業公民

As a corporate citizen to promote social welfare



- 深化金融扶貧
- 熱心公益慈善

2020年是全國脫貧攻堅收官之年，中國信達堅持黨建引領，通過金融扶貧、產業扶貧、教育扶貧、搬遷扶貧和消費扶貧，推動精準扶貧，圓滿完成脫貧攻堅任務。落實扶貧等公益捐贈資金2,548萬元，設立「扶貧產業基金」，使脫貧攻堅與鄉村振興有效銜接，培訓基層幹部及技術人員4,882名，購買並助銷農產品1,011萬元，幫助26個貧困村脫貧摘帽，定點扶貧的青海樂都區被評為「全國易地扶貧搬遷成效顯著縣」，1名扶貧幹部被評為「全國脫貧攻堅先進個人」並受到國家表彰。同時，堅持開展公益活動，助力社會和諧。



中國信達領導接見全國脫貧攻堅先進個人吳德勝



## 深化金融扶貧

### 公司定點扶貧工作

2020年，中國信達在公司黨委堅強領導下，始終踐行金融央企政治擔當和社會責任，在脫貧攻堅中主動作為，扶貧工作以鞏固「兩不愁三保障」為基礎，以發揮黨建引領作用為抓手，在金融扶貧上下功夫，在教育扶貧上出實招，在產業扶貧上求實效，在消費扶貧上出新招，公司28個黨支部與樂都區36個黨支部開展結對共建，通過實地調研、

召開座談會等形式，推動定點幫扶工作精準落實。在定點扶貧點青海樂都探索設立「扶貧產業基金」，首期4,000萬元正式落地，幫助樂都區從「輸血式扶貧」向「造血式扶貧」轉變。2020年公司注重多維度創新幫扶方式，全力推動定點扶貧工作取得明顯成效，樂都區8,798戶29,663人實現全部脫貧。

#### 案例

##### 創新設立樂都扶貧產業發展基金



中國信達與樂都區政府簽訂扶貧產業基金框架協議

產業扶貧是穩定脫貧的根本之策，中國信達與青海榮澤生物科技公司、東牧灣農牧科技開發公司簽訂規模4,000萬元的扶貧產業投資協議，青海省海東市樂都區首個扶貧產業發展基金中國信達扶貧產業發展基金（一期）成功落地。本期扶貧產業發展基金中1,500萬元將用於支持榮澤生物科技公司建設有機肥研發中心、生產車間和環保設施配套等項目，推動提升產品附加值和經濟效益，另外2,500萬元將用於支持東牧灣農牧科技開發公司擴大飼養規模、完善基礎設施、提升技術水平，推動打造生態、綠色、環保的畜牧業生產鏈。扶貧產業發展基金項目完成後，將為當地農牧業注入新的動力和活力，提升地方資源利用效率，推動企業可持續發展。同時，扶貧產業發展基金投放預計可增加百餘名群眾就業，直接幫助周邊村鎮勞動力端穩就業「飯碗」。

## 分公司扶貧工作

分公司名稱	主要扶貧工作內容及成效
河北分公司	繼續對張家口市兩個省級貧困村公共服務項目進行定向幫扶，捐建尚義縣土窩溝村黨員活動室，用於黨員日常活動、教育培訓；支持懷安縣西趙家窑村主街道兩側加寬、硬化路基等民生保障項目，方便了村民出行，為村民打碾和涼曬糧食提供了便利條件。
山西分公司	繼續牽頭信達駐晉機構派出村工作隊，與上富家寨村78戶貧困戶開展結對幫扶；幫助對口扶貧村解決灌溉機井打井工程資金短缺問題，為來年春耕灌溉做好準備；投入20萬元建設扶貧愛心超市和小雜糧加工項目，為村民投保補充醫療保險、發放抗疫用品、採購助農產品等，精準扶貧工作紮實有效。
內蒙古分公司	繼續加大對烏蘭察布市商都縣幫扶力度，關愛建檔立卡貧困戶、低保戶、單親家庭、留守兒童等弱勢群體；投入10萬元用於幫扶通用小學搭建愛心書屋，為貧困學生家中關懷慰問送去生活必需品和員工愛心捐款。
安徽分公司	積極支持對口扶貧的蒙城縣李圩村開展「亮化鄉村工程」，為村新修的柏油馬路安裝路燈，方便村民夜晚出行。
江西分公司	持續對吉安市永新縣卸坪村考取大學的貧困戶學子提供金秋助學幫扶；及時為卸坪村困難群眾、村小學和鄉衛生院組織調撥口罩、消毒液及測溫槍等抗疫物資；為40戶貧困戶購買春耕種子，支持困難群眾開展春耕備耕工作；主動協調因疫情出行受阻的務工人員到縣工業園務工，保障村民家庭收入。
山東分公司	向聊城市陽谷縣魏莊村13戶貧困村民開展春節慰問活動；開展愛心捐贈和植樹扶貧工作，組織員工認購一顆小樹苗、捐贈一件衣服、捐贈一本書，用實際行動支持扶貧工作。
湖南分公司	扶貧工作隊在春節期間設檢查點守衛進村道路，將抗疫物資第一時間送達村民；積極參與抗洪救災，組織群眾轉移和公路排險；持續推進土豬養殖和油茶種植產業項目，為村民開闢長期可持續性收入；向全村在讀學生發放助學金，給予新考取大學的學生獎勵；實施健康扶貧，聯絡醫院對全村200多名村民進行免費體檢。全村建檔立卡戶140戶實現全部脫貧，「一超過、兩不愁、三保障」達到國家要求。
廣西分公司	向柳州市隘面村捐贈醫用口罩以及消毒物資，為復耕復產提供幫助；投入資金15萬元，建設隘面村下米洞屯石灰窑產業路，為農戶農林作物的運輸、大型農用器械的使用提供便利條件。
海南分公司	以檳榔種植和「走地雞」養殖為切入點，幫助瓊海萬泉鎮南軒村貧困戶購買良種檳榔樹，搭建雞舍，拓寬貧困戶增收渠道。
四川分公司	堅持開展教育扶貧，捐助甘孜州色達縣「教育扶貧救助基金」20萬元，用於幫助困難家庭子女特別是建檔立卡貧困子女解決上學難的問題。
貴州分公司	幫助永和公司抗擊疫情，捐助化肥40噸化解春耕難題，捐建機耕道，保障農業生產，夯實發展基礎；為貧困學子設立助學金，為夢想插上翅膀。全村櫻桃產業年產值約800萬元，以該櫻桃產業為原型的上海市文化產業基金項目民族歌劇《櫻桃紅了》上映，為村產業發展進行文化賦能。
雲南分公司	向昆明市祿勸縣兆烏村捐贈消毒品和口罩、測溫槍等防疫物資，支持村復工復產順利開展。五年來，累計向兆烏村投入90萬元，用於魔芋、肉牛等特色種養殖項目和村集市建設，增強村民自身的造血功能，目前村內建檔立卡貧困戶實現「戶戶清」，人員已經穩定實現「兩不愁三保障」。
甘肅分公司	甘肅分公司向甘南州疊部縣臘子村投入扶貧資金25.39萬元，用於黨建幫扶、教育資助、基礎設施建設、疫情防控及關愛弱勢群體等重點工作，紮實推進村脫貧攻堅工作，臘子村實現整村脫貧，並順利通過國家脫貧攻堅普查國家級審核驗收工作。
新疆分公司	投入120萬元，為阿克陶縣布倫口村購買壓縮式垃圾車；在部份主幹道新種和補種高原柳1,200株，修復和新建樹苗圍欄2公里，平整、修復人畜分離區5公里；推進阿勒吞其村村民大舞台續建及布拉克村卡拉提居民點路燈建設項目；向村民發放防疫知識宣傳冊，捐贈醫用口罩等防疫物資；完成布倫口村249戶1,494份貧困戶信息採集表核對和修改工作，定點扶貧村順利通過自治區第三方脫貧攻堅評估。



中國信達駐晉機構開展結對幫扶送溫暖活動

## 子公司扶貧工作

### 案例

#### 組建產業投資基金支持南泥灣發展



信達資本組建南泥灣綠色高質量發展基金

信達資本聯合陝西省延安市南泥灣開發區政府及相關機構，成功組建南泥灣綠色高質量發展基金，基金總規模15億元，首期規模5億元。該基金將以股權投資為媒介，重點關注農業科技成果轉化領域的相關投資，以加快農業科技成果在延安地區的落地轉化，推進當地農業全產業鏈升級，支持黃土高原現代生態農業體系建設，追求農業高質量發展，助力鄉村振興，力爭畝均年產值超萬元，使農民享受到實實在在的收益，形成區域經濟發展的正向循環。

## 案例

## 光伏扶貧項目助力豐寧縣脫貧

河北豐寧滿族自治縣是河北省十個深度貧困縣之一，信達租賃為豐寧50MW扶貧光伏項目提供了期限8年、總金額2.5億元資金支持。項目建成後不僅為當地貧困戶提供了長達20年的持續經濟補貼，還為當地2,400戶家庭提供了工作崗位，有效解決了「兩不愁三保障」突出問題，助力豐寧縣於2020年徹底脫貧摘帽。

為當地家庭  
提供工作崗位



2,400戶



信達地產組織愛心助學活動

## 熱心公益慈善

2020年，中國信達鼓勵各分公司、子公司積極開展公益活動，竭盡所能為所在社區帶來積極影響，促進公司與周邊社會各界的溝通與融合。

山西分公司持續關注自閉症兒童身心健康，為自閉症兒童康復中心進行義務捐款。黑龍江分公司通過省青少年發展基金會，向農民工子弟學校南樑小學校捐贈體育器材以及教學設施，進一步改善了學校辦學條件。江蘇分公司赴鎮江伯先中學、銀山小學開展扶貧助學公益活動，向兩所學校貧困家庭捐贈助學款和部份學習用品；為江蘇省婦女兒童福利基金會及2020希望工程「圓夢行動」公益捐款。福建分公司組織員工前往心啟航助殘幫扶中心探望自閉症青年，與其互動參加培訓課程，並贈送學習用品。深圳分公司購買文具、書包、書籍，郵寄給中嶺鄉小學88名小學生；開展「為中嶺鄉同學手寫一封鼓勵信」活動，鼓勵學生努力拼搏、好好學習、快樂生活。雲南分公司組織員工參加昆明市社區志願者活動，為共享單車文明騎行宣傳、創建文明城市公交站台文明乘車勸導活動貢獻力量。陝西分公司與專業慈善機構合作，開展「關愛殘障志願捐贈」主題黨日活動，深入西安市蓮湖區殘疾人創業孵化服務中心，為入駐單位殘障員工及困難殘障家庭送上生產物資和生活用品。後援中心前往合肥十五里河綜合管理辦，為酷暑中依然堅守崗位的環衛工人送上「愛心清涼包」和涼茶飲料。南商（香港）開展「南商70慈善護老計劃」，組織義工走訪社署資助的小區服務中心並送贈「抗疫心意包」，向香港島南區獨居、體弱及乏人照顧的老人捐贈賀年福袋。信達香港向香港單親協會捐款用於購買糧油食物及生活用品作為「慶回歸愛心贈福袋」，轉贈有需要的單親家庭。



中國信達陝西分公司關愛殘障志願捐贈活動

# 抗擊新冠疫情的金融力量

The financial force in the fight against COVID-19



- 支持企業復工復產
- 助力經濟動能修復
- 投身社區疫情防控

新冠疫情爆發以來，中國信達快速出擊，全力組織開展疫情防控工作。及時向湖北省捐款500萬元，並向疫區基層黨組織下撥專項黨費80多萬元，公司收到湖北新冠疫情防控指揮部感謝信，並獲得湖北省慈善總會頒發的「新冠肺炎疫情防控工作捐贈突出貢獻獎」。成功發行疫情防控ABS產品約300億元，將募集資金投向疫區企業，助力地方經濟動能修復。為多個項目調整還款計劃、展期和減免違約金，支持企業復工復產，為一批服務抗疫的醫藥防護用品、生物科技、物資保障企業提供有力金融支持。



中國信達榮獲新冠肺炎疫情防控工作捐贈突出貢獻獎



## 支持企業復工復產

### 案例

#### 為疫情防控重點企業解困

中國信達危困企業投資基金投放項目11個，累計投資49.69億元，着力救助機械、醫藥、物流、鋼鐵、化工、鋁材等行業重點企業。通過收處聯動+受託處置+股權投資等手段，使某生物企業渡過危機，快速研製新冠病毒核酸檢測試劑，並向中國紅十字會總會捐贈大批全自動核酸提取儀和核酸檢測試劑，有力支援疫情防控工作。通過提供共益債融資，使原已進入破產程序的某集團企業持續經營，在新冠疫情爆發初期迅速召集員工全面復工，平均每天生產14.4萬只口罩、3,000件防護服，在關鍵時刻為武漢等地區提供大量防護用品，受到各級政府肯定和重視，國務院領導通過視頻通話慰問該集團員工。



中國信達危困企業  
投資基金投放項目



11 個

累計投資

49.69 億元

### 案例

#### 為醫藥和航空企業提供金融支持

南商（香港）累計為某磷酸奧司他韋生產企業、湖北某醫用防護用品企業、香港某藥廠等醫藥物資企業補充流動資金約31億元，支持防疫物資生產供應。信達租賃制定飛機租金延付方案，為6家航司提供抗疫金融支持，累計延付租金超過6,000萬元，有效緩解有關航空企業流動性緊張局面，保障企業運營。

累計延付租金超過



6,000 萬元

## 助力經濟動能修復

### 案例

#### 中國信達發行300億元疫情防控ABS

受新冠病毒疫情衝擊，疫區企業普遍面臨很大運營壓力與流動性困難，中國信達累計在上海證券交易所發行資產支持專項計劃（疫情防控ABS）產品約300億元，通過實質性重組和流動性救助等專業化手段，將募集資金投向疫區企業，助力疫區經濟動能修復。

資產支持專項計劃  
（疫情防控ABS）產品約

300 億元

### 案例

#### 南商銀行「落子」武漢支持經濟恢復發展

南商（中國）克服新冠疫情影響，在武漢開設分行，成為新冠肺炎疫情之後首家落戶武漢的外資銀行，開業當天累計開立對公賬戶20個，吸收存款餘額達17.53億元，辦理授信批覆金額2億元，十多個授信儲備項目在審批通道中有序推進，2020年實際投放14.98億元。其中，為武漢某農業集團境外發債融資提供備用信用證增信服務，協助客戶以較低成本融資，有力支持當地經濟恢復發展。

### 案例

#### 信達證券債券承銷項目獲監管部門認可

信達證券擔任湖北某公司非公開發行債券主承銷商，以專業高效的服務成功助推債券在上海證券交易所發行。該項債券為湖北省首單獲批城投公司債，所募資金保障了疫區金融有效供給和經濟平穩運行，相關募投項目的建設和運營將進一步提升當地醫療設施和醫藥產業發展水平，國家有關監管部門在全國聯防聯控機制新聞發佈會上點名提及該項債券發行工作。



## 投身社區疫情防控

中國信達通過組織捐款、捐贈防疫物資、組織志願者參與疫情防控、提供防疫徵用酒店等形式，為打贏疫情防控戰役盡心竭力。湖北分公司在加強員工及家屬防控疫情的同時，組織青年員工加入「大愛武漢」志願者聯盟隊伍，在疫情重災區協調捐贈物資運輸調配工作。新疆分公司抵押實物資產 - 烏魯木齊信達海德酒店作為政府新聞發佈會承辦酒店、定點隔離觀察酒店，圓滿完成了會場佈置、設備保障、會場消毒等各項服務。信達投資子公司武漢東方建國大酒店配合防疫部門徵用，全力做好進駐醫療隊服務保障，被武漢政府授予「2020武漢戰「疫」援漢醫療隊服務保障優秀接待酒店」榮譽稱號。信達地產組建14支黨員先鋒隊，到社區配合其物業管理130個項目，服務近10萬戶家庭防疫。

與此同時，中國信達及各分、子公司積極配合各駐地街道、社區開展疫情防控工作，及時組織員工參與核酸檢測、疫苗接種等工作並報送各類統計信息，組織員工參與社區人員登記、體溫測量、垃圾清運等志願服務工作，組織慰問社區防控工作人員，為築牢社區常態化疫情防線貢獻力量。

配合其物業管理



130 個項目

服務家庭防疫



近 10 萬戶



中國信達內蒙古分公司、福建分公司捐贈抗疫物資



# 03 附錄

Appendix



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## 附錄

### 社會認可



中國銀行業協會  
**最佳社會責任實踐案例獎**

金麒麟港股價值風雲榜  
**最具社會責任上市公司**

美國《環球金融》雜誌  
**中國之星——最佳公司治理銀行**

中國證券金紫荊獎  
**最佳投資者關係上市公司**

中國金融年度品牌案例大賽  
**品牌傳播年度案例獎**

中國金融品牌影響力峰會  
**2020年度影響力品牌傳播案例**

中國上市公司百強高峰論壇  
**中國百強企業獎**

## 香港聯交所《環境、社會及管治報告指引》內容對照表

指標	備註	
<b>環境</b>		
A1 排放物	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 (b)遵守發行人有重大影響的相關法律及規例的資料	已採用
	A1.1 排放物種類及相關排放數據	已採用
	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）	已採用
	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）	已採用
	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）	已採用
	A1.5 描述減低排放量的措施及所得成果	已採用
A2 資源使用	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	已採用
	一般披露：有效使用資源（包括能源、水及其他原材料）的政策	已採用
	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）	已採用
	A2.2 總耗水量及密度（如以每產量單位、每項設施計算）	已採用
	A2.3 描述能源使用效益計劃及所得成果	已採用
A3 環境及天然資源	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	已採用
	A2.5 製成品所用包裝材料的總量（以噸計算）及（如適用）每生產單位估量	不適用
	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	已採用
	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	已採用
<b>社會</b>		
B1 僱傭	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 (b)遵守對發行人有重大影響的相關法律及規例的資料	已採用
	B1.1 按性別、僱傭類型、年齡組別及地區劃分的僱員總數	已採用
	B1.2 按性別、年齡組別及地區劃分的僱員流失比率	未來採用

指標	備註	
B2健康與安全	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 (b)遵守對發行人有重大影響的相關法律及規例的資料	已採用
	B2.1因工作關係而死亡的人數及比率	未來採用
	B2.2因工傷損失工作日數	未來採用
	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	已採用
B3發展與培訓	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	已採用
	B3.1按性別及僱員類別（如高級管理層、中級管理層等）劃分的受訓僱員百分比	已採用
	B3.2按性別及僱員類別劃分，每名僱員完成受訓的平均時數	已採用
B4勞工準則	一般披露：有關防止童工或強制勞工的： (a)政策；及 (b)遵守對發行人有重大影響的相關法律及規例的資料	已採用
	B4.1描述檢討招聘慣例的措施以避免童工及強制勞工	已採用
	B4.2描述在發現違規情況時消除有關情況所採取的步驟	已採用
B5供應鏈管理	一般披露：管理供應鏈的環境及社會風險政策	已採用
	B5.1按地區劃分的供貨商數目	未來採用
	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、以及有關慣例的執行及監察方法	已採用
B6產品責任	一般披露：提供有關所提供產品和服務的健康與安全、廣告、標籤及私隱事宜以及補救方法的： (a)政策；及 (b)遵守對發行人有重大影響的相關法律及規例的資料	已採用
	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	不適用
	B6.2接獲關於產品及服務的投訴數目以及應對方法	已採用
	B6.3描述與維護及保障知識產權有關的慣例	未來採用
	B6.4描述質量檢定過程及產品回收程序	不適用
B6.5描述消費者數據保障及隱私政策，以及相關執行及監察辦法	已採用	
B7反貪污	一般披露：有關防止賄賂、勒索、欺詐及洗黑錢的： (a)政策；及 (b)遵守對發行人有重大影響的相關法律及規例的資料	已採用
	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	未來採用
	B7.2描述防範措施及舉報程序，以及相關執行及監察方法	已採用
B8社區投資	一般披露：有關以社區參與來了解營運所在社區需要和確保其業務活動會考慮社區利益的政策	已採用
	B8.1專注貢獻範疇（如教育、環境事宜、勞工需求、健康、文化、體育）	已採用
	B8.2在專注範疇所動用資源（如金錢或時間）	已採用

## 報告編製說明

### 報告涵蓋範圍：

報告時間範圍是2020年1月1日至12月31日，報告範圍包括中國信達總部、分公司、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《可持續發展報告標準》(GRI Standards)編製。

### 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。報告披露的內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2020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，其它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。

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## 讀者意見反饋表

尊敬的讀者：

非常感謝您對我們社會責任工作的支持，為向您及其它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 \_\_\_\_\_

聯繫電話 \_\_\_\_\_

電子郵件 \_\_\_\_\_





2020

社會責任報告

CORPORATE SOCIAL RESPONSIBILITY REPORT

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# Chairman's statement

2020 has been an extraordinary and difficult year. Faced with the sudden outbreak of COVID-19, China Cinda, based on the guiding principles of the Fifth Plenary Session of the 19th CPC Central Committee, the decisions and arrangements made by the CPC Central Committee and the State Council, as well as the work requirements of the Banking and Insurance Regulatory Commission, adhering to the high-quality development concepts of “professional operation, efficiency first and value creation”, coordinated the prevention and control of the epidemic and its operation and development, stayed committed to the principal business of distressed assets, stood at the forefront of the great challenges, and shouldered the key tasks to ensure “Six Stabilizations”, “Six Guarantees”. We actively prevented and mitigated the financial risks, enhanced the quality and efficiency in serving real economy, cared for employee growth, developed green finance, resolutely carried out the targeted poverty alleviation campaign, contributed to the fight against the COVID-19, deepened social responsibility practice and strengthened professional management of ESG, with an aim to achieve the harmony and unity of economic, social, governance and environmental benefits, and to serve the sustainable development of the economy and society. We have interpreted the responsibilities of central financial enterprises with concrete actions.

## **Making further achievements in mitigation of financial risks by focusing on principal business.**

Focusing on its principal business, China Cinda actively carried out the acquisition and disposal of the distressed assets of financial institutions and real enterprises. During the year, we acquired distressed debt assets of RMB105.057 billion, and continued to lead the industry in financial distressed assets business. While enhancing the acquisition of the distressed assets of banks and non-banking financial institutions, the Company actively participated in crisis rescue for large enterprise groups and the purchase and disposal of defaulted bonds to help prevent and mitigate risks and maintain financial stability. We explored alternative investment banking services and cooperated with industrial investors and leading enterprises to provide financial services such as bankruptcy and restructuring, M&A and reorganization and debt-for-equity swap for the distressed institutions and distressed assets, so as to realize value increment and value creation and provide strong support for the development of real economy.

## **Staying true to the original aspiration, improving quality and efficiency in serving the national strategy.**

Focusing on the enterprises and projects related to the national strategy and based on its principal business of distressed assets, China Cinda gave full play to the Group's business synergy advantages, and continuously met the diversified financial service needs of customers. The Company provided active support to the national strategies, such as “the Belt and Road” Initiative, co-development of Beijing-Tianjin-Hebei, integration of the Yangtze River Delta, and construction of Guangdong-Hong Kong-Macao Greater Bay Area, made great efforts to support the livelihood projects, such as projects related to agriculture, rural areas and farmers, the renovation of old cities, and the revitalization of dilapidated housing estates, and provided inclusive financial services to small and micro businesses. We enhanced the sense of service, paid attention to customer experience and demands, actively cultivated strategic customer base and ecosystem, and improved the quality and efficiency of customer service. Moreover, we carried out financial knowledge publicity and education activities to strengthen financial awareness of the public.

## **Adhering to the people-oriented principle, promoting healthy development of employees.**

Adhering to the people-oriented principle, China Cinda attached great importance to strengthen the construction of corporate culture and promoted the integration of employees' development and progress into the development of the Company. The Company promoted democratic management, practically maintained the legitimate rights and interests of employees, and built a harmonious labor relationship. The Company promoted the building of younger and more professional management teams, and continued to build platforms and create conditions for the growth of employees. Over 1,700 training sessions were held throughout the year, and more than 150,000 people attended the training. We strengthened the construction of “workers' homes”, distributed epidemic prevention supplies, effectively organized and carried out epidemic prevention work for all employees, safeguarding the occupational safety and physical and mental health of employees, and enhancing team cohesion and collective sense of honor.

### Great achievements made in expansion of green finance through constant innovation.

China Cinda has taken the initiative to integrate the concept of green development into business development and operation management, explore innovative green finance business, and help achieve the goal of carbon neutrality. The Company increased financial support for enterprises and projects in energy conservation, environmental protection, clean energy and ecological management, helped environmental protection enterprises with restructuring and listing, and supported ecological management projects to be rated as national typical cases. The Company promoted the “Internet +” distressed assets business, and developed online financial services to save energy and resources in transactions. The Company implemented low-carbon operation, and promoted energy conservation and emission reduction measures to reduce the adverse impact of its operation on the environment. The Company guided its employees to practice frugality and cultivate a green lifestyle. The Company carried out environmental protection public welfare activities, and spread green culture, contributing to the construction of beautiful China.

### Task of poverty alleviation successfully completed through precise efforts.

The year 2020 marked the end of the fight against poverty in China. Under the guidance of Party building, China Cinda promoted targeted poverty alleviation through finance, industry, education, relocation and consumption, and successfully completed the task of poverty alleviation. The Company has made public donations of RMB25.48 million for poverty alleviation, set up the “Poverty Alleviation Industry Fund” to effectively link poverty alleviation with rural revitalization, trained 4,882 grassroots cadres and technicians, purchased and promoted the sales of agricultural products of RMB10.11 million, and helped 26 poor villages to lift themselves out of poverty. Ledu district of Qinghai Province, for which we provided targeted poverty alleviation, was rated as “a county with remarkable achievements in poverty alleviation through relocation from inhospitable areas”, and a poverty alleviation cadre was rated as “an advanced individual in national poverty alleviation” and commended by the state. In addition, the Company insisted on carrying out public welfare activities to promote social harmony.

### Shouldering our responsibilities in combating COVID-19 together.

Since the outbreak of COVID-19, China Cinda has made quick efforts to organize and carry out epidemic prevention and control work. The Company promptly donated RMB5 million to Hubei Province, and allocated special party funds of more than RMB800,000 to grass-roots party organizations in the affected areas. As a result, we received a letter of thanks from Hubei COVID-19 Prevention and Control Headquarters, and was awarded the “Outstanding Contribution Award for COVID-19 Prevention and Control Donations” by Hubei Charity Federation. The Company successfully issued ABS products of approximately

RMB30 billion for epidemic prevention and control, and invested the proceeds in the enterprises in the affected areas to help restore local economic momentum. The Company adjusted the repayment plan, extended the repayment period and reduced the liquidated damages for a number of projects, supported the resumption of work and production of enterprises, and provided strong financial support for a number of medical protective supplies, biotechnology and material support enterprises which served the epidemic prevention and control tasks.

### Serving the society and improving the brand image of China Cinda.

In 2020, by attaching equal importance to economic benefits, social benefits, governance benefits and environmental benefits, China Cinda made great achievements in various tasks, and was highly recognized by the state and the stakeholders. We won many honors in business operation, corporate governance, investor relations, social responsibility practices and brand communication, including the China Top 100 Listed Companies Award by the China's Top 100 Listed Companies Summit Forum, the “Star of China – Best Corporate Governance Bank” by Global Finance Magazine, the “Best Investor Relations Management Listed Company” of the China Securities Golden Bauhinia Awards, the “Best Social Responsibility Practice Award” by China Banking Association, the “Most Socially Responsible Listed Companies” of Golden Qilin H-Share Value List, the Brand Communication Case of the Year Award of China Financial Annual Brand Case Competition, which greatly improved the brand image of the Company.

The year 2021 marks the first year of China's implementation of the 14th Five-Year Plan and the start of a new journey to fully build a modern socialist country as well as the 100th anniversary of the founding of the Communist Party of China. China Cinda will actively adapt to the new stage of development, fully implement the new development philosophy, and help build a new development landscape. We will uphold the visions “to provide excellent services to the customers, to create best returns for the shareholders, to build development platforms for the employees, to resolve financial risks for China and to undertake more responsibilities for the society”, actively fulfill our social responsibilities, and strive to achieve high-quality development, with an aim to celebrate the 100th anniversary of the founding of the Party with more outstanding achievements.

**Zhang Zi'ai**  
Chairman  
China Cinda Assets Management Co., Ltd.

# CSR key performance in 2020



RMB **1,518.084** billion  
Total assets

**17.47%**  
Capital adequacy  
ratio

RMB **375.603** billion  
Net distressed  
debt assets

RMB **13.248** billion  
Net profit attributable  
to shareholders  
of the Company

RMB **5.324** billion  
Income tax expenses




Environment

Society

**1,356.5** tCO<sub>2</sub>e  
Total emission of category 1 greenhouse gas

**29,802.1** tCO<sub>2</sub>e  
Total emission of category 2 greenhouse gas



**13,067**  
Jobs directly provided for the society

RMB **25.48** million  
Public welfare donations

China Cinda was awarded the Most Socially Responsible Listed Company Award and the Best Social Responsibility Practice Award

# About us

## Company profile

China Cinda Asset Management Co., Ltd. (“China Cinda”, “Cinda” or “the Company”), formerly known as China Cinda Asset Management Corporation, was established in 1999 pursuant to approval of the State Council as the first financial asset management company to effectively tackle the financial risks 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, China Cinda successfully received investments from 4 strategic investors: the National Council for Social Security Fund of the PRC, UBS AG, CITIC Capital Holdings Limited and Standard Chartered Financial Holdings. 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 listed on an international capital market.

Our principal business segments include distressed asset management and financial services. As of the end of 2020, China Cinda had 33 branches in 30 provinces, autonomous regions and municipalities in Mainland China (including Hefei Operation Support Center (合肥后援基地管理中心)), and 7 wholly-owned or majority-owned subsidiaries as platforms providing distressed asset management, asset management as well as financial services in Mainland China and Hong Kong. The Group has more than 13,000 employees.

Organizational structure of China Cinda





## Corporate culture

### Our mission

To provide excellent services for the customers  
 To create best returns for the shareholders  
 To build development platforms for the employees  
 To resolve financial risks for China  
 To undertake more responsibilities for the society

### Our vision

To become a world-famous brand of asset management and financial service, and build a modern financial enterprise with core competency

### Our core value

“Start from good faith, achieve through action”  
 – integrity, integration, innovation and excellence

### Our basic principles

Operational concept: Market-oriented and focus on benefits  
 Service concept: Customer first and trustworthiness  
 Competitive concept: Entrepreneurship and pioneer  
 Risk concept: Bottom line defence and proactive management  
 Management concept: Respect for rules, stringency and effectiveness  
 Talent concept: Hiring based on talent, position based on competence  
 Responsibility concept: Task taker and due diligence  
 Team concept: Solidarity, diligence, simplicity

### High-quality development concept

Professional management, Efficiency first, Value creation

## Compliance operation

China Cinda has normative structure of corporate governance, continuously improves risk management system, enhances employees' awareness against corruption, strengthens supplier management and insists on operating in compliance with law and regulations, so as to lay a solid foundation for the Company to achieve sustainable development in an all-round way.

## Corporate governance

Adhering to the principle of good corporate governance of listed companies and the domestic and overseas regulatory regulations, China Cinda has continuously optimized its governance structure, which is comprised of Shareholders' General Meeting, the Board of Directors, the Board of Supervisors and the management, actively strengthened the governance system and the system construction, creating a well-coordinated and effectively balanced corporate governance

mechanism so as to ensure continuous compliance and healthy development of the Company, effectively protect the interests of the shareholders and promote the value maintenance and appreciation of state-owned assets. In 2020, the Company won the "Star of China – Best Corporate Governance Bank" granted by Global Finance and the "Best Investor Relations Management Listed Company" of the China Securities Golden Bauhinia Awards.

### Shareholders' General Meeting

The shareholders' general meeting is the organ of authority of China Cinda. It shall exercise its power in accordance with the law and its main functions include: to decide on the Company's operating policies; to consider and approve the profit distribution plan and loss recovery plan of the Company; to amend the Articles of Association of the Company, the procedural rules of the Shareholders' general meeting, the meetings of the Board of Directors and the Board of Supervisors; and to decide on the employment, dismissal or termination or reappointment of accounting firms. During the Reporting Period, China Cinda held 5 general meetings, considered and approved 21 resolutions, and made 1 report.

### Board of Directors

The Board of Directors is the organ of operational decision-making of China Cinda and shall be responsible for the shareholders' general meeting. The legal roles and responsibilities of the Board of Directors include, but are 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 account plans of the Company; to formulate the profit distribution plan and loss recovery plan 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 establish 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 the Reporting Period, the Board of Directors of the Company had 12 Directors, including 2 Executive Directors, 6 Non-executive Directors and 4 Independent Non-executive Directors. During the Reporting Period, China Cinda held 7 meetings of Board of Directors, considered and approved 45 resolutions, and made 21 reports.

### Board of Supervisors

The Board of Supervisors is a supervisory body of the Company and shall be responsible for the shareholders' general meeting. The legal roles and responsibilities of the Board of Supervisors include, but are not limited to the following: to supervise the strategic, financial and risk management, and internal control policies of the Company; and to supervise the performance of the Board of Directors, the Board of Supervisors, Senior Management and their constituent members. As of the end of the Reporting Period, the Board of Supervisors of the Company consisted of 7 Supervisors, including 1 Shareholder Representative Supervisor, 3 External Supervisors and 3 Employee Supervisors. In 2020, China Cinda held 4 meetings of Board of Supervisors and considered and approved 13 resolutions.

### Management

The management strengthened the arrangement and deployment and organized all departments at the headquarters, its branches and subsidiaries, through the breakdown and implementation of the business strategy and the completion of the annual management tasks, promoting the Company to focus on the core business, conduct transformation and develop business, operate business stably, and risk prevention and control, which helped the Company successfully achieve a high-quality development. The Company also actively performed social responsibilities to the country, shareholders, customers, suppliers, employees, environment and community, and managed to achieve even better results.

## Risk and compliance management

China Cinda complied with all the laws and regulations, continued to promote the construction of comprehensive risk management system, improved internal control mechanism and constantly optimized the risk detection and evaluation

systems so as to effectively prevent and control all kinds of compliance risks and ensure the safety of assets and legal compliance in the operation and management of the Company.



### Comprehensive risk management

China Cinda followed the risk management concept of "protecting the bottom line by managing risks proactively", constantly improved the comprehensive risk management system, and promoted the high-quality development of the Company. The Company has established a risk management system that covers all business lines and all types of risks, and continued to optimize the system. The Company has a sound risk governance structure. The responsibilities of the Board of Directors, the Board of Supervisors and Senior Management in the comprehensive management system are clear, specific and well-defined. According to the development strategy, the Company formulated and issued the 2020 Risk Appetite Management Measures of the Group to facilitate the implementation and communication of the Group's appetite management measures. To guide all the operating units of the Group to carry out business in compliance with the requirements of risk preference, pay close attention to asset quality and ensure liquidity safety, we issued the Group Risk Management Policy for 2020. In 2020, the risk monitoring, early warning, reporting, inspection, control and other management mechanisms worked well, and the risk control capacity of the Group was significantly improved. All the risks were controlled within the acceptable scope, ensuring the healthy development of the Group businesses.

While actively addressing COVID-19, China Cinda adjusted risk management strategies in a timely manner, and made great efforts to improve business quality. Through technology enabling, we actively promoted the construction of risk management information system, organized risk management business training, and compiled risk project cases, in order to promote the improvement of professional quality and risk management ability of the employees, and cultivate a risk management culture of sound operation within the Company.



#### Compliance internal control management

China Cinda has developed a management framework comprised of three lines of defence under the leadership of the Shareholders' General Meeting, the Board of Directors, the Board of Supervisors and the management, which clarifies the respective responsibilities of and the reporting relationship from management to staff. In terms of corporate governance, the Board of Directors shall take the ultimate responsibility for the establishment, improvement, effective implementation and comprehensive inspection and evaluation of the compliance internal control system; the Board of Supervisors shall be responsible for supervising the Board of Directors and the management; the management shall be responsible for organizing and leading the daily operation of the compliance internal control system, developing and improving the relevant operation and management systems, and promoting the implementation of the relevant management systems in an all-round way.

In terms of company operation, as the first line of defence, the business department established the internal control mechanism featuring self-motivated internal control, self-assessment of risk exposure, self-correction and timely report. As the second line of defence, the compliance department of headquarter is the functional department for internal control and compliance management. It took the lead in the establishment and maintenance of the compliance internal control system, supervised and inspected the implementation of the compliance internal control by both daily supervision and special inspection. As the third line of defence, the audit department of headquarters evaluated the adequacy and the effectiveness of the compliance internal control, reported the problems found during the evaluation to the Board of Directors, and supervised and tracked the rectification thereof. The Company engaged an external professional institution to audit the internal control system, with the audit findings reported to the Board of Directors.

The risk and compliance management post is deployed in each department of the headquarter, while compliance internal control management post and audit post are deployed in each branch, in order to implement and assess the compliance internal control management within their spectrum of duty. The compliance internal control management department is responsible for the establishment and maintenance of the internal control system of the subsidiaries. The subsidiaries have compliance internal control contact persons who are responsible for the establishment and implementation, daily maintenance and inspection, major event report and periodic reporting of the compliance internal control system for the relevant subsidiaries. The internal control measures of the Company mainly include the Company mechanisms, internal control manual and evaluation manual. The guiding document for internal control is the Basic Regulations for Internal Control.

In 2020, China Cinda continued to strengthen the publicity and implementation of regulatory policies, and constantly improved the compliance internal control management system. In addition, in accordance with the unified arrangements of the regulatory authorities, we actively organized the "looking back" program for correcting market chaos, carried out a comprehensive review and inspection on the correction of market chaos since 2017, and strengthened the investigation and rectification in key areas, with an aim to further improve the level of compliance management of the Group, and cultivate a sound and compliant business culture.

In 2020, the Company rechecked the system and updated the internal control manual to continuously optimize the internal control system. It promoted the establishment and improvement of the employee behavior management system, formulated the Code of Conduct for Employees and the Management Measures for Points for Minor Violations, revised the accountability system for business violations, and gradually established the management mechanism of prevention in advance, early warning in the event and punishment afterwards. Also, the Company organized each unit to carry out internal control checks and balances, outsourcing risk management, employee abnormal behavior and other special investigation work, thus effectively strengthening the quality and efficiency of management in key areas of internal control.



#### Anti-Money Laundering

China Cinda earnestly performed the social responsibility of effectively preventing money laundering and related illegal and criminal activities in strict accordance with relevant laws and regulations such as the Law of the People's Republic of China on Anti-Money Laundering and the Anti-Terrorism Law of the People's Republic of China as well as the requirements of Circular No.19 of the People's Bank of China and Decree No.1 of the CBIRC for 2019 and based on the "risk-oriented" principle.

In 2020, the Company overcame the impact of the epidemic, and promoted the implementation of the new anti-money laundering system, further improving the effectiveness of anti-money laundering work. On one hand, we carried out centralized investigation of anti-money laundering data, promoted system modification, and conducted on-site supervision and investigation on the implementation of the new system. On the other hand, we strengthened the targeted and diversified anti-money laundering propaganda and training to continuously improve the risk awareness and performance ability of employees. In 2020, 5 sessions of anti-money laundering training were conducted at the Company headquarters, covering 1,938 attendances.



#### • Fighting financial crime and anti-fraud

According to the unified deployment of the CRIRC and China Banking Association, China Cinda launched 2020 publicity campaign in June and July to prevent illegal fundraising, so as to promote the prevention and control of financial risks, fight and prevent illegal financial activities, protect the legitimate rights and interests of consumers, and contribute to purifying the financial ecological environment and maintaining financial stability. The Company publicized the dangers of illegal fundraising and the main methods used for illegal fundraising, the identification and preventive measures, and the latest guidance of judicial authorities on handling criminal cases of illegal fundraising on the WeChat Official Account and the Company's website in nine phases.

In strict accordance with the relevant provisions of the Company Law of the People's Republic of China and the Basic Standards for Internal Control of Enterprises (《企业内部控制基本规范》), China Cinda established a channel for reporting and complaints to prevent and find fraud practices. Employees and all parties of the society can report information on actual or suspected cases of fraud by the Company and its personnel through face-to-face statements, phone calls, e-mail and letters, and no related reports were received in 2020.

## Anti-corruption

In 2020, focusing on its main responsibilities and core businesses, the Discipline Inspection Commission of China Cinda strengthened political supervision, and carried out practical and detailed special supervision and daily supervision. The Company has improved the work mechanism of the Commission for Discipline Inspection, formulated and published the Working Rules of the Discipline Inspection Commission and the Rules of Procedure of the Discipline Inspection Commission, published the Discipline Inspection Work Manual, and standardized the Party discipline accountability and administrative accountability. Focusing on the "four forms" of supervision and discipline enforcement, the Company maintained smooth reporting channels, carried out various forms of anti-corruption training, and repeatedly invited experts from the Beijing Municipal Commission for Discipline Inspection and Regulatory Commission to give thematic guidance in batches and at different levels. More than 9,200 people in the Company network participated in the training. In consolidating and expanding the achievements made in the implementation of the CPC Central Committee's eight-point decision, promoting the development of the "Three Noes" system, and strengthening our team and self-improvement, we have kept breaking new ground, and strengthening our capacity for supervision, discipline enforcement and accountability.

## Supply chain management

The Company formulated and implemented the Rules for Centralised Procurement Management, and strictly implemented the management system that separated the decision-making and management functions of centralized procurement from the operational and executive functions. The selection scope of suppliers shall be examined and determined by the central procurement management committee, and the bid evaluation/negotiation committee shall recommend the best candidate suppliers, which shall be examined and approved by the central procurement management committee, and the final results of evaluation shall be published. Through the two collective review processes, we were able to prevent the selection of suppliers with bad behaviors, such as dishonesty and bidding collusion, which have a negative impact on society, and prevent the possible risks in the procurement process. We strengthened supplier management, organized evaluation of cooperative suppliers, and dynamically adjusted supplier pool and intermediary candidate pool. We incorporated green concepts into procurement management, and clearly required that the Company should first purchase energy-saving and environmental-friendly products in centralised procurement. In 2020, the information of 3,164 suppliers was entered into database and 66 suppliers cooperated with us for centralised procurement. 60 centralized procurement projects with the single project value exceeding RMB1 million were organized.

## Social responsibility management

China Cinda paid particular attention to the impact and contribution of social responsibility management to the sustainable development of the Company, and integrated the corporate social responsibility into the development strategy of the Company, to proactively deal with challenges and opportunities and realize harmonious development.

Under the supervision and guidance of the Board of Directors, China Cinda has established and continuously improved its social responsibility management system, where the designated department in the headquarter shall be responsible for the daily works of social responsibility management, while other departments, the branches and subsidiaries shall appoint social responsibility contact persons to actively carry out the corporate social responsibility works. The Company strengthened the evaluation of social responsibility, specified the social responsibility work focus for the branches and subsidiaries, and mobilized the enthusiasm of the whole group to fulfill social responsibilities, thus effectively improving the social responsibility work performance. In order to meet the compliance requirements of the newly revised Listing Rules and the Guidelines on Environmental, Social and Governance Reporting of The Stock Exchange of Hong Kong Limited, the Company has launched a social responsibility governance consulting project to further enhance its ESG management and information disclosure capabilities.



## Social responsibility concepts

### Social responsibility concepts

#### As a booster to serve the real economy

The Company combined its business development with national economic development and improvement of people's livelihood, to provide better financial services for national strategic fields and fields related to people's livelihood. Based on the client-oriented principle, the Company improved customer service experience. It also carried out financial knowledge publicity and education activities to raise the financial awareness of the public.

#### As a stabiliser to eliminate financial risks

Focusing on the core business of distressed asset management, China Cinda fully exerted its unique countercyclical tools and financial aid function, and expanded the operating pattern of "extensive distressed asset" to help solve economic and social problems and difficult issues, and effectively fulfill the mission of resolving financial and economic risks.

#### As a community for realizing the value of employees

The Company paid attention to the interests of employees, regarded employees as our partners in the corporate development, earnestly protected the legal rights and interests of employees, and strived to provide employees with better career development opportunities.

#### As a corporate citizen to promote social welfare

The Company paid attention to social development and community construction, actively participated in poverty alleviation work, public welfare and charity activities and made efforts to repay the society, contributing to the harmonious development of society.

#### As a practitioner participating in environmental protection

The Company paid much attention to the global climate change, so it carried out green finance, supported low-carbon economy and environmental protection industry, promoted online and electronic services, carried out low-carbon operations, and organized environmental protection activities to help build ecological civilization.



## Social responsibility model



## Social responsibility communication

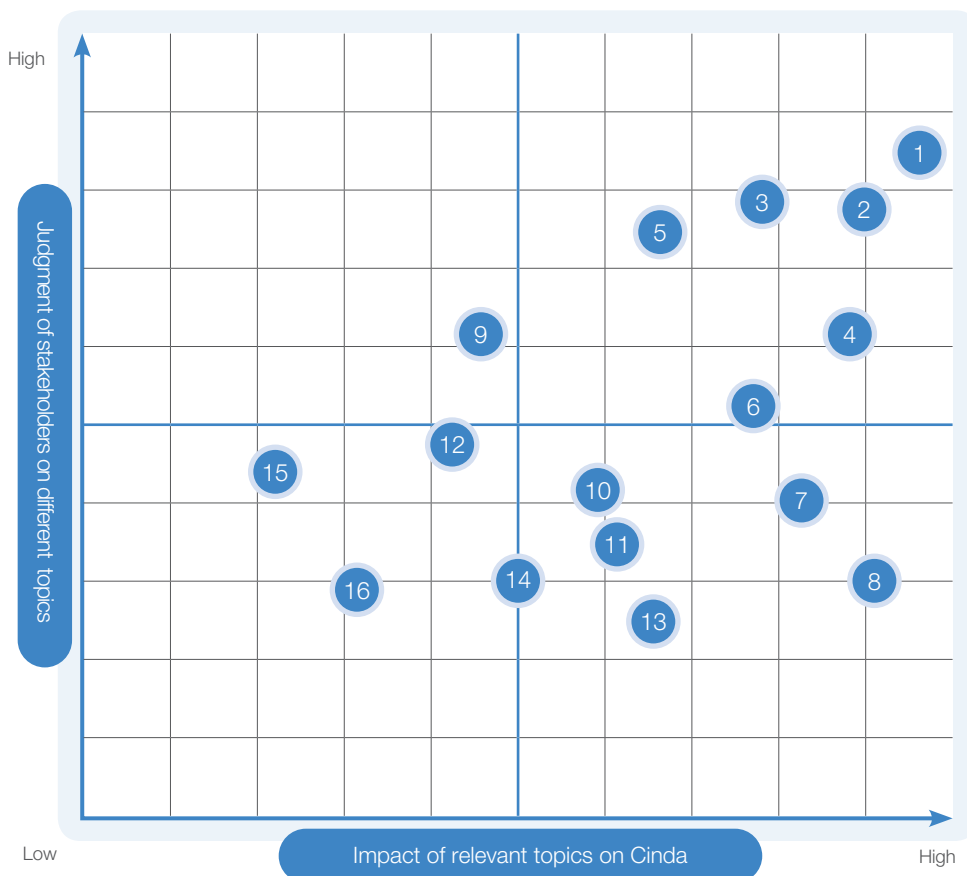
China Cinda actively established and improved the stakeholder participation mechanism, identified important stakeholders, established various communication channels with various stakeholders including governments, regulators, shareholders and investors, customers, employees, suppliers, industries, the environment, and communities and sincerely responded to the expectations and requirements of stakeholders, continuing to improve the effectiveness of communication with relevant parties.

China Cinda has been preparing and disclosing CSR reports for 12 consecutive years to disclose the Company's social responsibility concepts and the effectiveness of social responsibility work to various stakeholders. Based on the communication and exchanges with various stakeholders and the improvements and enhancement in better fulfilling corporate social responsibility, the Group has formed a more mature work system.



## Determination of material issues

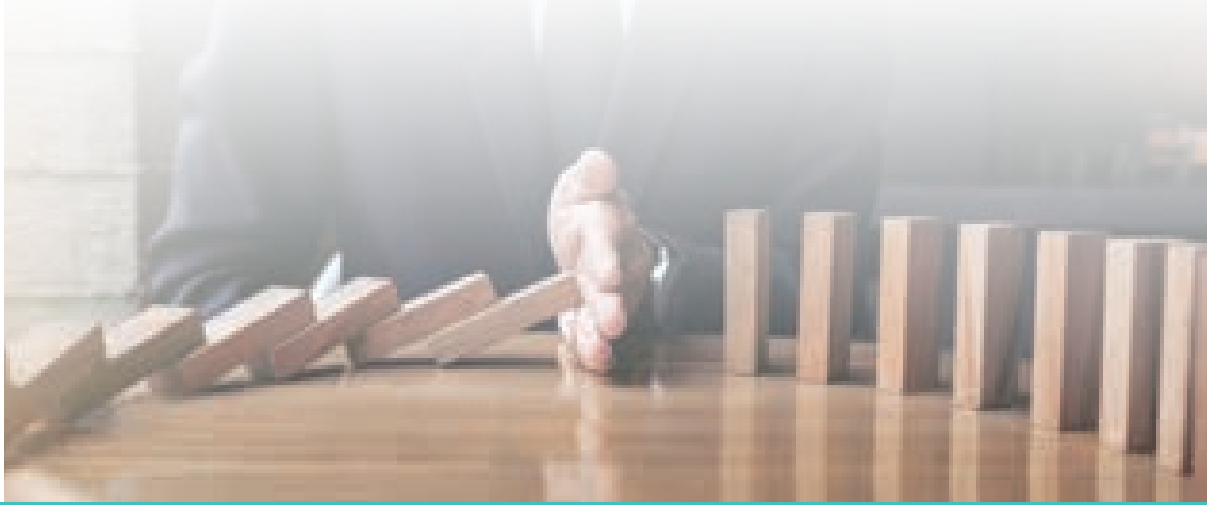
Pursuant to the requirements of the Guidelines on Corporate Social Responsibility of Banking Financial Institutions of China issued by China Banking Association and the Environmental, Social and Governance Reporting Guide issued by the Hong Kong Stock Exchange, China Cinda identified reporting boundaries and material issues through communication with stakeholders based on the substantive principles.



- |                                  |  |   |                           |
|----------------------------------|--|---|---------------------------|
| ① Helping mitigate risks         | ⑤ Compliance operation                     | ⑨ Enhancing service quality             | ⑬ Charity                 |
| ② Serving real economy           | ⑥ Helping poverty alleviation              | ⑩ Confidentiality of client information | ⑭ Green operation         |
| ③ Supporting national strategies | ⑦ Employee training and development        | ⑪ Employee caring                       | ⑮ Investor communication  |
| ④ Developing green finance       | ⑧ COVID-19 Pandemic control and prevention | ⑫ Anti-corruption                       | ⑯ Supply chain management |

(Illustration of China Cinda's CSR material issues determination)

## As a stabilizer to eliminate financial risks



Focusing on its principal business, China Cinda actively carried out the acquisition and disposal of the distressed assets of financial institutions and real enterprises. During the year, we acquired distressed debt assets of RMB105.057 billion, and continued to lead the industry in financial distressed assets business. While enhancing the acquisition of the distressed assets of banks and non-banking financial institutions, the Company actively participated in crisis rescue for large enterprise groups and the purchase and disposal of defaulted bonds to help prevent and mitigate risks and maintain financial stability. We explored alternative investment banking services and cooperated with industrial investors and leading enterprises to provide financial services such as bankruptcy and restructuring, M&A and reorganization and debt-for-equity swap for the distressed institutions and distressed assets, so as to realize value increment and value creation and provide strong support for the development of real economy.

### Resolving financial risks

#### Case

##### Successful acquisition of the national asset package of a bank

In 2020, China Cinda headquarters led its branches to win the bid for the national distressed asset package of a bank through cross-regional operation, coordination at different levels, solid due diligence and precise quotation. The asset package involves the assets of 143 account holders in 18 branches of the bank, with a principal of RMB9.18 billion and the interest of RMB870 million. The successful bidding marked the first step of strategic cooperation between the Company and the bank, further highlighting the advantages of China Cinda's traditional distressed assets management, which was highly recognized and praised by the bank and the peers.

## Case

### Good results achieved again in mitigating credit bonds market risks

China Cinda formulated the Guidelines on the Trustee Management of Debt Financing Instruments for Non-financial Enterprises, promoted the successful filing of its trustee qualification for debt financing instruments for non-financial enterprises in the National Association of Financial Market Institutional Investors, strengthened the communication with superior regulatory authorities and the related exchanges, explored the disposal channels of defaulted debts, removed the obstacles of credit debt transfer system, and properly disposed several defaulted bonds including those from a large listed cement enterprise and a high-tech park ABN, thus effectively mitigating the credit bonds market risks.

## Case

### Acquisition of the asset package of a rural commercial bank

In 2020, when acquiring the local asset packages launched by the large state-owned banks, China Cinda Guangdong Branch successfully acquired two distressed debt asset packages of a rural commercial bank in the province, which involved 2,135 debtors and the total principal and interest of RMB2.489 billion, supporting the rural commercial bank in clearing up problems left over from history and unloading its burdens. The Company implemented an ultimate disposal plan for the asset package in a timely manner, which has become a typical case of resolving financial risks of rural commercial banks.

## Case

### Zhejiang Branch ranking the top in distressed assets business

In 2020, China Cinda Zhejiang Branch made every effort to promote the principal business of distressed assets and achieved good results. Faced with the decline of the distressed asset ratio and supply of the local banking industry and the fierce market competition, the Company adhered to the concept of "considering every package and winning every package" and successfully acquired 36 banking asset packages, with the principal amount of the acquired debt amounting to RMB23.026 billion, accounting for 43.63% of the market. It has occupied the first place in Zhejiang in terms of market share for nine consecutive years. In addition, the Company accelerated the disposal of existing distressed assets, and achieved excellent results in resolving regional financial risks. It has won the award of "Zhejiang Businessman's Most Trusted" Special Asset Disposition Organization for the third consecutive year.

## Helping distressed enterprises

### Case

#### Restructuring a large private chemical group

China Cinda played the role of the leader of the bankruptcy restructuring project, and took custody of the affiliates of a large private chemical group in Shandong. It has basically completed the bankruptcy restructuring, effectively resolving the regional financial risks that may be caused. In spite of the impact of economic downturn and COVID-19, several subsidiaries of the former group basically resumed normal production. The annual sales revenue of coke, chemical and pharmaceutical sectors exceeded RMB5.8 billion, guaranteeing the normal employment of nearly 3,000 employees.

### Case

#### Helping to restore the listing of a \*ST company

A company in Shanghai was originally a “\*ST” listed company on the verge of delisting. China Cinda made comprehensive use of a series of technical means, such as stripping of inefficient assets, restructuring and replacement, and multi-level restructuring, to carry out substantial restructuring of the listed company with industrial investors, helping the company to solve debt problems, peel off out-of-control assets, eliminate risks and hidden dangers, turn losses into profits, and successfully resume listing, thus protecting the interests of small and medium shareholders. It has become a model case for resolving capital market risks.

### Case

#### Providing bailout for the major shareholder of a listed company

A pharmaceutical company in Guizhou is the largest Miao medicine research and production enterprise in China. Since its listing, it has paid a total tax of nearly RMB2.5 billion and employed more than 5,900 employees. It has established more than 200,000 mu of Chinese herbal medicine planting bases in the province, directly or indirectly lifting more than 300,000 poor farmers out of poverty and increasing their income. The controlling shareholder of the enterprise raised more than RMB3 billion to invest in the cultural tourism project through stock pledge. Due to term mismatch and other factors, many pledges were overdue, which seriously affected the stability of the shareholding structure and normal production and operation of the enterprise. China Cinda accepted the transfer the shares of the major shareholder and paid off the defaulted debts, relieving the listed company from the risk of pledge position explosion, and stabilizing the local economic and financial order.

## Market-oriented DES

### Case

#### Supporting the transformation and upgrade of a construction enterprise

A construction group in Zhejiang, the earliest and largest state-owned construction enterprise in the region, was in a temporary predicament due to its high debt ratio. China Cinda designed a professional solution and provided comprehensive financial services and resource connection services for the enterprise. We implemented market-oriented debt-to-equity swap for the group, participated in the introduction of strategic partners of high-quality provincial state-owned enterprises, and solved the problem of its high debt ratio, thus helping the group get restructured and listed, successfully going through the key transition period of business development and asset-liability ratio constraint. In addition, China Cinda gave full play to the collaborative advantages of the Group to develop a comprehensive financial service plan for the enterprise, supporting it to become a leading international construction investment operator in China. The project won the annual top ten merger case award in Zhejiang.

### Case

#### Mitigating the potential risks of an AI enterprise

A technology enterprise is a leading computer vision enterprise in the field of artificial intelligence in China, developing a new generation of national open AI innovation platform for "intelligent vision". The enterprise supported the COVID-19 emergency research project, and launched the "AI intelligent epidemic prevention solution" in a timely manner, which realizes the identification and management of human body temperature, mask wearing and human identity, and provides powerful intelligent assistance for scientific epidemic prevention. Due to the unfair sanctions by foreign governments, the enterprise faced certain business risks and procurement risks. By establishing a fund, China Cinda fully repaid the debts related to the enterprise through rights offering of no more than US\$28 million, and acquired the shares of the original shareholders with no more than US\$12 million, thus defusing the potential risks of the enterprise and helping win the fight against the epidemic.

### Case

#### Promoting the high-quality development of a paper-making enterprise

A paper company in Zhejiang started an expansion project of high-grade carton paper and an upgrade and transformation project of green and environmental-friendly high-grade packaging paper. As expected by the group, it will have an annual production capacity of more than 8 million tons by 2022. Because the enterprise was in the stage of rapid development, the debt ratio was high. China Cinda cooperated with Zhejiang Provincial Industrial Fund to provide market-oriented debt-to-equity services for the enterprise, setting a fund of RMB989 million, in which China Cinda contributed RMB791.2 million, Zhejiang Provincial Industrial Fund contributed RMB197.8 million, thus lowering the leverage ratio of the enterprise, enhancing its overall competitiveness and development potential and promoting high-quality development of the enterprise.

## As a booster to serve the real economy



Focusing on the enterprises and projects related to national strategies, China Cinda, relying on its core business of distressed assets, gave full play to the business synergy advantages of the Group, and continuously met the diversified financial service needs of customers. We provided active support to the national strategies, such as “the Belt and Road” Initiative, co-development of Beijing-Tianjin-Hebei, integration of the Yangtze River Delta, and construction of Guangdong-Hong Kong-Macao Greater Bay Area, made great efforts to support the livelihood projects, such as projects related to agriculture, rural areas and farmers, the renovation of old cities, and the revitalization of dilapidated housing estates, and provided inclusive financial services to small and micro businesses. Based on the customer experience and demands, we strengthened service awareness, actively cultivate strategic customer base and ecosystem, and strived to improve the quality and efficiency of customer service. Moreover, we carried out financial knowledge publicity and education activities to strengthen financial awareness of the public.

### Serving China's strategy

#### Supporting the “Belt and Road” Initiative

##### Case

##### Building residential development project in Serbia with local partners

NCB (Hong Kong) cooperated with an education enterprise and a construction enterprise to build a residential development project in the new urban area of Belgrade, the capital of Serbia, one of the countries along the “Belt and Road” Routes. The project covers a floor area of 32,700 square meters and provides 227 residential units. The education enterprise donated the kindergarten to the local government. NCB (Hong Kong) successfully assisted the clients in the implementation of the project by revitalizing their property in Beijing and providing step-by-step credit program. The project provides nearly 200 jobs for local residents and it will promote the environmental construction of the surrounding area and the resource development and economic development of the local business district upon completion.

### Case

#### Steady promotion of Cinda Shanxi – Africa Fund project

Faced with the severe pandemic situation overseas, China Cinda steadily promoted the Cinda Shanxi – Africa “Belt and Road” Fund project. We ensured the continuous operations of the local companies, with no divestments or layoffs. By adjusting the existing bond portfolio structure and making good use of resources, we realize the preservation and appreciation of fund assets. Next, we will actively seek partners and resources to expand the asset management scale, increase financial support, and continue to serve the “Belt and Road” Initiative.

## Serving the co-development of Beijing-Tianjin-Hebei

### Case

#### Supporting the construction of supporting facilities for Beijing’s suburb center

In response to the call of Beijing to build a fully functional sub-center of the city, Jingu Trust set up a fund trust with a total scale of RMB2.4 billion and issued bonds totaling RMB2.143 billion to support the development and construction of large comprehensive communities in Tongzhou District. Located in the core area of Tongzhou sub-center, the project covers a total floor area of 286,600 square meters, integrating commercial, residential and office buildings. Its housing project is mainly indemnificatory housing, designed to improve the living conditions of the middle and low income groups and improve the housing system in the sub-center of the city.

### Case

#### Mitigating the risks of enterprises participating in the construction of Xiong’an New Area

Focusing on the coordinated development of Beijing-Tianjin-Hebei and the construction of Xiong’an New Area, Hebei Branch has enhanced its support for existing customers in the region as well as the high-quality customers upstream and downstream. Since the establishment of the Xiong’an New Area, due to the acceleration of infrastructure construction, some construction enterprises faced difficulties such as the sharp increase of construction projects and the increasing pressure of cash flow and expenditure, leading to obstacles in their business development. Hebei Branch invested RMB590 million to acquire the accounts payable of a construction enterprise, helping the construction enterprise to trade time for space, overcome the current operating difficulties, and fully participate in the construction of the new area.



## Serving the Yangtze River Delta Economic Belt and the Yangtze River Delta Integration Strategy

### Case

#### Shanghai Free Trade Zone Equity Investment Fund

Shanghai Free Trade Zone Equity Investment Fund is a special investment fund approved and established by the Administration Committee of the Free Trade Zone under the guidance of the CPC Central Committee and the State Council in the new situation of promoting the construction of Shanghai Pilot Free Trade Zone, comprehensively deepening reform and expanding opening up. It is the first free trade zone themed investment fund in China. Shanghai Branch is one of its main investors, currently holding a total of 1 billion fund shares. In 2020, relying on Shanghai Free Trade Zone Equity Investment Fund, the branch continued to deepen the cultivation of key enterprises in the Shanghai free trade zone, and made positive contributions to the economic development of the free trade zone.

### Case

#### Resolving financial risks in Jiangsu and Anhui

A power company and a machinery company in Hefei are both invested and established by a heavy industry group located in Jiangsu Province, which are renowned for producing large marine diesel engines and mechanical equipment. Affected by the global financial storm and the overall decline in the shipping industry, the orders of the two companies in Anhui and the parent company in Jiangsu were greatly reduced, plants were running well below capacity, and the operation declined seriously. The enterprises in both places experienced risk incidents such as collective wage arrears and legal proceedings. The total financial debt of the power company was RMB3.91 billion, in which Anhui Branch held RMB3.397 billion. As the leader of the debt committee, it actively coordinated the governments, enterprises and actual controllers of Jiangsu and Anhui, and finally solved the financial risks and revitalized the enterprises by means of "debt restructuring + industrial restructuring", making great contribution to the integrated development strategy of the Yangtze River Delta.

### Case

#### Helping restore the ecosystem along the Yangtze River Economic Belt

Ecological and environmental protection and restoration of the Yangtze River Economic Belt is a key task in promoting high-quality development of the Yangtze River Economic Belt. Jiangsu Branch found in customer visits that, a construction industry group in Zhenjiang acquired the assets of an iron core enterprise and a cement enterprise in bankruptcy liquidation through judicial auction and agreement transfer based on its planning and deployment for ecological environment restoration, cultural tourism project development, and borrowed money from a cultural travel company in Zhenjiang to pay the purchase consideration. However, due to short-term liquidity constraints, the group failed to repay the above borrowings on schedule. Jiangsu Branch promptly intervened to relieve the short-term debt repayment pressure of the enterprise and supported the implementation of its industrial planning and deployment by means of debt acquisition and debt restructuring, fulfilling its commitment to serving the Yangtze River Delta Economic Belt and the Yangtze River Delta Integration Strategy.

## Supporting the development of Guangdong-Hong Kong-Macao Greater Bay Area

### Case

#### Helping state-owned enterprises in the Greater Bay Area strip off inefficient assets

In order to coordinate with the overall strategic development of Hengqin New Area in the Guangdong-Hong Kong-Macao Greater Bay Area strategy, a leading comprehensive state-owned enterprise in Zhuhai took the lead in the development of Shizimen Area and Hengqin Island, and promoted the integrated construction of the bonded area, Shizimen Central Business District and Hengqin. However, the successive completion of two landmark buildings in Shizimen Central Business District incurred huge development cost in the development and construction stage, occupying a large amount of financial resources of the group for a long time. Under the influence of market, policy and epidemic situation, its office property could not generate sufficient cash flow to cover its investment cost in the short term, becoming inefficient assets. China Cinda invested RMB4.257 billion to help the enterprise strip off the inefficient assets, helped the enterprise extend its application for the preferential policies for Macao businesses, and supported more young people from Hong Kong and Macao to work and live in cities in the Greater Bay Area, providing new drivers for the development of the Greater Bay Area.

### Case

#### Providing comprehensive financial services for the construction of the Greater Bay Area

NCB (Hong Kong) launched the “Home Purchase Scheme in the Greater Bay Area” to provide customized residential mortgage loan services for Hong Kong residents who intend to buy a house in the Greater Bay Area, as well as a series of cross border financial services to meet the daily needs of customers. NCB (China) Shenzhen Branch joined the commercial service pilot project of “Easy Registration for Shenzhen-Hong Kong Stock Connect” to provide commercial registration consultation and agency services for Hong Kong investors who are interested in setting up businesses in Qianhai and Shekou Free Trade Zone, Shenzhen, with an aim to assist Hong Kong investors in expanding business in the Greater Bay Area.

## Supporting the cause of people's livelihood

### Supporting the projects related to agriculture, rural areas and farmers

### Case

#### Helping an agricultural industrialization enterprise out of trouble

A group in Shandong is the national agricultural industrialization key leading enterprise. The group had a liquidity crisis due to market conditions. The group intended to delist its Hong Kong-listed subsidiary and return to the A-shares market after years of heavy undervaluation and market capitalisation well below book value. In 2020, China Cinda provided a bailout fund of RMB1.3 billion and a privatization financing support of RMB1 billion to help the group completely out of the debt crisis. Its production and operation returned to normal, and its listed subsidiary was successfully privatized and delisted. The group broke down its internal capital barrier and successfully got out of trouble. The local government sent a letter to thank China Cinda for resolving the crisis for the enterprise and helping the local economy run smoothly.

## Case

**Supporting the rural natural gas access project**

The main business of a local investment and development company is to invest and contract the construction of local “agriculture, rural areas and farmers” projects, such as “supply of rural natural gas into the village and households”, “seawater (saline-alkali) rice demonstration park” and “national modern agricultural industrial park”, in order to promote the transformation and upgrading of the local agricultural industry and boost the high-quality development of the regional economy. Jingu Trust established a fund trust, which was used to accept the transfer of the proceeds of 90% of the equity of a construction investment company held by the investment and development company. The investment and development company used the special funds from the fund trust for the construction of the rural natural gas access project.

**Supporting the construction of infrastructures and livelihood projects**

## Case

**Promoting the renovation of the old urban areas of Guangzhou**

A company in Guangzhou once won a distressed asset package, including old urban areas renovation and construction in progress, for RMB55.1 billion. Due to the complex historical situation of the underlying assets, large number of social contradictions, and the difficulty of consolidation, the company was still faced with a large number of unsolved disputes and lawsuits, and the inability to implement the planning and adjustment plan three years after winning the package. The development of the land was suspended for a long time, which affected the economy and social stability of the region, and became a problem troubling the local government for many years. China Cinda, together with many investors, cooperated with the local developers to consolidate the underlying assets of the distressed asset package, promoting the smooth development and construction of the project, improving the regional urban environment, and solving a large number of livelihood issues.

## Case

**Revitalizing dilapidated housing estates in renovation of shanty towns**

The shanty town renovation project in a science and education park in Zhengzhou, developed by a real estate company, covers a total area of about 1,900 mu, involving the relocation of more than 4,100 villagers. Due to various reasons, the project was suspended in 2018, resulting in collective rights of action of the group purchase owners. Leveraging its professional advantages, China Cinda provided comprehensive solutions to help the company revitalize its housing projects and properly solve the issue of providing transition fees and resettlement housing for more than 5,000 group purchase owners and more than 900 resettlement villagers, thus maintaining social stability.

## Providing inclusive financial services

### Case

#### NCB winning award again for its inclusive financial services

Focusing on serving small and micro enterprises, “agriculture, rural areas and farmers” customers and individual industrial and commercial households, NCB Puhuibao, the online financing platform designed to support small and micro enterprises and rural customers, effectively solved the long-term financing difficulties and high financing costs of inclusive financial customers, and realized the online business process of loan application, acceptance, withdrawal, repayment for borrowers. In 2020, NCB Puhuibao services covered more than 2,000 inclusive financial customers nationwide, involving animal husbandry, feed distribution, trade sales, automobile sales and other industries, and won the “Shanghai Banking Inclusive Financial Service Innovation Award” again.

## Improving the quality of services

### Enhancing customer communication

Adhering to the customer-oriented concept, China Cinda constantly enhanced the awareness of customer service, and strengthened customer and market development, focusing on central enterprises and state-owned enterprises and other key customers, in order to expand business and cultivate strategic customer base and ecosystem. Through regular visits and surveys, we had a deep understanding of customers’ needs, developed corresponding risk prevention and crisis response strategies, and provided customers with a package of financial solutions based on their pain points and difficult demands, with an aim to provide customers with value-added services.

### Case

#### Organizing asset promotion meeting and participating in financial exposition to enhance customer communication

In order to maintain the cooperation relationship with institutional investors and promote the asset disposal work, China Cinda Guangdong Branch held the business exchange and asset promotion meeting named “searching for gold in the tides and sharing business opportunities”. The promotion meeting adopted the “live + online broadcast” mode, and selected about 1,900 distressed asset projects in and out of the province for key promotion. More than 50 institutional investors with great influence in the industry attended the event on site, and more than 2,000 professional investors were attracted to the live broadcast of asset promotion online. Guangdong Branch also participated in the 9th China (Guangzhou) International Finance Expo, and conducted in-depth discussions with hundreds of institutions and individuals to widely promote the Company’s comprehensive financial services products. By deepening customer cooperation, the branch has further expanded the development space for the distressed assets business in the Guangdong-Hong Kong-Macao Greater Bay Area.

## Protecting customer rights



### Dealing with customer complaints

In accordance with relevant national laws and regulations, China Cinda has established a process for handling consumer complaints and formulated the Administrative Measures for Handling Consumer Complaints to effectively protect the rights and interests of consumers.

NCB (Hong Kong) formulated the Administrative Measures for Handling Customer Complaints and the Handling Rules for Customer Complaints in the Compliant Sales of Investment and Insurance Products. It investigates customer complaints with the principles and attitudes of fairness, impartiality, and independence. During the Reporting Period, NCB (Hong Kong) received a total of 109 complaints (including 30 repeated complaints), including 5 “product-related” complaints and 104 “non-product-related” complaints.

NCB (China) announced the complaint hotline through its website, announcements in business outlets and other channels. The head office and branches have hired full-time staff responsible for complaints to set up customer complaint ledger, summarize the complaints regularly, and put forward improvement suggestions to corresponding business departments. During the Reporting Period, NCB (China) received 110 complaints. Among them, 9 complaints were established, which have been dealt with in time and received satisfactory feedback from customers. No litigation, arbitration and other legal actions or economic compensation have been caused by the related complaints, and no major negative public opinion reports have occurred.

Cinda Securities has established and improved the Rules on Customer Complaints of Brokerage Business, clarifying the working process of customer complaint acceptance. Investors can lodge complaints on the spot, by telephone or by E-mail. In this way, the legitimate rights and interests of complainants can be effectively protect. During the Reporting Period, Cinda Securities received a total of 60 complaints in connection with the brokerage business, and completed the complaint handling and feedback according to the requirements of the regulatory authorities.

Jingu Trust revised and improved the complaint handling contents in the Customer Management Measures, which formed a relatively complete complaint and emergency management system together with the Administrative Measures for the Protection of Rights and Interests of Consumers, Management Regulations for Emergencies. We have published the complaint processing flow chart and the complaint acceptance line in a prominent position in the Company’s website, sales area and business window, so as to smooth the communication channels between consumers and the Company at all contact points, timely understand customer needs and quickly coordinate and deal with customer complaints.



### Customer privacy protection

China Cinda’s subsidiaries protect the information security of individual customer. NCB (Hong Kong) organized information security inspections, information security incident drills, and security training tests to achieve effective protection of customer data and privacy. The information provided by NCB (China) through the Personal Customer Privacy Statement is true, accurate, complete and easy to read, specifies each business function and the type of personal information collected by it, and clearly marks personal sensitive information. Jingu Trust respects the consumer’s right to personal financial information security and strengthens the protection of personal financial information. It clearly stipulates that consumers’ personal financial information must not be tampered with or illegally used, and personal financial information must not be provided to third parties (other than government departments such as public security bureau, prosecutor’s office, court and regulatory authorities) without the authorization or consent of consumers.

## Financial knowledge promotion

All branches and subsidiaries of China Cinda actively carry out financial knowledge popularization and publicity activities. NCB (China) focused on popularizing financial knowledge among migrant workers, teenagers and the elderly by carrying out themed publicity activities such as “March 15 Consumer Rights Protection Publicity Week”, “Joint Publicity and Education Campaign in Financial Knowledge Popularization Month”, “Prevention of Illegal Fund-raising”, “Insurance Deposit”, distributing financial brochures, and providing on-site consultation services. Cinda Securities formulated the Guidelines on Education and Services for Brokerage Investors, centering on investor protection services, organized and carried out financial knowledge publicity activities such as the new Securities Law, the Financial Knowledge Popularization Month, the World Investor Week, the reform of the Growth Enterprise Market and the fight against illegal fundraising, and cooperated with Shanghai Stock Exchange to carry out large-scale field activities of cooperative investor education among members of STAR MARKET. The activities have improved customers’ basic knowledge of securities, achieved good results, and won the “Junding Award for Chinese Investor Education Team”, “Advanced Unit for Hong Kong Stock Connect Investor Education” and other honors.



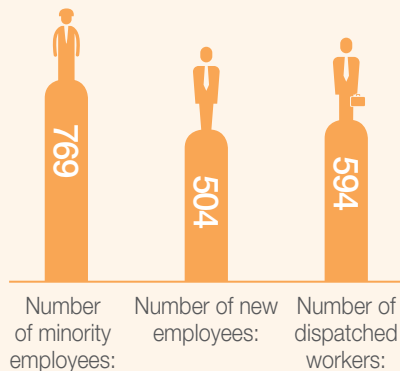
## As a community for realizing the value of employees



Adhering to the people-oriented principle, China Cinda attached great importance to strengthen the construction of corporate culture and promoted the integration of employees' progress into the development of the Company. The Company promoted democratic management, practically maintained the legitimate rights and interests of employees, and built a harmonious labor relationship. The Company promoted the building of younger and more professional management teams, and continued to build platforms and create conditions for the growth of employees. Over 1,700 training sessions were held throughout the year, and more than 150,000 people attended the training. We strengthened the construction of "workers' homes", distributed epidemic prevention supplies, effectively organized and carried out epidemic prevention work for all employees, safeguarding the occupational safety and physical and mental health of employees, and enhancing team cohesion and collective sense of honor.

### Protecting employees' rights

Total number of employees:  
13,067



Number of employees (by gender):

Male employees 7,020



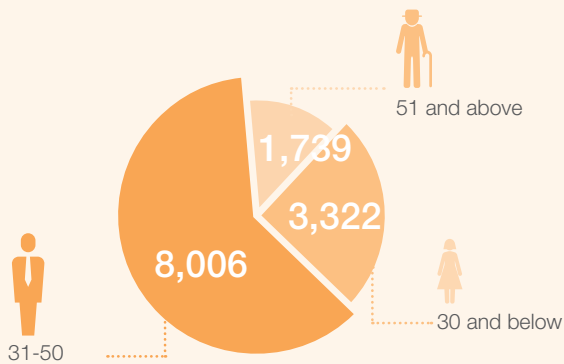
Female employees 6,047



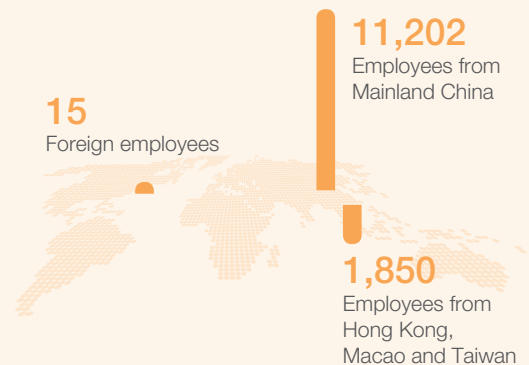
## Promoting democratic management

China Cinda has established a system of staff congresses and member congresses to constantly deepen democratic management and democratic construction. In 2020, based on the epidemic prevention and control situation and under the premise of ensuring compliance and control, the labor union of the Company innovated the way of holding the meeting for the first time, organized and held the third meeting of the fourth session of staff congress with the help of Internet and other high-tech means, hearing and deliberating 10 reports, such as the work report of the Company, the report on the performance of duties of the staff supervisors, and the report on the work of proposals; solicited 20 proposals from employee representatives, involving business operation, internal management, employee rights and interests, and information construction; held the second meeting of the first session of member congress, electing the chairman, vice chairman, director of the women's working committee and other new leaders of the trade union.

Number of employees (by age):



Number of employees (by region):



## Ensuring legal employment

In accordance with the Labor Law of the People's Republic of China and the Labor Contract Law of the People's Republic of China, China Cinda has formulated the Measures for Labor Contract Management and other relevant internal rules and regulations, in order to strictly implement the state regulations on working hours and holidays, and protect all labor rights of employees in accordance with law. Adhering to the people-oriented principle, the Company attaches great importance to the growth of the employees. By establishing a sound career development channel, the Company helps employees to develop according to their own career planning and ability characteristics, and encourages the flow of talents within the Group through internal communication and recruitment mechanism, so as to improve the platform for employees' growth. The Company provides various social insurance and

housing provident fund for employees based on the prescribed base and proportion, establishes supplementary welfare systems such as enterprise annuity and supplementary medical insurance, and constructs a multi-level pension and medical security system for employees according to law. Based on requirements of "efficiency first and fairness at the same time", the Company has established compensation mechanisms and systems that meet the needs of its development, and distributes compensation in an objective, fair, scientific, reasonable, rigorous and compliant manner. The Company makes great effort to prevent discrimination in gender, ethnicity, religion and other aspects in recruitment, compensation and promotion, and prohibits the use of child labor and forced labor.

## Promoting the growth of employees

### Expanding career channels

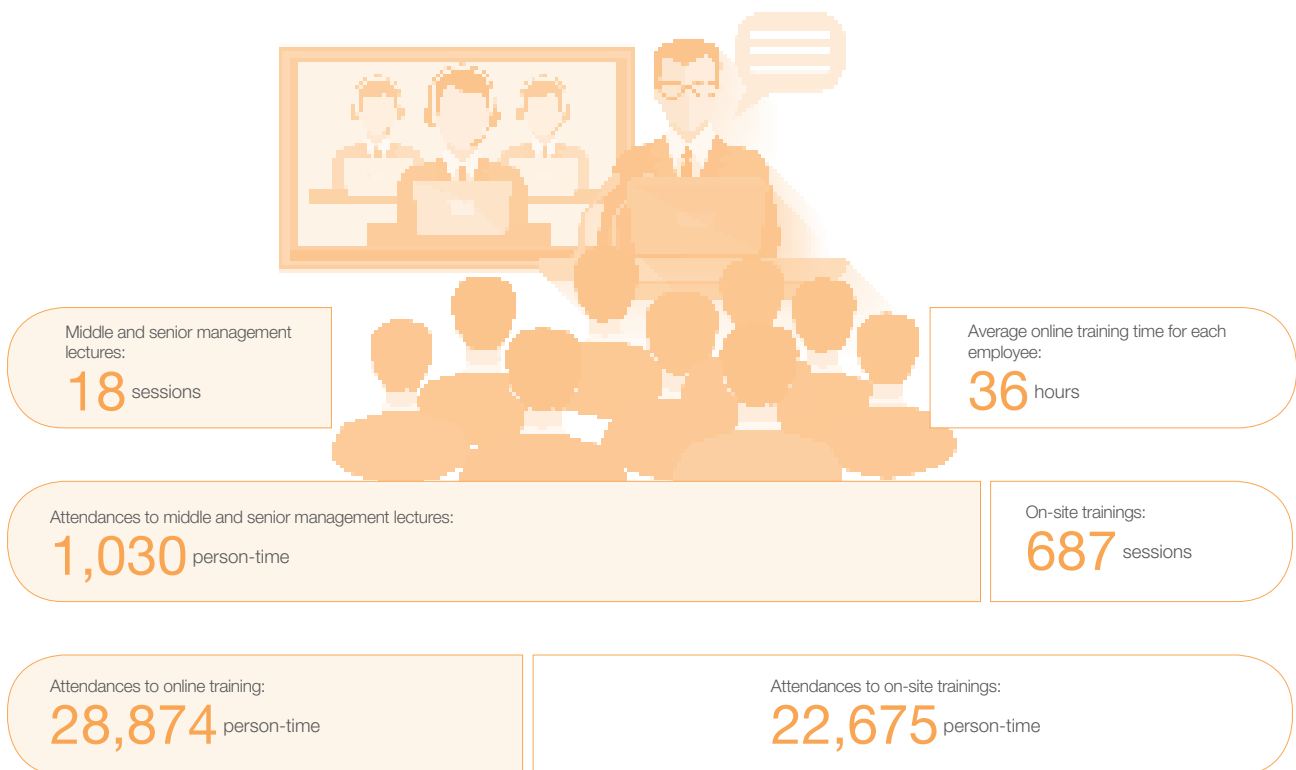
Adhering to the concept of streamlined and efficient talent allocation, China Cinda constantly strengthens the reform of market-oriented employment mechanism and employee recruitment mechanism, and steadily promotes the organizational structure and personnel structure adjustment and human resource management system construction. In addition, we constantly improve the HR management systems and mechanisms in accordance with the national policies and the requirements of the regulatory authorities, focusing on optimizing mechanism, improving efficiency and enhancing management, in order to promote the specialization, institutionalization and standardization of the HR management system. The Company has enhanced the selection and use of young cadres. After vigorously promoting cadres born in the 1970s, we accelerated the promotion and use of outstanding cadres born in the 1980s.

We strengthened the training of young cadres, increased the exchanges and job rotation among young cadres, broadened their horizons and enriched their experience. We established and improved a market-based talent selection and recruitment mechanism, intensified efforts to introduce market-based talents, and established a team of professional, diversified and market-based cadres. We set up correct employment guidelines, which have produced positive guidance and incentive effect. We have standardized the selection and appointment procedures for cadres, gave full play to the leadership and gatekeeping role of Party committees, and prevented "promotion despite illness" and "taking up posts despite illness".

## Deepening skill training

China Cinda has formulated and implemented the Administrative Measures for Staff Training, coordinated and arranged annual training plans and budget expenses, and continuously promoted the construction of hierarchical and classified training system, in order to constantly improve the comprehensive quality of the employees. More than 1,700 trainings, which involved more than 150,000 attendances, were completed throughout the year through intensive training and video lectures, offline self-study and online learning, and classroom in the air. The Company held the PKU Young Cadre Business Training Course, invited experts from top investment banks and law firms to exchange experience and share cases focusing on the core business of investment banking, and enabled the young cadres to learn to change with the situation in business practice, and to develop excellent professional skills through the themed program of “getting things done”. The

Company organized and held the first core business training class, focusing on the improvement of the project operation ability and strengthening computer practices. We carried out place test before the training and acceptance test after the training, laying a foundation for talent reserve and business exploration of alternative investment banking. The Company organized a series of question answering activities for the “Class in the Air” training on the Party construction and operation. The training, with 16,000 attendances and the average participation rate of over 90%, improved the political literacy and business ability of cadres and employees. We continued to select high-quality courses for Cinda Network University, strengthening the support for socialized training and reimbursement of vocational qualification examinations, meeting the personalized training needs of employees and improving the coverage of training.



Note: the data for middle and senior management lectures and online trainings included the headquarters and branches; while the data for on-site trainings included the headquarters, branches and subsidiaries.

## Caring for the health of the employees

### • Ensuring the workspace safety and occupational health of the employees

China Cinda attaches great importance to the workspace safety and occupational health of the employees. The Company formulated and issued the Administrative Rules for Internal Security Work and the Management Measures for Emergencies in accordance with the Law of the People's Republic of China on Response to Emergencies, the Fire Protection Law of the People's Republic of China and other laws and regulations as well as the actual situations. The Company provided employees with a safe working environment and prevented occupational hazards by conducting fire evacuation and firefighting drills, conducting special inspections of office building safety, and ensuring the safety of office buildings. The Company protected the employees' occupational health rights and interests by installing air purification system, and organizing physical examination and working exercises for the employees. During the epidemic, the trade union assisted employees in the whole system to purchase masks, disinfectant and other anti-epidemic supplies of more than RMB8 million, and allocated a special fund of RMB5 million for front-line epidemic prevention and control. Inner Mongolia Branch invited professional doctors to teach epidemic prevention and control and knowledge of cardiovascular and cerebrovascular medicine to employees. Shanghai Branch regularly replenished medicines, subscribed health magazines, and enhanced health protection measures for employees. Jiangxi Branch organized first aid knowledge training, focusing on the emergency treatment of myocardial infarction, the movement essentials of cardiopulmonary resuscitation and the correct use of AED.

### • Maintaining work and life balance of employees

In the context of regular epidemic prevention and control, the Company, adhering to the concepts of "One Cinda, One Dream" and "Happy Work, Healthy Life", the Company enriched the cultural life of employees by encouraging all the employees to participate in the cultural and entertainment activities organized by the trade union. By leveraging Internet and other high-tech means, the Company developed the mobile phone APP platform of "Staff Home of Cinda", and carried out activities such as brisk walking, online and offline epidemic prevention knowledge competition. Through the daily activities of more than 200 cultural and sports associations (or interest groups) organized by trade unions at all levels, the employees were able to act as the "leading role" to show their talents and enhance team cohesion and collective sense of honor.



#### • Delivering warmth to employees

The trade union of the Company continued to carry out the activity of warmth-delivery on two festivals (the New Year's Day and the Spring Festival), visiting and expressing sympathy to front line employees, employees in difficulty, poverty alleviation cadres, advanced model workers, including 69 employees in difficulty and poverty alleviation cadres, and the "condolence money" paid amounted to RMB260 thousand. In addition, trade unions at all levels regularly carry out birthday, holiday, hospitalization, childbirth and other condolences activities to protect employees' rights and interests, and deliver warmth to employees.

#### • Protecting special rights and interests of female employees

The Company organized all women workers in the Company to sign a Special Collective Contract for Protecting Rights and Interest of Female Employees. During the Women's Day on March 8th, it organized activities to celebrate the Day. It promoted the construction, transformation and upgrading of the "Care Room for Female Employees", continued to pay health fees to female employees, and carried out the "fourth phase" protection, in order to "open a protective umbrella" and provide all-rounded protection for the female employees.

#### • Caring for retired employees

- The Company organizes an annual comprehensive physical examination for retired employees and interprets the physical examination report. In addition to the social security, the Company purchases commercial supplementary medical care and serious disease insurance for retirees every year. Party Day, trade union and other activities are organized regularly to care for the physical and mental health of retired employees and their retirement life.

## As a practitioner participating in environmental protection



China Cinda has taken the initiative to integrate the concept of green development into business development and operation management, explored innovative green finance business, and helped achieve the goal of carbon neutrality. The Company increased financial support for enterprises and projects in energy conservation, environmental protection, clean energy and ecological management, helped environmental protection enterprises with restructuring and listing, and supported ecological management projects to be rated as national typical cases. The Company promoted the “Internet +” distressed assets business, and developed online financial services to save energy and resources in transactions. The Company implemented low-carbon operation, and promoted energy conservation and emission reduction measures to reduce the adverse impact of its operation on the environment. The Company guided its employees to practice frugality and cultivate a green lifestyle. The Company carried out environmental protection public welfare activities, and spread green culture, contributing to the construction of beautiful China.

### Developing green finance

#### Helping green enterprises out of trouble

##### Case

##### Helping a waste power generation enterprises get out of trouble and listed

An environmental group is a leading enterprise in the domestic waste incineration power generation industry, a national standard compiler, a manufacturer of advanced technology and equipment and a leader in environmental protection operation in the waste power generation industry. The enterprise fell into trouble due to various reasons. As the oldest shareholder of the enterprise, China Cinda, fully exerting its investment banking thinking and professional advantages, helped the enterprise break through the bottleneck of stage development and seize the opportunity of industrial upgrading through the combination of special opportunity investment, deeply restructuring and strengthening active management at the key nodes of enterprise development. The enterprise has gradually become a leading enterprise in the industry, and successfully got listed in the A-share market on June 5, 2020, the World Environment Day, opening a new chapter of sustainable development.

## Case

### Providing bailout for a clean energy enterprise

A well-known Hong Kong-listed clean energy group mainly invests in photovoltaic power generation, wind power generation, gas heating, energy storage and other directions. With rich experience in the disposal of assets in clean energy fields such as photovoltaic, hydroelectric, and wind power, China Cinda and the investors of the group jointly set up an equity fund to acquire and hold the inefficient power stations and entrust the enterprise to operate and manage them. During the fund holding period, China Cinda and the clean energy group will jointly dispose of the photovoltaic power stations. Since the acquired photovoltaic power station is an important project encouraged and supported by the state, the successful implementation of the project is also of great significance to the adjustment of the national energy structure, the reduction of carbon dioxide emissions and the realization of carbon neutrality.

## Case

### Helping to bring the suspended hydropower station back to life

A hydropower station located on the upper reaches of the Hanjiang River is the largest project under construction among the divested hydropower assets of an energy group, with an installed capacity of 180,000 kilowatts and a mean annual energy production of 556 million kilowatt-hours. When China Cinda acquired the asset package, the hydropower project had been suspended for more than a year. After the acquisition, China Cinda increased the capital of the project company through debt-to-equity swaps, and secured loans from several banks to guarantee the project construction funds. In 2020, the construction site overcame the difficulty of being located in the affected area of COVID-19, coordinated the prevention and control of COVID-19 and construction, and all 4 units realized grid connection and power generation ahead of schedule. It became the first medium – and large-scale hydropower project in the Hanjiang River Basin that realized grid connection and power generation during the epidemic period. The “resurrection” of the Jiahe hydropower station project has effectively alleviated the shortage of local power supply, and played a positive role in promoting the building of a clean hydropower energy base in the local area and strengthening the protection of water source area of the middle route of the south-to-north water diversion project.

## Launching green finance business

### Case

#### The green fund project was elected as a national typical case

Cinda Capital followed up a market-oriented private equity investment fund with an AUM of RMB4.52 billion, which was specially used for a pilot project of ecological protection and restoration of mountains, rivers, forests, farmland, lakes and grass in a river basin in Inner Mongolia. In 2020, the project team overcame the impact of the epidemic, actively promoted the project financing, and successfully introduced a financial support of RMB610 million. The fund attracted social capital through government investment to carry out market-oriented operation of the project, promoted the industrialization of ecological governance and the ecological operation of industrial governance, enhanced the hematopoietic function of the project, and ensured the investment income of social capital through the project operation, effectively promoting the coordination of development and protection, and boosting the development of China's green industry. The project was selected into the "Cases of Social Capital Participating in Ecological Restoration of Territorial Space (the First Batch)" issued by the Ministry of Natural Resources in 2020. The Ulan Buh Desert Management Area of the basin was included by the Ministry of Ecology and Environment into the fourth batch of practice and innovation bases of "lucid waters and lush mountains are invaluable assets".



## Case

### Constantly developing green credit business

NCB (Hong Kong) integrated green credit and environmental factors into its banking policies, provided loans to enterprises with green financing needs, promoted the development of green bonds, and helped clients transform to green businesses and explore new industries. As the Mandate Lead Arranger (MLA), it participated in 2 Green Loan syndicated businesses in Hong Kong, offering a loan of HK \$770 million equivalent, contributing to the development of Green economy. NCB (China) formulated and implemented the Green Credit Business Guidelines to promote all business units of the bank to jointly strengthen the marketing and implementation of green credit business. As of the end of December 2020, the bank had issued green loans of RMB293 million and the loan balance was RMB875 million.

## Case

### Underwriting and issuing green bonds

Cinda Securities was the lead underwriter of the green bonds issued by a development and construction investment company in a city in Sichuan Province. The bonds have a maturity of seven years and are designed to raise RMB1 billion, which are mainly used in the green new town project of the new district of the city, including underground pipelines, supporting ecological tourism facilities and sponge city landscape belt, etc. RMB515 million has been invested in the project, and the social and economic benefits are good. Crediting to the issuance of the bonds, long-term funds have been raised for beautifying the natural ecological environment, realizing the harmonious development of human and water, and accelerating the construction of the national pilot sponge city.

## Providing networked services

### Case

#### Distressed assets online trading services

China Cinda and the branches actively explored the "Internet+" distressed assets disposal model, built online platforms including Alibaba's "Cinda Distressed Assets Town", and used the Internet platform to enhance investment attraction. Since its launch, Alibaba's "Cinda Distressed Assets Town" has developed a large number of online investors, effectively enhancing the trading activity of distressed assets market, helping serve the real economy and defusing financial risks. From the commencement of "online operation" in 2015 to the end of 2020, Cinda has initiated 2,496 bids for distressed assets projects through this platform, with a total bid amount of RMB153.1 billion. 1,579 transactions were completed, with a total transaction amount of RMB78.397 billion. In this way, a lot of intermediate resources and costs were saved and the disposal efficiency was effectively improved. During the epidemic period, many branches promoted and disposed of distressed assets online through new forms such as webcast and achieved good results.

### Case

#### Launch of auto finance leasing retail business system

Cinda Leasing has completed the development and operation of the auto finance leasing retail business system, realizing the systematic management of the auto finance leasing business. Through this system, customers can input basic information to apply for financing services in different places at any time. In addition to essential information such as lease contract and letter of authorization for credit investigation, other processes and information documents are operated or submitted online. Since the system was put into operation, RMB1.047 billion has been invested in retail businesses, improving the efficiency of financing services and reducing labor and environmental costs.

## Practicing low-carbon operations

As a financial enterprise, China Cinda consumes energy during operating activities that mainly involves electricity used in office, gasoline for official vehicles, purchasing electricity for office heating, natural gas for canteens and heating, and the resulting greenhouse gas emissions such as carbon dioxide, methane and nitrous oxide, and the consumption of resources mainly involves water and paper used in office. The Company has no manufacturing companies, so it does not generate waste gas, and does not discharge pollution to water and land, and therefore, there is no problem in obtaining suitable water sources. The hazardous waste generated in the office is discarded toner cartridges, ink cartridges, and fluorescent lamps, and the harmless waste generated is discarded computers and dry batteries. All waste is entrusted to qualified professional companies for proper recycling and disposal.

China Cinda strictly abides by laws and regulations such as the Environmental Protection Law of the People's Republic of China and Energy Conservation Law of the People's Republic of China, actively promotes low-carbon operations, and strives to reduce resource and energy consumption and waste emissions. The Company reduces energy consumption by installing energy-saving lamps, "one light on, two lights off" in public areas, adjusting air-conditioning temperature, closing office equipment and elevators after work, etc.; it insists on the use of reclaimed water equipment to provide reclaimed water to save tap water; it tightens the use of official vehicles to reduce gasoline consumption; it fully promotes paperless office to reduce the use of paper; it promotes the use of video conferences and teleconferences to replace on-site meetings to reduce greenhouse gas emissions caused by travelling; its staff canteens provide non-disposable tableware, carrying out waste classification and recycling, and properly handling food waste rubbish. The Company's business does not involve the use of packaging materials, so it has not disclosed the relevant information and data.

### Case

#### Support center achieving remarkable energy saving results

The support center is responsible for the operation and maintenance management of the main data center of Cinda Group, and the support base is a "big energy user" of the Company. The support center implemented energy-saving optimization modification on the lighting system, heating, ventilation and air conditioning system, waste heat recovery, UPS unit and dehumidification unit of the support base. It has reduced the lighting energy consumption through large-scale use of energy-saving LED lamps with partition and time-sharing control; has realized efficient and energy-saving operation of the air conditioning system through optimization and deployment of chillers and dynamic adaptation to load changes; has significantly reduced the energy consumption of heating and refrigeration through the waste heat recovery of the heat generated in the IT room; and has significantly reduced the energy consumption of the machine room by adjusting the integration structure of the UPS system from "3+1" to "'1+1' cluster +2 thermal backups" and adjusting the operating parameters of the dehumidifier. Crediting to the above energy-saving measures, the overall annual electricity consumption of the support base was reduced by 1.0341 million kWh compared with the previous year, and the annual comprehensive energy-saving rate reached 11%, achieving remarkable energy-saving results.

### Statistical Table of Energy Consumption and CO<sub>2</sub> Emission

Index	Qty. in 2020
Electricity (KWH)	29,875,439
Gasoline (ton)	405
Natural gas (M3)	62,000
Purchased heat (MKJ)	33,127
Category 1 Direct discharge of greenhouse gases (tons of carbon dioxide)	1,356.5
Category 2 Indirect discharge of greenhouse gases (tons of carbon dioxide)	29,802.1

### Statistical Table of Resource Consumption

Index	Qty. in 2020
Office paper (ton)	352
Municipal water (ton)	71,690
Drinking water (ton)	816

### Statistical Table of Wastes

Index	Qty. in 2020
Used cartridge and ink box (PCS)	2,898
Discarded lamp (PCS)	8,362
Discarded computer (desktop and laptop) (set)	1,500
Used dry battery (PCS)	9,594

Notes: 1. The statistical coverage of electricity, gasoline, natural gas, purchased heat, office paper, drinking water and waste data included the headquarters offices of Group headquarters, branches and subsidiaries, and the headquarters offices of Cinda Real Estate, Cinda International and Cinda Capital; while the statistical coverage of municipal water data only included the offices of the Group headquarters and the Support Center. The drinking water only included bottled water and barrelled water.

2. The greenhouse gas emission mainly came from the purchased electricity, purchased heat and the burning of fossil fuel (such as gasoline and natural gas). The greenhouse gas type included carbon dioxide, methane and nitrous oxide. It was calculated based on the latest greenhouse gas calculation method issued by the NDRC, Ministry of Environmental Protection and other relevant authorities.

## Promoting green culture

- ▶ **Shanxi Branch** led the Company's offices in Shanxi to carry out the voluntary tree planting activity of "Follow the Party's Call with One Heart, Build a Green Home", and planted more than 260 trees in the "Cinda Forest" in Yangqu County in the northern suburb of Taiyuan. In the past nine years, there have been four "Cinda Forests" in the east and north suburbs of Taiyuan, and more than a thousand trees have taken root and grown luxuriantly, contributing their strength to the protection and construction of green mountains and waters.
- ▶ **Liaoning Branch** organized a series of party day activities with the theme of "promoting plastic-free travel and environmental protection" and enhanced the awareness of staff and the public for saving and environmental protection by releasing the "promoting plastic-free travel and environmental protection" initiative, providing environmental protection publicity to the public, and organizing environmental bag DIY and other activities.
- ▶ **Jilin Branch** carried out environmental protection public welfare activities with the theme of "Protecting the Clear Water and the Blue Sky, Sharing the Green Life", organized employees to pick up garbage along the Yitong River, Changchun's "Mother River", and appealed to the public to implement the concept of environmental protection with practical actions.
- ▶ **Shaanxi Branch** fulfilled the mission and responsibility of "being the ecological guardian of Qinling Mountains", and organized employees to enter Zhuque National Forest Park in Qinling Mountains to carry out the public welfare activity of picking up outdoor garbage.
- ▶ **Jingu Trust** launched the "garbage sorting publicity campaign" to inject impetus into the construction of a beautiful Beijing and the promotion of garbage sorting.
- ▶ **Cinda Real Estate** adhered to the green building evaluation standard, carried out green building design, and implemented green certification. Huainan East Blue Sea Shun Geng Yue Mansion was selected as "2020 Green Building Demonstration Project of Anhui Province".

## As a corporate citizen to promote social welfare



The year 2020 marked the end of the fight against poverty in China. Under the guidance of Party building, China Cinda promoted targeted poverty alleviation through finance, industry, education, relocation and consumption, and successfully completed the task of poverty alleviation. The Company has made public donations of RMB25.48 million for poverty alleviation, set up the “Poverty Alleviation Industry Fund” to effectively link poverty alleviation with rural revitalization, trained 4,882 grassroots cadres and technicians, purchased and promoted the sales of agricultural products of RMB 10.11 million, and helped 26 poor villages to lift themselves out of poverty. Ledu district of Qinghai Province, for which we provided targeted poverty alleviation, was rated as “a county with remarkable achievements in poverty alleviation through relocation from inhospitable areas”, and a poverty alleviation cadre was rated as “an advanced individual in national poverty alleviation” and commended by the state. In addition, the Company insisted on carrying out public welfare activities to promote social harmony.

## Deepening targeted poverty alleviation through finance

### The Company's designated poverty alleviation work

In 2020, under the strong leadership of the Party committee of the Company, China Cinda earnestly practiced the political responsibility and social responsibility as a central financial enterprise, and took the initiative in poverty alleviation. On the basis of consolidating the principle of “not worrying about two things and ensuring three things”, and focusing on giving play to the leading role of the Party building, the Company made earnest, practical, effective and innovative efforts in targeted poverty alleviation through finance, education, industry and consumption. The 28 Party branches of the Company and 36 Party branches in Ledu District made joint efforts to promote the proper implementation of targeted poverty alleviation by carrying out field research, holding symposiums and other means. We explored the establishment of a “poverty alleviation industry fund” in Ledu, Qinghai Province, a designated poverty alleviation site for the Company. The first tranche of RMB40 million has been provided, helping Ledu District transform from “blood transfusion type poverty alleviation” to “blood generation type poverty alleviation”. In 2020, the Company adopted multi-dimensional innovative ways to promote the targeted poverty alleviation work and achieved great results, and all 29,663 people from 8,798 households in Ledu District were lifted out of poverty.

#### Case

##### Establishing Ledu Poverty Alleviation Industry Development Fund in an innovative way

Poverty alleviation through industry is the fundamental way to stabilize poverty alleviation. China Cinda signed an investment agreement of 40 million on poverty alleviation through industry with Qinghai Rongze Biotechnology Company and Dongmu Bay Agriculture and Animal Husbandry Science and Technology Development Company, and successfully established China Cinda Poverty Relief Industry Development Fund (Phase I), the first poverty alleviation industry development fund in Ledu District, Haidong City, Qinghai Province. RMB15 million of the poverty alleviation industry development fund will be used to support Rongze Biotechnology Company to build organic fertilizer research and development center, production workshop and environmental protection facilities and other projects to promote the added value of products and economic benefits. The remaining RMB25 million will be used to support the Dongmu Bay Agriculture and Animal Husbandry Science and Technology Development Company to expand the scale of breeding, improve infrastructure, upgrade technology, and create an ecological, green and environmentally friendly animal husbandry production chain. Upon the completion of the poverty alleviation industry development fund project, it will inject new impetus and vitality into local agriculture and animal husbandry, improve the efficiency of local resource utilization and promote sustainable development of the enterprises. In addition, the poverty alleviation industry development fund is expected to offer jobs to more than 100 people, directly helping the surrounding villages and towns to improve the employment status.

## Branches' designated poverty alleviation work

Name of Branch	Contents and effectiveness of major poverty alleviation work
Hebei Branch	The branch continued to provide targeted support for public service projects in two poverty-stricken villages at the provincial level in Zhangjiakou City, and provided donation to build an activity room for Party members in Tuyagou Village, Shangyi County, for daily activities and education and training of Party members. It supported livelihood support projects such as widening and hardening roadbed on both sides of the main street in Zhaojiayao Village, Huai'an County, which facilitated the villagers' travel and provided convenient conditions for villagers to grind and dry grain.
Shanxi Branch	The branch cooperated with Cinda agencies in Shanxi to send a team to help 78 poor households in Shangfujiazhai Village. It helped the poverty-stricken villages to solve the shortage of funds for the irrigation machine well drilling project, so as to prepare for the next spring planting and irrigation. It invested RMB 200,000 to build poverty-relief supermarkets and small grain processing projects, purchased supplementary medical insurance for villagers, distributed anti-epidemic supplies, and purchased agricultural products. Effective results were achieved in targeted poverty alleviation.
Inner Mongolia Branch	The branch continued to strengthen the support for Shangdu County, Wulanchabu City, and cared for registered poor households, low-income households, single-parent families, left-behind children and other vulnerable groups. It invested RMB 100,000 to help Tongyong Primary School build the love library, and sent daily necessities and staff charity donations to the poor students.
Anhui branch office	The branch actively supported Liwei Village, Mengcheng County, the target for its poverty alleviation task, to carry out the "Lighting the Village Project", and installed streetlights on the newly built tarred roads in the village to facilitate the villagers' travel at night.
Jiangxi Branch	The branch continued to provide golden autumn education assistance to poor students in Xieping Village, Yongxin County, Ji'an City, who were admitted to college. It organized the timely distribution of anti-epidemic materials such as masks, disinfectant and thermometers for the poor people in Xieping Village, the village primary school and the township health center. It bought spring planting seeds for 40 poor households, supported poor people in preparing for spring planting, and took the initiative to coordinate migrant workers who were prevented from traveling due to the epidemic to work in county industrial parks to ensure the income of villagers' families.
Shandong Branch	The branch provided Spring Festival solicitude to 13 poor villagers in Weizhuang Village, Yanggu County, Liaocheng City, carried out charity donation and tree-planting work for poverty alleviation, organized employees to support poverty alleviation work with concrete actions, such as subscribing for a sapling, donating a piece of clothing and donating a book.
Hunan Branch	During the Spring Festival, the poverty alleviation teams set up checkpoints to guard the roads to villages, and delivered anti-epidemic supplies to villagers as soon as possible. The branch actively participated in flood fighting and disaster relief, organized mass evacuation and road risk removal, and continued to promote local pig breeding and oil tea planting industry projects to create long-term sustainable income for villagers. In addition, it provided grants to students in the village and awards to those who entered the university, and implemented poverty alleviation through health, arranging hospitals to provide free physical examination for more than 200 villagers in the village. All 140 registered households in the village have been lifted out of poverty, meeting the national requirements of "exceeding national poverty line, not worrying about two things and ensuring three things".
Guangxi Branch	The branch donated medical masks and disinfection materials to Aimian Village, Liuzhou City, to help with the resumption of farming and production; and a total of RMB150,000 has been invested to construct the Lime Kiln Industrial Road in Xiamidongtun, Aimian Village, providing convenient conditions for the transportation of agricultural crops and the use of large agricultural equipment.
Hainan Branch	Taking betel nut planting and free-range chicken breeding as the starting point, the Branch helped poor households in Nanxuan Village, Wanquan Town, Qionghai to purchase good-quality betel nut trees and build chicken coops to broaden income channels for poor households.
Sichuan Branch	The branch continued to promote poverty alleviation through education. It donated RMB200,000 to the "Education Assistance and Poverty Alleviation Fund" of Seda County, Ganzi Prefecture, to support the education of children of poor households, especially the children of poor households recorded on the file of government.
Guizhou Branch	The branch helped Yonghe Village fight the epidemic, donated 40 tons of chemical fertilizer to solve the spring planting problem, and helped constructed the machine ploughing road to ensure agricultural production and consolidate the foundation of development. It set up grants for poor students to give wings to their dreams. The cherry output value of the whole village reached approximately RMB8 million. The national opera Cherry Is Red, a project of Shanghai Cultural Industry Fund based on the cherry industry, was released, granting cultural empowerment for the development of the village industry.



### Name of Branch      Contents and effectiveness of major poverty alleviation work

Yunnan Branch	The branch donated disinfection products, masks, thermometers and other anti-epidemic materials to Zhaowu Village in Luquan County, Kunming City, to support the smooth resumption of work and production in the village. In the past five years, a total of RMB900,000 has been invested in Zhaowu Village for special planting and breeding projects such as konjac and beef cattle and construction of village market, so as to enhance the income generating capacity of the villagers. At present, all the registered poor households have been lifted out of poverty, and the target of "not worrying about two things and ensuring three things" has been realized.
Gansu Branch	Gansu Branch invested poverty alleviation funds of RMB 253,900 in Lazi Village, Diebu County, Gannan Prefecture to promote the key tasks such as party building, education funding, infrastructure construction, epidemic prevention and control, and caring for vulnerable groups, and made solid progress in poverty alleviation. Lazi village has been lifted out of poverty, and successfully passed the national poverty alleviation survey and national examination and acceptance.
Xinjiang Branch	The branch invested RMB 1.2 million to buy compressed garbage trucks for Bulunkou Village, Aketao County. It had 1,200 new and replanted plateau willow trees planted on some main roads, 2 km of tree seedlings fences repaired and built, and 5 km of human and livestock separation areas leveled and restored. The branch promoted the extension of the Villagers' Stage in Aletunqi Village and the construction of street lamps in Kalati Residential Area in Bulak Village, distributed epidemic prevention knowledge brochures to villagers, donated medical masks and other epidemic prevention materials and completed the verification and modification of 1,494 poor household information collection tables for 249 households in Bulunkou Village. The designated poverty alleviation villages have successfully passed the third-party evaluation of poverty alleviation in the autonomous region.

### Subsidiaries' designated poverty alleviation work

#### Case

#### Setting up industrial investment fund to support the development of Nanniwan

Cinda Capital, together with the government of Nanniwan Development Zone of Yan'an City, Shaanxi Province and related institutions, has successfully established Nanniwan Green and High-quality Development Fund. With a total fund size of RMB1.5 billion, the Fund intends to raise RMB500 million in phase I. With equity investment as the medium, the Fund will focus on related investments in the transformation of agricultural scientific and technological achievements, so as to speed up the implementation and transformation of agricultural scientific and technological achievements in Yan'an, promote the upgrading of the local agricultural industry chain, support the construction of a modern ecological agricultural system on the Loess Plateau, pursue high-quality agricultural development, and boost rural revitalization. We will strive to achieve an average annual output value of over RMB10,000 per mu, so as to provide tangible benefits to farmers and form a positive cycle of regional economic development.

## Case

**Helping Fengning County out of poverty through PV poverty alleviation project**

Fengning Manchu Autonomous County is one of the ten counties with deep poverty in Hebei Province. Cinda Leasing provided an 8-year funding support for Fengning's 50MW poverty alleviation photovoltaic project with a total amount of RMB250 million. After the project's completion, it not only provided 20 years of continuous economic subsidies to the local poor families, but also provided jobs for 2,400 local families, effectively solving the prominent problem in realizing the target of "not worrying about two things and ensuring three things", and helped Fengning County to completely get rid of poverty by 2020.

**Being enthusiastic about public benefit and charity**

In 2020, China Cinda encouraged all branches and subsidiaries to actively carry out public welfare activities, try their best to bring positive impact to their communities, and promote the communication and integration between the Company and the surrounding society.

Shanxi Branch paid constant attention to the physical and mental health of autistic children, and made voluntary donations for the rehabilitation center for autistic children. Heilongjiang Branch donated sports equipment and teaching facilities to Nanke Primary School for Migrant Workers' Children through the Provincial Youth Development Foundation, which further improved the school's operating conditions. Jiangsu Branch went to Zhenjiang Boxian Middle School and Yinshan Primary School to carry out public welfare activities of poverty alleviation and student aid, and donated school funds and school supplies to poor families in the two schools. It made donations to the Jiangsu Women and Children's Welfare Foundation and the "Dream Realization Action" of the Hope Project 2020. Fujian branch organized employees to visit the autistic youth in Xinqihang Disabled Help Center, interact with them, take part in training courses, and give learning supplies as presents. Shenzhen Branch purchased stationery, bags, books, and mailed to the 88 primary school students in Zhongling Township. It carried out the activity of "handwriting a letter of encouragement for students in Zhongling Township" to encourage students to work hard, study hard and live a happy life. Yunnan Branch organized employees to participate in community volunteer activities in Kunming, contributing to the promotion of civilized riding of shared bikes and the guidance of civilized bus rides at stations for creation of civilized city. Shaanxi Branch cooperated with professional charity organizations to carry out the party day activity themed "Caring for the Disabled and Making Voluntary Donation". It went to the Business Incubation Service Center for the Disabled in Lianhu District of Xi'an to deliver production materials and daily necessities to the staff with disabilities in the settled units and the difficult families with disabilities. The support center went to the Shiwulihe Comprehensive Management Office in Hefei to deliver "charitable cool package" and herbal tea drinks to the sanitation workers who still stucked to their posts in the hot summer. NCB (Hong Kong) launched the "NCB 70 Charity Program for the Care of the Elderly", organized volunteers to visit community service centres funded by Social Welfare Department and donate "anti-epidemic souvenir packages", and gave new year lucky bags to the elderly living alone, weak and without care in the southern district of Hong Kong Island. Cinda Hong Kong provided donation to the Hong Kong Association of Single Parents for the purchase of food, oil, food and daily necessities, which were given to the needy single parent families as the "charitable gift bags for celebrating return".

## The financial force in the fight against COVID-19



Since the outbreak of COVID-19, China Cinda has made quick efforts to organize and carry out epidemic prevention and control work. The Company promptly donated RMB5 million to Hubei Province, and allocated special party funds of more than RMB800,000 to grass-roots party organizations in the affected areas. As a result, we received a letter of thanks from Hubei COVID-19 Prevention and Control Headquarters, and was awarded the “Outstanding Contribution Award for COVID-19 Prevention and Control Donations” by Hubei Charity Federation. The Company successfully issued ABS products of approximately RMB30 billion for epidemic prevention and control, and invested the proceeds in the enterprises in the affected areas to help restore local economic momentum. The Company adjusted the repayment plan, extended the repayment period and reduced the liquidated damages for a number of projects, supported the resumption of work and production of enterprises, and provided strong financial support for a number of medical protective supplies, biotechnology and material support enterprises which served the epidemic prevention and control tasks.

### Supporting enterprises in resuming work and production

#### Case

#### Helping key enterprises in epidemic prevention and control out of trouble

China Cinda Investment Fund for Distressed Enterprises has launched 11 projects with a total investment of RMB4.969 billion to help key enterprises in machinery, medicine, logistics, steel, chemical, aluminum and other industries. By means of acquisition and disposal linkage + entrusted disposal + equity investment, we enabled a biological enterprise to tide over the crisis, so that it was able to rapidly develop novel coronavirus nucleic acid detection reagents, and donated a large number of automatic nucleic acid extractors and nucleic acid detection reagents to Red Cross Society of China, effectively supporting the epidemic prevention and control work. By providing common benefit bond financing, we enabled a group enterprise that had been in bankruptcy proceedings to continue as a going concern, so that in the early days of the COVID-19 outbreak, it quickly called its employees back to work, producing an average of 144,000 masks and 3,000 pieces of protective clothing every day, and providing a large number of protective equipment for Wuhan and other regions at critical times. It has been recognized and valued by governments at all levels, and leaders of the State Council expressed condolences to employees of the group through video calls.

### Case

#### Providing financial support for pharmaceutical and airline companies

NCB (Hong Kong) has granted RMB3.1 billion in total to supplement the working capital of an oseltamivir phosphate production enterprise, a medical protective equipment enterprise in Hubei Province, a pharmaceutical factory in Hong Kong and other pharmaceutical materials enterprises to support the production and supply of epidemic prevention materials. Cinda Leasing developed an aircraft rent deferment plan and provided financial support for six airlines to fight the epidemic. The cumulative deferred rent payment has exceeded RMB60 million, effectively alleviating the liquidity shortage of the relevant airlines and ensuring their operation.

## Helping restore the economic momentum

### Case

#### China Cinda issuing ABS of RMB30 billion for epidemic prevention and control

Under the impact of COVID-19, enterprises in the affected areas faced great operating pressure and liquidity difficulties. China Cinda issued the special asset-backed securities (epidemic prevention and control ABS) with the total amount of RMB30 billion on the Shanghai Stock Exchange, and invested the proceeds from the issuance into the enterprises in the affected areas through substantive restructuring and liquidity assistance and other professional means, in order to help restore economic momentum in the affected areas.

### Case

#### NCB supporting economic recovery and development in Wuhan

NCB (China) overcame the impact of COVID-19 and opened a branch in Wuhan, becoming the first foreign bank to set up in Wuhan after COVID-19. On the opening day, a total of 20 corporate accounts were opened, with a deposit balance of RMB1.753 billion and a credit approval amount of RMB200 million. The approval of more than a dozen credit reserve projects was advanced in an orderly manner, with an actual investment of RMB1.498 billion in 2020. It provided credit enhancement service of standby letter of credit for the overseas bond financing of an agricultural group in Wuhan, helping the customer to obtain financing at a lower cost and strongly supporting local economic recovery and development.

## Case

### Cinda Securities praised by the regulatory authorities for its bond underwriting project

Cinda Securities served as the lead underwriter of the private offering bonds of a company in Hubei Province, and successfully promoted the issuance of bonds in the Shanghai Stock Exchange with professional and efficient services. This bond is the first urban investment company bond approved in Hubei Province, and the funds raised ensured the effective financial supply and stable economic operation in the epidemic area. The construction and operation of the related projects will further improve the development level of local medical facilities and pharmaceutical industry. State regulators praised the bond issue project at a press conference on the national joint prevention and control mechanism.

## Participating in community epidemic prevention and control

China Cinda has made every effort to win the epidemic prevention and control campaign by organizing donations, donating epidemic prevention materials, organizing volunteers to participate in epidemic prevention and control, and providing hotels for epidemic prevention and control. While strengthening epidemic prevention and control among employees and their families, Hubei Branch organized young employees to join the “Great Love for Wuhan” Volunteer Alliance to coordinate the transportation and deployment of donated materials in the worst-hit areas. Xinjiang Branch donated the mortgaged physical assets – Urumqi Cinda Haide Hotel as the government press conference hosting hotel, and designated isolation observation hotel, successfully completed the venue deployment, equipment support, venue disinfection and other services. Wuhan Oriental Jianguo Hotel, a subsidiary of Cinda Investment, cooperated with the epidemic prevention authorities to ensure the services for the stationed medical team, and was awarded the honorary title of “Excellent Hospitality Hotel for Providing Medical Team Service and Support in the 2020 Wuhan’s Fight Against Epidemic” by Wuhan Government. Cinda Real Estate set up 14 Party member vanguard teams to cooperate with its property management companies for 130 projects in communities and serve nearly 100,000 families for epidemic prevention.

At the same time, China Cinda and its branches and subsidiaries actively cooperated with local subdistricts and communities to carry out epidemic prevention and control work, timely organized employees to participate in nucleic acid testing, vaccination and other work and submitted the relevant statistical information, organized employees to participate in community registration, temperature measurement, garbage removal and other volunteer services, and organized visits to community prevention and control workers, contributing to building a regular epidemic defense line in the community.

# Appendix

## Social recognition



China Banking Association

**The Best Practice Case Award in Social Responsibilities**

Golden Qilin H-Share Value List

**The Most Socially Responsible Listed Companies**

Global Finance Magazine of the U.S.

**Stars of China Awards – Best Corporate Governance Bank**

The China Securities Golden Bauhinia Awards

**The Best Company of Investor Relations in Listed Companies**

China Financial Annual Brand Case Competition

**The Prize for Case of Brand Communication for the Year**

China Financial Brand Influence Summit

**The Case of Influential Brand Communication of the Year 2020**

The China's Top 100 Listed Companies Summit Forum

**China Top 100 Enterprises Award**

## Cross-references to the Environmental, Social and Governance Reporting Guide issued by the Hong Kong Stock Exchange

	Index	Remarks
<b>Environment</b>		
A1 Emissions	General Disclosure: Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste	Adopted
	A1.1 The types of emissions and respective emissions data	Adopted
	A1.2 Greenhouse gas emissions in total (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility)	Adopted
	A1.3 Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility)	Adopted
	A1.4 Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility)	Adopted
	A1.5 Description of measures to mitigate emissions and results achieved	Adopted
	A1.6 Description of how hazardous and non-hazardous wastes are handled, measures to mitigate output and results achieved	Adopted
A2 Use of Resources	General Disclosure: Policies on the efficient use of resources, including energy, water and other raw materials	Adopted
	A2.1 Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility)	Adopted
	A2.2 Water consumption in total and intensity (e.g. per unit of production volume, per facility)	Adopted
	A2.3 Description of energy use efficiency initiatives and results achieved	Adopted
	A2.4 Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency initiatives and results achieved	Adopted
A2.5 Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced	Not applicable	
A3 The Environment and Natural Resources	General Disclosure: Policies on minimising the issuer's significant impact on the environment and natural resources	Adopted
	A3.1 Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them	Adopted
<b>Society</b>		
B1 Employment	General disclosure: Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare	Adopted
	B1.1 Total workforce by gender, employment type, age group and geographical region	Adopted
	B1.2 Employee turnover rate by gender, age group and geographical region	To be adopted in the future

	Index	Remarks
	General disclosure: Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards	Adopted
B2 Health and Safety	B2.1 Number and rate of work-related fatalities	To be adopted in the future
	B2.2 Lost days due to work injury	To be adopted in the future
	B2.3 Description of occupational health and safety measures adopted, how they are implemented and monitored	Adopted
B3 Development and Training	General disclosure: Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities	Adopted
	B3.1 The percentage of employees trained by gender and employee category (e.g. senior management, middle management)	Adopted
	B3.2 The average training hours completed per employee by gender and employee category	Adopted
B4 Labour Standards	General Disclosure: Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child or forced labour	Adopted
	B4.1 Description of measures to review employment practices to avoid child and forced labour	Adopted
	B4.2 Description of steps taken to eliminate such violations when discovered	Adopted
B5 Supply chain management	General Disclosure: Policies on managing environmental and social risks of the supply chain	Adopted
	B5.1 Number of suppliers by geographical region	To be adopted in the future
	B5.2 Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored	Adopted
B6 Product Responsibility	General Disclosure: Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress	Adopted
	B6.1 Percentage of total products sold or shipped subject to recalls for safety and health reasons	Not applicable
	B6.2 Number of products and service related complaints received and how they are dealt with	Adopted
	B6.3 Description of practices relating to observing and protecting intellectual property rights	To be adopted in the future
	B6.4 Description of quality assurance process and recall procedures	Not applicable
	B6.5 Description of consumer data protection and privacy policy as well as the relevant execution and supervision measures	Adopted
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	Adopted
	B7.1 Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the Reporting Period and the outcomes of the cases	To be adopted in the future
	B7.2 Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored	Adopted
B8 Community Investment	General Disclosure: Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests	Adopted
	B8.1 Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport)	Adopted
	B8.2 Resources contributed (e.g. money or time) to the focus area	Adopted



## Explanation on the preparation of this report

### Reporting Scope:

The time scope is from January 1, 2020 to December 31, 2020. The content of this report covers the headquarters of China Cinda and its 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 GRI Standards 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 → preparation and modification → consideration and approval by the senior management → 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 2020 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 the official website of The Stock Exchange of Hong Kong Ltd.

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## Feedback form for readers

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?
3. Has the information you are looking forward to understand been fully disclosed in this Report?
4. What are your suggestions for improving this Report?

Your information

Name \_\_\_\_\_

Company \_\_\_\_\_

Position \_\_\_\_\_

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