



**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)

股份代號 (Stock code): 01359

優先股股份代號 (Preference Shares Stock Code): 04621



# CSR

## 2021社會責任報告

CORPORATE SOCIAL  
RESPONSIBILITY REPORT

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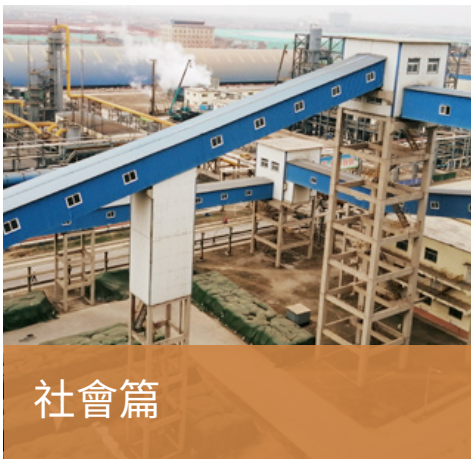


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## 董事長致辭

2021年是極不平凡的一年，世紀疫情衝擊下，百年變局加速演進。面對複雜嚴峻的經濟金融形勢，中國信達深入貫徹黨中央和國務院決策部署，認真落實銀保監會及香港聯交所監管要求，以金融報國為己任，堅持“專業經營、效率至上、創造價值”高質量發展理念，堅守不良資產主責主業，積極防範化解金融風險，提升服務實體經濟質效，全面履行企業社會責任，實現了優秀的經濟、環境、社會和治理績效，被權威機構和主流媒體授予“中國百強企業獎”“最佳 ESG 實踐上市公司”“社會責任年度案例獎”“金融單位定點扶貧先進單位”“青海省脫貧攻堅先進集體”等榮譽稱號，彰顯了中央金融企業的責任擔當。

**堅持黨建引領，強化從嚴治理。**中國信達堅持黨對金融工作的集中統一領導，將黨的領導融入公司治理各環節，明確黨在治理結構中的法定地位，貫徹執行黨委會重大事項前置研究程序，運用黨的紀律約束，探索黨的紀律監督、監事會監督、內控管理和審計監督有機融合，深入研究推動企業社會責任與 ESG 治理工作，實現黨的領導與現代公司治理機制相統一。

**圍繞主責主業，防範化解風險。**中國信達不斷鞏固和擴大不良資產主業優勢，持續加大對金融機構以及實體企業不良資產的收購力度，全年新增收購不良債權資產 873.5 億元，其中金融不良資產 485.6 億元，繼續保持行業領先。充分發揮不良資產處置核心功能，著力提升不良資產經營專業能力和處置效率，為防範化解風險做出了新貢獻。

**堅守金融本源，服務實體經濟。**中國信達充分發揮揮盤活存量資源獨特功能，針對國家重點領域、重大戰略和經濟社會薄弱環節，圍繞問題機構和問題資產，積極拓展大型企業集團危機救助、資本市場紓困、國企“兩資兩非”處置等領域業務，持續做好金融服務“六穩”“六保”工作，有力支持供給側結構性改革，不斷提升服務國計民生、實體經濟質效。

**堅持以人為本，促進員工發展。**中國信達視人才為公司發展之本，加強幹部隊伍管理，加大培訓力度，推動幹部隊伍年輕化、專業化建設，促進員工成長與企業發展相統一。推進民主管理，加強“職工之家”建設，落實疫情防控措施，開展送溫暖活動，保障員工職業安全和身心健康，增強了員工獲得感、滿足感、幸福感。





**踐行綠色發展，服務“雙碳”目標。**中國信達關注氣候變化影響，認真貫徹落實“碳達峰”“碳中和”戰略決策，圍繞不良資產主業，拓展綠色金融業務，推動“兩高一剩”行業企業轉型升級，加大支持污染防治、清潔能源發展和生態環境建設。堅持低碳運營，厲行節能減排。

**助力鄉村振興，推進共同富裕。**中國信達持續鞏固和拓展脫貧攻堅成果，不斷加大金融扶貧、產業扶貧、教育扶貧和消費扶貧力度，全年落實定點幫扶資金 2,525 萬元，培訓基層幹部及技術人員共計 5,874 名，購買及幫助銷售貧困地區農產品 1,277 萬元，助力鄉村振興取得了新成效。

2022 年是黨的二十大召開之年，是“十四五”規劃實施的關鍵之年。中國信達將以習近平新時代中國特色社會主義思想為指導，深入學習貫徹落實黨的十九屆六中全會和中央經濟工作會議精神，堅持和加強黨的領導，牢記“國之大者”，以更加強烈的事業心責任感，主動擔當作為，堅守主責主業，奮力維護國家經濟金融安全，以更加優異的成績服務客戶、回報股東、成就員工、奉獻社會，以實際行動迎接黨的二十大勝利召開。

## 張子艾

董事長  
中國信達資產管理股份有限公司

## 2021 年社會責任關鍵績效



資產總計

15,642.8 億元



資本充足率

16.18%



不良債權資產淨額

3,368 億元



歸屬本公司股東淨利潤

120.62 億元



所得稅費用

63.8 億元

### 環境



溫室氣體範疇一排放總量

1,145.17 噸

二氧化碳



溫室氣體範疇二排放總量

29,177.03 噸

二氧化碳



為社會直接提供就業崗位

14,723 個



定點幫扶資金

2,525 萬元



## 社會認可



經濟



社會

中國證券金紫荊獎“最佳ESG實踐上市公司”

中國人民銀行“金融單位定點扶貧先進單位”

青海省委省政府“脫貧攻堅先進集體”

《中國融資》雜誌“最佳上市公司大獎”

中國上市公司百強高峰論壇“中國百強企業獎”“中國道德企業獎”

新浪財經“年度最具創新資產管理公司”

中國銀行業協會“銀行業普惠金融好新聞”

中國金融年度品牌案例大賽“社會責任年度案例獎”

中國中小企業投融資交易會“金融服務中小微企業優秀案例”

《財資》雜誌“年度資管類別最佳債券發行獎”

銀行間市場清算所“優秀結算業務參與者”“優秀發行人”

中國金融品牌峰會“中國金融產品傳播典範”



# 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2021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臺子公司，集團員工近1.5萬人。



中國信達組織架構圖

## 企業文化



# 01

## 治理篇



堅持黨建引領 強化從嚴治理  
健全風險管理 推進合規內控  
強化責任管理 推動持續發展



中國信達堅守上市公司良好的企業管治原則，不斷優化公司治理架構，持續完善風險管理體系，全面加強黨的建設，嚴格執行廉潔從業規定，認真落實監管部門社會責任和 ESG 監管規定，積極履行企業社會責任，為公司實現全面可持續發展奠定基礎。







## 堅持黨建引領 強化從嚴治理

### 黨建引領

中國信達始終堅持黨對金融工作的集中統一領導，將黨的領導融入公司治理各環節，實現黨的領導與現代公司治理機制相統一。

明確黨在治理結構中的法定地位。中國信達將黨建工作要求寫入公司章程，明確黨組織的職責權限、機構設置、運行機制、基礎保障等重要事項，完善“雙向進入、交叉任職”領導機制，構建權責法定、權責透明、協調運轉、有效制衡的公司治理機制，在堅持“黨管幹部”原則上實現與董事會、經營層依法選人用人的有機結合。目前，公司黨委書記兼任董事長，黨委副書記分別進入董事會和監事會，經營層成員與黨組織領導班子成員適度交叉任職，為實現黨的領導與公司治理的有機結合提供組織保證。

貫徹執行黨委會重大事項前置研究程序。落實黨委事前、事中、事後監督機制，確保公司深入貫徹落實黨的路線方針政策。公司修訂完善了《公司貫徹落實“三重一大”決策制度實施辦法》，進一步明確黨委會前置研究的重大事項範圍，公司董事會、監事會、高管層決策的重大事項，事先提交黨委會研究。董事會決議執行情況定期向黨委會報告，接受黨委會監督。

運用黨的紀律約束，探索黨的紀律監督、監事會監督、內控管理和審計監督有機融合。通過一系列機制，實現黨的領導融入公司治理的制度化、規範化、程序化。

本年度，中國信達黨委加強社會責任及 ESG 工作研究部署，先後召開兩次會議，分別審議了公司《2020 年度企業社會責任報告》和《關於落實 ESG 報告新指引合規要求工作報告的議案》，認真研究公司 ESG 重大事項、管理策略、風險分析、工作目標和措施，對公司落實 ESG 工作進行安排部署，有力提升社會責任和 ESG 管理水平及工作質效。



中國信達舉辦黨建專題培訓班

## 三會一層

### 1 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。截至 2021 年 12 月 31 日，中國信達股東大會共召開 8 次會議，審議議案 19 項，報告事項 1 項。

堅持同股同權。股東按其持有股份的種類和份額享有權利、承擔義務，同種類的每一股份具有同種權利。

保障股東權益。公司依法合規召開股東大會，為股東參會提供便利，保障股東行使表決權。公司通過信息披露和積極的投資者關係管理，加強與股東的溝通交流，提升公司治理透明度，保障股東對公司經營管理的知情權。

注重股東回報。公司章程規定，公司利潤分配政策應保持連續性和穩定性，同時兼顧公司的長遠利益、全體股東的整體利益以及公司的可持續發展，優先採用現金分紅的利潤分配方式。

### 2 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 2021 年 12 月 31 日，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 10 次會議，審議議案 59 項，報告事項 27 項。

12 名

公司董事會董事

10 次

共召開董事會會議



### 3 監事會

監事會是中國信達的監督機構，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2021年12月31日，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，2021年共召開7次監事會會議，審議通過14項議案。

7 名

公司監事會監事

7 次

共召開監事會會議

### 4 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、優化結構、嚴控風險，積極履行對國家、股東、客戶、供貨商、員工、環境和社會等方面的社會責任，保持穩健經營，推動高質量發展，取得較好成績。



## 廉潔從業

中國信達嚴格遵守《中華人民共和國公司法》等法律法規及監管機構規定，持續加強反腐倡廉建設，深化正風肅紀反腐實踐，督促員工踐行良好的商業道德準則，致力於營造廉潔、誠信的企業環境。本年度未發生對信達或員工的貪污訴訟案件。

中國信達不斷完善紀檢工作制度機制，制定了《關於加強協同監督提升監督效能的實施辦法（試行）》《關於加強公司系統紀委監督工作的若干措施（試行）》《中國信達紀委信訪辦理工作流程》等制度。持續強化政治監督、做實日常監督、創新專項監督、深化履職監督，堅持“三不”一體推進，深化正風肅紀反腐。進一步完善紀委會議制度，深化運用監督執紀“四種形態”，嚴格執行各項辦案紀律和工作規程。持續健全紀檢監察舉報機制，支持舉報人通過信件、來訪、電話和網絡等渠道對涉嫌違紀違法問題進行舉報。嚴格執行舉報處理流程，對受理案件進行登記呈報、案件審理、回復回訪、統計分析及立卷歸檔，並對舉報人信息嚴格保密，禁止對舉報人的打擊報復行為。

2021年組織開展各類反腐倡廉宣傳教育活動8次，覆蓋6,125人次；面向董事開展反貪污、反腐败相關培訓4次，共參與11人次。同時，組織開展清廉金融文化“七個一”系列活動，充分利用“清風信達”、微信等網絡平臺定期推送清廉文化主題宣傳材料，舉辦清廉金融文化成果展，營造正風肅紀反腐強大聲勢。



中國信達黨委組織開展廉政警示教育活動

8 次

組織開展各類反腐倡廉宣傳教育活動

6,125 人次

組織開展各類反腐倡廉宣傳教育活動，覆蓋6,125人次

4 次

面向董事開展反貪污、反腐败相關培訓4次



## 健全風險管理 推進合規內控

### 全面風險管理

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，著力做好信用風險、市場風險、境外業務風險、流動性風險、集中度風險等重點領域風險管控，把主要風險指標控制在合理水平，確保各項業務安全平穩運行，堅決守住不發生系統性風險的底線，確保公司經營穩健合規。

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，促進業務高質量發展。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。公司風險管理各項要求融入日常管理活動和業務流程中，建立風險管理的三道防線，即：各業務經營部門為第一道防線；風險管理職能部門為第二道防線；內部審計職能部門為第三道防線。公司風險管理制度體系已覆蓋各業務條線和風險種類。公司制定2021年《集團風險偏好陳述書》《集團風險管理政策》《風險限額管理方案》等，推動風險偏好政策在集團內落地和傳導，狠抓資產質量、保障流動性安全。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。

中國信達積極應對新冠疫情餘波衝擊和嚴峻複雜的經濟金融環境，及時調整風險管理策略，大力化解風險，穩定資產質量。通過科技賦能，大幅提高風險管理信息化水平，促進風險早發現、早預警、早處置。公司不斷加強風險合規文化的宣導，加強風險合規教育培訓，開展風險案例分析，強化全員責任認知，增強風險意識，推行穩健的風險管理文化。





## 合規內控管理

### 1 合規內控管理

中國信達建立了“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，合規內控管理的綱領性文件為《合規管理規程》和《內部控制基本規程》。

貫徹“合規創造價值”管理理念，積極組織開展“內控合規管理建設年”專項工作，深入推進內控機制對照自查和重點領域根源性整治，不斷完善內控合規管理體系，健全內控合規管理長效機制，推動監管政策向基層和業務一線傳導，不斷提升合規經營水平。對標外規及監管檢查問題，制定公司制度“廢改立”計劃，持續優化內部控制制度體系。全面修訂《內部控制基本規程》，配套出臺“不相容崗位分離管理要求”和“不相容崗位清單”。制定《員工異常行為排查辦法》，切實加強內部控制重點領域管理質效。完善合規考核問責機制，壓實主體責任，傳遞合規經營和高質量發展導向。

### 2 反洗錢管理

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》等法律法規，認真貫徹中國人民銀行《法人金融機構洗錢和恐怖融資風險管理指引（試行）》《法人金融機構洗錢和恐怖融資風險自評估指引》等監管要求，通過有效推動反洗錢管理系統改造、洗錢風險自評估等工作，進一步夯實洗錢風險管理基礎。2021年度公司總部開展8次反洗錢培訓，覆蓋人數達到787人次。

### 3 防範非法金融活動

開展防範非法集資宣傳教育工作，在公司官網、微信公眾號宣傳非法集資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。常態化開展掃黑除惡工作，將掃黑除惡工作融入專項檢查、日常檢查、宣傳活動和警示教育工作，努力形成專防專治、聯防聯治工作格局。



## 強化責任管理 推動持續發展

中國信達嚴格遵循香港聯合交易所《上市規則》及《環境、社會及管治報告指引》要求，不斷優化社會責任和 ESG 管理體系，堅持探索企業社會責任和 ESG 策略與公司戰略和經營工作有機融合，致力實現公司可持續高質量發展。

### 社會責任理念

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。

#### 助力化解風險的穩定器

#### 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。

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，服務“雙碳”目標，助力生態文明建設。

#### 參與環境保護的踐行者

#### 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。

#### 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，搭建員工發展平臺，努力為員工提供更好的職業發展機會。



## 董事會聲明

中國信達董事會是 ESG 管理的決策機構，負責 ESG 事宜的整體監管、指導與實踐檢討，致力於推動公司戰略及業務運營中的 ESG 融合。本年度，董事會加大了對 ESG 事項的監督指導，於 2021 年第六次會議暨 2021 年第三次定期會議聽取《關於審議〈環境、社會及管治報告〉重要事項的議案》，審議通過了 ESG 管理策略、ESG 主要事項重要性認定及風險分析、ESG 目標設定等相關議題。

在董事會的監管指導下，公司制定了契合信達特色的 ESG 管理策略：深入貫徹創新、協調、綠色、開放、共享的發展理念，積極落實公司“專業經營、效率至上、創造價值”高質量發展理念，嚴格遵守社會責任和 ESG 監管政策法規，加強完善 ESG 管治架構和風險管理，聚焦不良資產核心主業，穩步推進數字信達建設，協同開展金融服務業務，提供卓越客戶服務，搭建員工發展平臺，宣導綠色環保，增進社會福祉。努力創造優秀的經濟績效、環境績效、社會績效和管治績效，為股東創造最佳回報，為國家化解金融風險，為社會承擔更大責任，樹立中國信達良好品牌形象，助推公司長期可持續發展。

公司對 ESG 主要事項進行識別、評估及重要性排序，對各項 ESG 主要事項逐一檢視，研究分析 ESG 主要風險及應對措施（氣候變化對經營的影響詳見“應對氣候變化 助力雙碳目標”）。經分析，公司風險管理及內部控制體系基本覆蓋了 ESG 事項的風險管控，ESG 主要事項總體風險可控。

公司結合自身業務運營、發展路徑及社會責任使命，積極開展 ESG 目標管理實踐，設定了經濟、環境及社會目標。

### 經濟目標

堅持聚焦不良資產主業，提高系統性金融解決方案供給能力，切實履行好化解金融風險和服務實體經濟的專業職責，實現價值增值，為股東創造最佳回報。

### 環境目標

持續加大綠色低碳辦公運營，實現企業綠色發展（辦公運營相關環境目標詳見“堅持綠色運營 厲行節能減排”）。

### 社會目標

積極開展以鄉村振興為重點的社區投資及社會公益活動，關愛弱勢群體，推動社區發展，增進社會福祉；積極應對重大公共危機與災害，履行企業公民責任；加強員工民主管理，保障員工權益，構建和諧勞動關係，實現員工與企業協同發展。

本報告已詳盡披露了中國信達在上述工作及其他社會責任、ESG 管理工作方面的實踐，已由公司董事會於 2022 年 3 月 29 日審議通過。



## ESG 治理架構

### 決策層

董事會負責公司 ESG 的總體決策及監管，審議及決策公司 ESG 管理策略、目標及方針，管理 ESG 風險識別及應對分析，定期聽取 ESG 重要事項分析及進展，審核批准公司定期發佈的社會責任報告。此外，董事會密切關注 ESG 事宜的執行及進展情況，確保 ESG 管理的有效性。

### 管理層

公司管理層負責推動落實董事會各項 ESG 工作決議，建立健全集戰略規劃、分工執行、指標考核、信息披露、培訓宣導於一體的社會責任工作體系，不斷提升 ESG 管理績效，將 ESG 因素納入業務決策過程中，利用公司的金融產品和服務，推動有關環境、社會問題的解決，實現經濟效益、社會效益、治理效益和環境效益的統一。

### 執行層

總部職能部門及各分、子公司負責 ESG 事項的管理和實踐。企業文化部負責響應利益相關方的問詢和關切，並牽頭 ESG 信息披露及考核工作；總部相關部室、各分公司、子公司設立 ESG 信息披露工作聯絡員，負責組織開展 ESG 實踐及信息整理。總部各部門、後援中心、各分公司、子公司根據職能劃分與業務特色，負責對應的 ESG 事項的管理、實踐與信息歸集。

## 利益相關方溝通

中國信達持續增進利益相關方互動，完善利益相關方參與機制，積極開展 ESG 管理及實施路徑的交流與研討。本年度，中國信達結合業務運營特點，識別出重要利益相關方，與股東與投資者、政府與監管機構、客戶、供應商、同業及行業協會、非盈利組織、公益慈善或社區組織、員工、管理層等建立了多元化的溝通渠道，廣泛交流並誠摯響應各方訴求，與各方共同探索 ESG 管理實踐，切實提升溝通成效與信息披露質量。

中國信達自 2010 年以來連續 13 年編制和披露社會責任報告，積極向各利益相關方披露公司 ESG 管理理念、各項事項工作成效、關鍵績效指標及典型案例。根據利益相關方溝通成果及反饋意見，不斷完善社會責任與 ESG 工作體系，攜手各方共創經濟、環境、社會及企業管治價值。



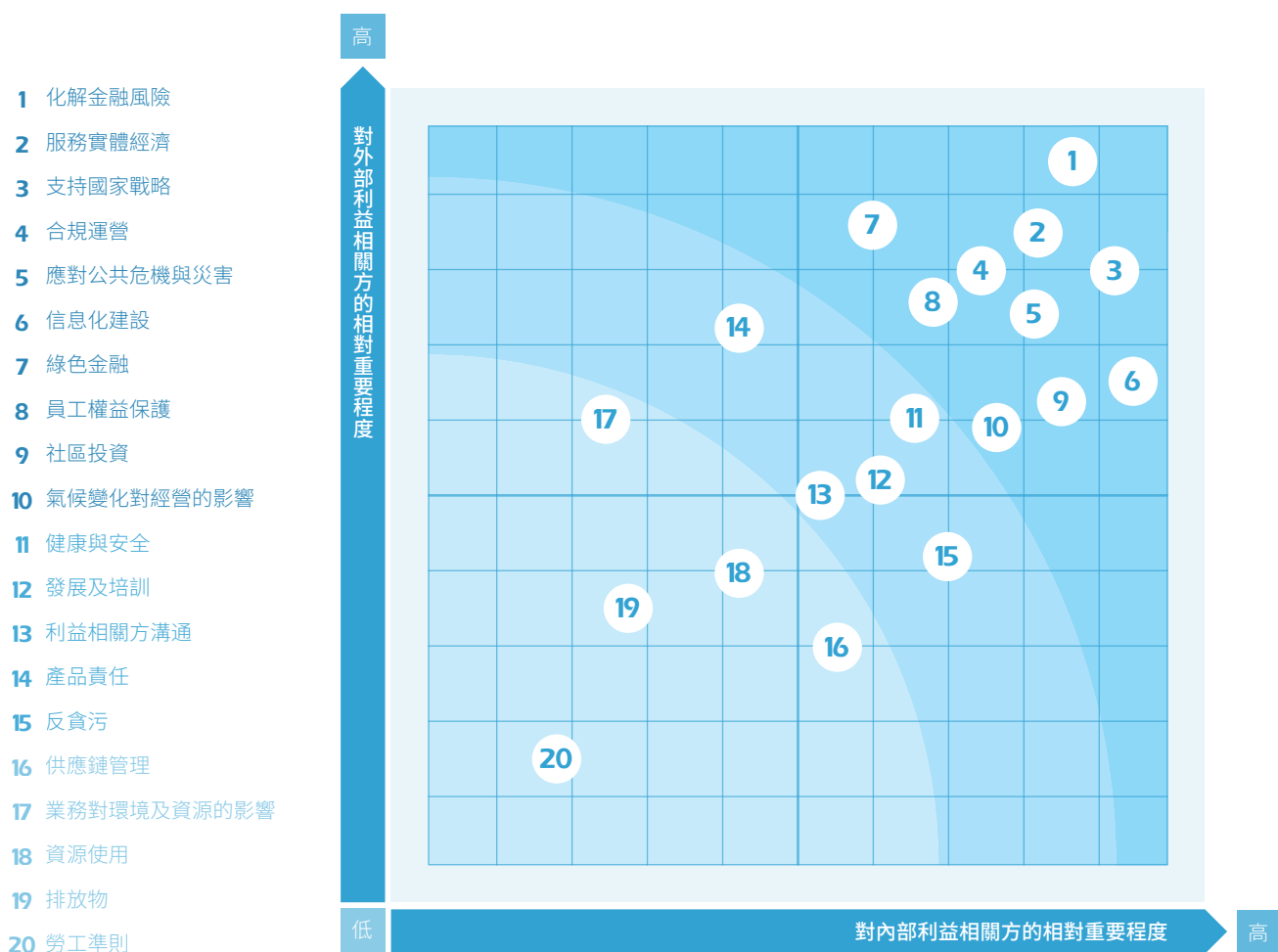
中國信達召開 2021 年中期業績發佈全球分析師電話會

## 重要事項判定

中國信達根據中國銀行業協會《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》要求，遵循“重要性”彙報原則，充分考量業務運營特色及利益相關方關切，有效識別 ESG 主要事項。通過利益相關方調研溝通，開展相關事項重要性評估工作。

2021 年，中國信達根據港交所 ESG 報告指引要求，借鑒金融同業實踐，在既有 16 項 ESG 事項基礎上，梳理出 20 項 ESG 主要事項，其中修訂或新增 6 項：“氣候變化對經營的影響”“信息化建設”“業務對環境及資源的影響”“資源使用”“排放物”“勞工準則”。

為評估 ESG 主要事項重要性，中國信達廣泛徵詢利益相關方代表及 ESG 專家團隊意見，編制《中國信達 ESG 事項重要性調查問卷》，面向公司內外部利益相關方開展問卷調查。參考各方代表的認識和判斷，結合 ESG 專家團隊討論意見，梳理形成 ESG 事項重要性排序並通過重要性矩陣圖呈列相關結果。



# 02

## 社會篇



防範化解風險 服務實體經濟  
保護客戶權益 深化合作共贏  
關愛員工健康 促進職業發展  
支持鄉村振興 踐行社會公益









## 防範化解風險 服務實體經濟

### 化解金融風險

中國信達圍繞新時代金融資產管理公司的職責定位，堅守銀行不良貸款風險化解主陣地，與銀行保持緊密聯繫，及時掌握行業發展趨勢，深度參與公開批轉市場業務，不斷拓寬收購來源，加強信託、租賃等非銀行金融機構不良資產收購力度，持續緩解金融機構不良資產壓力。全年新增收購不良債權資產 873.5 億元，其中，金融不良資產 485.6 億元，繼續保持行業領先。在加大不良資產收持力度的同時，完善線上線下資產處置機制，多手段盤活存量資產，提高資產價值，充分發揮金融風險化解國家隊、主力軍的重要作用。

#### 案例

#### 收購處置 17 家銀行對某集團不良債權

浙江某集團等 24 戶債權資產包整體收購轉讓是中國信達浙江分公司堅守主業、深耕大不良資產處置的一個成功案例。分公司以化解地方擔保鏈風險為己任，充分發揮自身主業優勢，經扎實盡調，有針對性收購 17 家銀行對該企業的 24.65 億元債權，完成了其銀行負債總額 85% 的債務歸集，為債務化解奠定堅實基礎。該項目歷時四年，經過量體裁衣，多方權衡，克服疫情帶來的不利影響，引入戰略合作方盤活企業債權底層資產、提升債權價值，不僅有效化解了當地銀行不良資產壓力，也有力支持企業脫困發展，彰顯了中國信達持續化解銀行金融風險，助力地方經濟轉型升級的職責使命。

# 24.65 億元

有針對性收購 17 家銀行對該企業的  
24.65 億元債權

### 案例 化解銀行理財產品兌付風險

受資管新規影響，某國有銀行理財資金投資形成的 13.5 億元債權資產無法延期，兌付迫在眉睫。中國信達對債權底層資產進行詳細調查，與相關方進行面談，及時完成項目收購及追償處置工作，妥善化解理財產品兌付風險，不僅避免了有關上市公司退市，幫助銀行解決了清理理財資金的監管遺留問題，而且通過與地方政府合作，引進戰略投資者處置債務人資產，快速歸還上市公司債權，取得了良好經濟效益與社會效益。

### 案例 收購司法拍賣資產幫助地方中小銀行處置不良資產

鄭州某地方銀行向某知名房地產集團發放 9.77 億元貸款，貸款抵押物為該集團在鄭州開發的某項目土地。因國內房地產調控政策趨嚴及自身經營不善等原因，該房地產集團流動性枯竭，貸款逾期，項目作為抵押物被依法查封和拍賣。由於鄭州市房地產市場下行，該法拍資產變現存在較大難度。中國信達收購該法拍資產，在後續管理中通過專業運作盤活問題資產，幫助該銀行完成大額不良資產處置，有效化解重大項目風險，降低房地產不良貸款率，實現平穩健康發展。

### 案例 化解信託公司不良資產風險

2021 年，中國信達探索多種模式處置信託業風險資產，在加大信託業不良資產有效投放，加快存量債權回收等方面均取得重大成效，收購多家信託公司不良資產，收購規模較上年度增長 130%。銀保監辦發〔2021〕55 號文下發後，我司積極響應監管文件精神，與中國信託業保障基金有限責任公司簽署戰略合作協議，在信託業風險資產處置等領域開展合作。



中國信達與信保基金簽署戰略合作協議

# 130%

收購多家信託公司不良資產  
 收購規模較上年度增長



## 案例 | 網絡科技賦能不良資產處置業務

中國信達順應科技賦能的行業趨勢，不斷拓展網絡電子化服務，借助互聯網工具，廣泛招商推介，提升不良資產處置效率。自2015年“觸網”到2021年12月末，累計通過阿裏拍賣及京東拍賣發起拍賣3,363筆，發起競價金額2,159億元；成交2,042筆，成交金額1,079億元。上線集資產展示、投資意向發佈和線上洽談於一體的微信小程序——“信達智慧淘”。目前公司已搭建起包括官方網站、公眾號、小程序、線上拍賣專區以及直播推介等多平臺、多渠道的線上資產處置營銷推介體系，打造了與廣大投資者溝通合作的重要橋樑。

# 3,363 筆

累計通過阿裏拍賣及京東拍賣發起拍賣

## 案例 | 成功競得不良貸款對公單戶轉讓試點首單項目

2021年，銀行業信貸資產登記中心舉辦首批不良資產貸款轉讓試點業務競價活動，在監管部門的現場指導和見證下，中國信達浙江分公司憑藉扎實的盡調和市場研判以及審慎靈活的報價策略，率先成功競得某商業銀行單戶不良貸款，本息合計1,837萬元。該項目是銀保監會正式發佈試點開展單戶對公不良貸款轉讓及個貸批轉政策落地後的首單業務。項目的成功收購，體現了中國信達積極進行業務創新，支持銀行不良貸款轉讓市場發展，防範化解金融風險的責任擔當。

# 1,837 萬元

率先成功競得某商業銀行單戶不良貸款本息

## 化解問題資產、問題機構風險

中國信達圍繞問題機構和問題資產，以實質性重組為重要手段，運用專業能力和豐富經驗，積極參與危機企業救助和大型企業集團風險化解、區域重大風險化解、企業違約債及上市公司退市風險、企業破產重整等各類風險化解，助力供給側結構性改革，服務實體經濟健康發展。

## 案例 | 大型企業集團危機救助

近年來，受鋼鐵行業轉型升級和去產能政策等影響，天津某大型國有鋼鐵企業爆發債務危機，進入司法重整程序。中國信達緊密跟蹤企業動態，充分挖掘並購重整中蘊藏的特殊機遇投資機會，全力推動重整計劃出臺，設立信託計劃，資金專項用於支持某民營產業投資人參與該鋼鐵企業司法重整。本次重整使企業價值得以修復，產能持續釋放，生產經營脫困發展，經濟效益持續向好，數萬名職工安置及債權清償得到妥善處理，有效化解了企業債務危機。

## 案例 收購 86 億債權助力企業改革重組

某生化科技集團是吉林省農業產業龍頭、玉米深加工標杆企業，曾為地方經濟發展和農民增收作出重要貢獻。自 2015 年起，受市場環境變化、巨額舉債投資等原因陷入困境，面臨著債務負擔嚴重、上市公司退市、職工安置、群眾信訪等問題。中國信達吉林分公司與地方政府、產業投資人密切合作，深度參與該企業改革重組，從 4 家銀行整合、歸集金融債權本金 86 億元，在做好自身風險防控的同時，推動各方共贏、化解債務風險。吉林省國資委特致函感謝分公司助力國企改革發展、化解上市公司退市風險、維護企業及社會穩定的卓越成效。

# 86 億元

從 4 家銀行整合、歸集金融債權本金 86 億元

## 案例 化解企業違約債券風險

中國信達積極參與債券市場風險防範和違約處置工作，圍繞山西省煤炭企業債券違約風險化解，設立山西煤炭企業債券紓困資管計劃，對當地金融市場起到了良好的平緩效果。中國信達以打折方式收購一筆違約債券，債券規模 2 億元，發行期限 3 年，包含交叉違約及回售條款，發行人屬於地方政府控股的國有資產運營實體企業。原債券持有人由於產品結構及風險因素在 2 年後行使回售權利，導致發行人流動性緊張，難以兌付本息。為解決暫時流動性問題，中國信達打折收購原債券持有人擬回售的標的債券，完成對發行人及當地政府的紓困，維護了企業公開市場信用，避免由於交叉違約而導致資本市場連鎖反應，保護了企業所在地區的信用環境。

## 案例 參與資本市場風險化解

內蒙古某股份公司是國內綜合電力行業解決方案頭部提供商內蒙古某大型集團的子公司，也是一家在香港整體上市的國有企業。該公司於 2019 年起停牌，面臨因不符合上市條件而被除牌退市的困境。若被強制除牌，將導致國有股權投資遭受損失，並對該地區國有企業在資本市場融資帶來重大不良影響。中國信達內蒙古分公司協同信達香港和信達國際，為該公司提供私有化退市的綜合金融服務方案。2021 年，聯交所撤銷該公司 H 股上市地位正式生效，標誌著該公司私有化工作完成。該項目對幫助發展困難地區地方國企修復信用，化解區域金融風險起到積極作用。

**案例** 服務央企國企清退“兩非兩資”

2020年啟動的國企改革三年行動，掀起了新一輪深化國企改革的熱潮。剝離盤活“兩非兩資”（非主業、非優勢，低效資產、無效資產）是本次國企改革重點領域。中國信達發揮不良資產處置、問題機構重整優勢，聯合國有資本運營公司試點單位及其他金融資產管理公司，全力參與“兩非兩資”清退工作。廣西分公司積極助力區屬國有企業低效無效資產盤活、主輔業剝離等工作，收購97戶、61.56億元的“兩非兩資”不良資產，有效幫助企業解決重組過程中面臨的歷史遺留問題，加快地方國企優化佈局、調整產業結構。

**61.56** 億元

收購97戶、61.56億元的“兩非兩資”不良資產

**案例** 助力企業破產重整

中國信達通過“危困企業投資基金”對危困企業重整重組開展臨時性救助，有力服務供給側改革，支持實體經濟發展。2021年，危困基金投放項目11個，投放資金30.24億元。河南省某集團是從事醫用製品和醫藥物流的民營龍頭企業，由於宏觀經濟下行及銀行抽貸等原因，近年來出現經營困境，多家關聯公司發生資金鏈斷裂，並先後進入破產重整程序。中國信達通過危困企業投資基金，先後向該企業提供共益債1.05億元，用於維持企業在破產期間的持續經營，為破產重整奠定基礎。共益債投放後，企業逐步恢復生產，經營狀況改善，為新冠抗疫做出重要貢獻。該項目被中國中小企業投資交易會評為2021年金融服務中小微企業優秀案例。



中國信達榮獲金融服務中小微企業優秀案例

**30.24** 億元

危困基金投放項目11個，投放資金30.24億元

## 案例 反向收購不良債權盤活破產醫院

中國信達江西分公司探索不良資產收購新邏輯，從源頭客戶端反向收購不良債權，提高風險化解實效。某醫院是南昌 CBD 紅穀灘中心區為數不多的醫療機構，地理位置優越，因多種原因於 2021 年進入破產程序。江西分公司受該醫院實控人邀請，對醫院開展全面盡職調查和密切跟蹤，與潛在意向投資者進行深入溝通，成功收購江西某地方銀行持有的債權，成為該醫院唯一的抵押債權人和最大的普通債權人。分公司廣泛接洽潛在戰略投資者，與管理人配合落實重整計劃，盡最大努力幫助醫院涅槃重生，重回良性發展軌道。

## 服務國家戰略

中國信達緊跟國家戰略和宏觀政策，遵循國家產業導向、區域產業發展政策和監管要求，主動融入新發展格局，強化對國家重點領域、重大戰略的支持力度，精準服務實體經濟。

## 案例 南商銀行信貸支持“一帶一路”項目

南商（香港）積極開展“一帶一路”業務合作，參與阿聯酋迪拜財政部 5 年期 5.35 億美元銀團貸款成功落地，參貸金額為 2.675 億美元，為打開“一帶一路”金融合作新局面貢獻力量。迪拜某清潔燃煤電站項目是“一帶一路”重大工程，建成後將成為中東首個清潔燃煤電站，對改善能源結構具有重要意義。項目銀團貸款參貸行有中農工建等大型國有銀行以及渣打銀行等著名外資銀行，南商（中國）參與其中，授信金額達 5,900 萬美元，項目完成全部銀團貸款投放。

**5.35** 億美元

參與阿聯酋迪拜財政部 5 年期 5.35 億美元銀團貸款成功落地

## 案例 化解京津冀農貿保障企業債務風險

因雄安新區設立，河北某農副產品綜合運營商的定位提升為疏解北京非首都功能和向雄安新區供應農貿產品的政治工程，同時也屬於全國疫情防控重點保障企業。為進一步提升在特殊災備時期的供應能力，企業多個項目集中上馬，短期資金流趨於緊張。中國信達河北分公司以 3 億元折價收購該企業食品加工產業園建設過程中拖欠的工程款，並進行債務重組，有效化解企業經營風險，協助其擺脫困境，實現健康發展，進一步提升京津冀地區農產品市場流通設施建設水平和對抗災害能力。



## 案例 支持張家口高速公路建設

金穀信託設立某集合資金信託計劃，投放規模 5 億元，資金用於張北至尚義高速公路開發建設。項目建成後將有效緩解京藏高速公路有關路段交通壓力，對帶動地區經濟發展，促進京津冀交通一體化，助力 2022 年北京冬奧會順利舉辦具有重要意義。

## 案例 助力長三角半導體企業降杠桿增活力

杭州某半導體公司是國家晶片領域高新技術企業，專注於集成電路用半導體晶圓片的研發與生產製造。由於處於快速成長期，公司面臨連續虧損、經營性現金流為負和涉及大額工程款訴訟等階段性問題。中國信達上海分公司立足化解企業債務危機，以市場化債轉股方式為企業提供 0.9 億流動性支持，幫助優化企業融資結構，防範債務風險，增強市場競爭力。此外，上海分公司圍繞已投股權項目的合作客戶，推動長三角半導體基金項目落地，年內已投放 2.8 億，預計總投放 4 億元，以實際行動助推我國半導體產業自主發展。

# 2.8

 億元

推動長三角半導體基金項目落地，  
年內已投放 2.8 億元

## 案例 服務大灣區企業改革改制

中國信達廣東分公司圍繞粵港澳大灣區發展戰略及建設方案，積極支持城市經濟結構調整，服務企業改革改制。聯合珠海某大型國有金融控股公司幫助化解橫琴新區某資產投資管理公司階段性結構風險，有效化解了原有信託產品金融風險，有力支持國企下屬平臺化解期限錯配風險。這是繼 2020 年支持珠海某綜合型國企集團盤活低效資產項目後的又一續作，為下階段深度支持地區國企改制改革業務奠定重要基礎。

## 助力民生事業

中國信達強化金融服務功能，發揮專業優勢，關注經濟和社會發展薄弱環節，在支持基礎設施和民生工程建設，扶持民生企業生產，助力中小企業發展等方面持續發力，為增進民生福祉，服務實體經濟健康發展貢獻力量。

## 案例 | 聯合多方盤活城中村改造民生工程

近年來，雲南昆明某城中村改造項目停工爛尾、項目進入破產重整程序，未交房地塊的 1,300 餘戶回遷、購房業主長期不能得到妥善安置，持續上訪，約 30 名購房業主甚至在樓體僅完成主體封頂的情況下強行入住。部分已交房地塊的消防、人防工程未完成，3,000 餘戶已入住業主的生命財產安全面臨巨大隱患。中國信達聯合有關企業對該項目進行共益債投資，用於支付項目修復、續建、收尾工程完善所需工程款，推動企業破產重整，盤活爛尾項目，改善市民居住條件，維護社會穩定，幫助實現住者有其居。

## 案例 | 助力舊城改造城市更新

深圳某社區緊鄰城市東部中心及城市發展中軸，因為文化產業發達被稱為深圳城市文化名片。該地區環境綜合整治項目因原投資人無法償還到期債務，造成債務違約，工程停滯。項目涉及 18 宗地，120 個權利人，片區內居住條件差，消防隱患大，民生急需改善。中國信達投入 14.5 億元，引入產業投資人對項目進行實質性重組，落實政府片區整體規劃，推進城市更新進程，提升社區整體面貌和人居環境。

## 案例 | 救助大型商業連鎖企業

南京某大型民營企業擁有建材家居、百貨零售等產業子集團，全國各地門店經營戶十幾萬戶，產業鏈就業達數十萬人。近年來，該企業各地賣場短貸長用，大幅增加融資，現金流逐漸枯竭，企業經營陷入困境，無力償還金融機構貸款本息。中國信達江蘇分公司積極與該企業最大債權人對接，收購其持有的債權，多措並舉推動企業破產重組，以期將企業總體負債降低至合理、可承受的水平，努力達成最優的債務償付比例，盡力保障各債權人的合理合法訴求；制定妥善的職工安置預案，將企業重整事宜可能產生的影響降到最低，減輕政府壓力，維護社會穩定。



南商（中國）支持四川白酒生產企業發展

## 案例 助力受疫情影響酒店渡過難關

疫情發生以來，湖南分公司深入落實“六穩”“六保”要求，發揮逆週期工具和金融救助功能，加大對受疫情影響較大的住宿餐飲、文化旅遊等企業的金融支持力度。湖南國有上市酒店企業主營業務遭受較大衝擊，營業收入下降明顯，有息負債居高不下，償債壓力較大。湖南分公司為該企業提供過橋融資服務，投放 2.04 億元，通過收購不良債權、債務重組等方式，有效化解企業流動性困難，為資產管理公司參與救助受疫情影響嚴重的酒店餐飲業提供了解決方案。

# 2.04 億元

湖南分公司為某酒店企業提供過橋融資服務，投放 2.04 億元

## 案例 支持新冠疫苗原液生產企業發展

江蘇南通某生物製藥公司是一家以培養基和 CDMO 業務為主導，全球性的生物藥研發及生產服務企業，技術實力、產能規模業內領先。作為國內無血清培養基龍頭，企業率先實現進口替代，同時作為國內首家獲得疫苗委託外包生產服務的企業，承擔了新冠病毒疫苗原液生產重任。信達資本利用自有資金 5,000 萬元參與企業 D 輪融資，支持企業核心業務產能擴張與新技術開發，保障新冠疫苗原液供應，助力國產疫苗出海。

# 5,000 萬元

信達資本利用自有資金 5,000 萬元參與企業 D 輪融資

## 案例 紓困 \*ST 乳品企業

河南省某知名乳業公司(\*ST)近年來因大股東資金佔用陷入經營困境，2021年被深交所實施退市風險警示。一旦退市，將會直接影響近 3,000 名職工及上游約 1 萬餘戶奶農的生計，給當地社會穩定造成重大隱患。中國信達河南分公司作為該企業最大債權人，響應省市政府號召，配合當地政府對企業進行紓困攻堅，順利化解企業退市風險，保障了職工和奶農的生計，穩定了當地經濟和金融秩序，贏得了地方政府的讚譽。



## 保護客戶權益 深化合作共贏

### 保障客戶權益

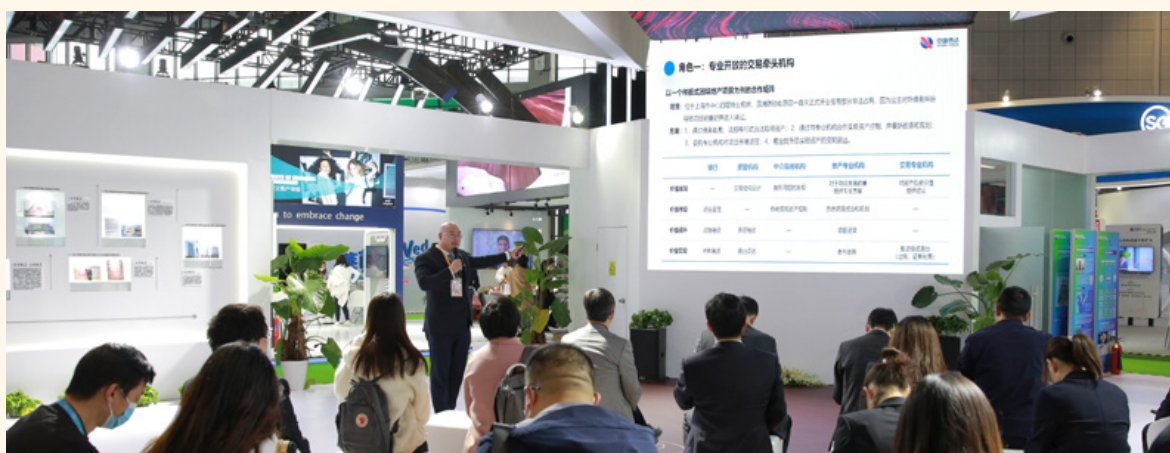
中國信達秉承“以客戶為中心”服務理念，嚴格遵守《中華人民共和國消費者權益保護法》等法律法規，圍繞客戶需求，努力提升業務水平與服務質量。注重客戶投訴管理，完善客戶隱私保護機制，推廣金融風險防範宣導，為客戶提供更優質、專業的產品與服務。

#### 1 提升服務品質

中國信達圍繞提升服務品質，持續強化客戶交流，積極培育戰略客戶群和生態圈。

上海分公司於上海證券交易所開展“控風險、提質量”專題業務交流和案例分享，介紹信達發揮業務及資源優勢解決上市公司問題的實踐。

上海自貿區分公司聯合南商銀行，在第五屆中國國際進口博覽會上舉辦“另類投行探索”專題講座，通過市場概況分析、案例分享，傳遞以創新產品和服務滿足金融需求、解決發展問題的思路與方案。



中國信達上海自貿區分公司舉辦“另類投行探索”專題講座

中潤發展穩步推進“破產生態圈”建設，通過發佈《中潤破產研究雙月刊》開展破產業務領域交流，與多家破產管理機構開展戰略合作，鞏固與破產投資同業或戰略投資人的溝通聯繫，不斷開展與潛在客戶、合作夥伴間交流學習和業務推廣，開拓客戶資源。



## 2 客戶投訴管理

中國信達制定實施《消費投訴處理管理辦法》，健全消費者投訴處理流程，積極傾聽客戶反饋意見，堅持提升客戶投訴管理水平。不斷推動各經營單位消費者投訴管理實踐，暢通多元化的意見反饋渠道，及時有效處理客戶投訴，持續優化各項業務的服務質量，切實維護消費者權益。2021年，子公司受理客戶投訴 777 件。

南商（中國）建立消費者投訴熱線，並通過官網、營業網點等渠道公示，總行和分行設有投訴專職人員，負責跟進處理客戶投訴事件。持續完善客戶投訴台賬機制，及時處理相關投訴，落實跟蹤回訪、資料保存等措施，定期對投訴情況進行歸納總結，研究分析投訴案件成因，並對相關業務部門提出改善建議。

信達證券不斷完善客戶投訴管理機制，制定實施《信達證券經紀業務客戶投訴細則》，嚴格落實投訴管理職責，規範投訴受理督辦、處理留痕等流程，加強投訴受理管理。建立由證券經紀事業部受理客戶投訴，證券營業網點處理客戶投訴的管理流程，設立專崗專員提升處理效率，並參考相關部門的合規意見。設立現場投訴、電話投訴、電子信箱等投訴渠道，為客戶權益提供保障。

# 777 件



子公司受理客戶投訴 777 件

## 3 客戶隱私保護

中國信達將客戶信息視作核心資源之一，高度重視客戶信息安全的管理和維護，禁止任何人對外洩露客戶隱私數據。嚴格遵守《中華人民共和國網絡安全法》《信息安全等級保護管理辦法》等法律法規，密切關注監管動態，制定《客戶管理規程》《信息安全管理制度》等管理制度，規範客戶信息管理，完善信息安全管理體系，提升信息安全突發事件處理能力。注重信息安全監管與審查，定期開展信息安全內外部審計，持續開展 ISO 20000 與 ISO 27001 認證，為客戶隱私與數據安全提供保障。

2021年，中國信達積極實施網絡安全策略並開展運維管理，部署網絡安全、終端主機安全、應用安全、數據安全、訪問管理及安全管理等設備與安全服務，提升網絡安全保障水平。制定《IT 應急管理辦法》，建立突發應急事件（含網絡安全事件）分級、報告和處置流程和機制，將網絡安全應急管理納入 IT 應急管理範圍。組織開展面向系統全員的信息安全培訓，促進廣大員工加強信息安全保護。

南商（香港）制定實施《資訊分類及保護的實施細則》，明確客戶數據保密等級劃分及相關保護措施，持續推動“資訊安全”工作，強化員工對敏感資料的保護。過去一年未發生客戶數據洩密事件。信達證券高度重視保護客戶隱私與數據安全，制定實施《個人金融信息保護管理辦法（試行）》，規範客戶隱私數據採集、使用、傳輸、存儲等各環節管理要求。信達地產建立客戶檔案庫，完善客戶信息歸檔機制，嚴格保護客戶來電、來訪等資料，保障客戶隱私與數據安全。

## 4 維護知識產權

中國信達嚴格遵守《中華人民共和國商標法》《中華人民共和國反不正當競爭法》《中華人民共和國著作權法》等法律法規，建立並完善公司知識產權管理機制，制定《知識產權保護管理辦法》《軟件正版化管理規範》，規範公司知識產權及品牌管理工作，落實知識產權保護措施，降低公司聲譽風險，維護公司品牌形象與合法權益。

總部法律部歸口管理公司知識產權保護工作，負責知識產權保護的整體管理與督導；總部集團管理部、企業文化部、信息技術部等相關部門履行專項知識產權保護管理職責；各子公司遵照《知識產權保護管理辦法》規定，負責本單位所轄領域的知識產權保護工作。同時，公司聘請專業的知識產權代理機構為公司知識產權保護事宜提供專項服務和顧問服務。

公司堅決維護自有知識產權，建立了完善的維護知識產權機制，奉行“動態監測、及時維權”原則，即時監測維護公司商標、企業字號大小等專有權利。針對識別到侵犯公司知識產權的行為，公司按照規定程序及時採取向有關主管部門申請異議、發送律師函、提起訴訟等法律渠道處理。

中國信達將知識產權保護措施融入具體業務，重視業務合作方的知識產權保護，在交易合同中增設適用的知識產權保護專項條款，在保障公司知識產權不受他人侵犯的同時，避免侵犯他人知識產權。

## 5 普及金融知識

中國信達不斷創新金融知識普及舉措，開展常態化金融知識宣教活動，為提升公眾金融風險防範意識與能力做出持續貢獻。

南商（香港）協同香港銀行公會舉辦“ATM Education for Elderly”金融教育活動，為老年人群體介紹現行網上銀行服務種類、網銀交易處理、預防網絡騙案及銀行提款機操作模擬等，推動金融知識普及，提高老年群體防騙意識和自我保護能力。



南商（香港）為老年人群體普及金融知識

信達證券成立經紀業務投資者教育與服務工作領導小組，統一規劃和部署經紀業務投資者教育與服務，充分利用網站、投資者教育基地、微信公眾號、交易平臺、營業場所等平臺，向投資者普及資本市場基礎知識，傳播理性投資理念。組織舉辦“投資者教育進百校”專項投教宣傳活動，開展 40 餘場金融知識普及公益講座，有效加強與校園聯動，提升學生的風險防範意識。

## 深化合作共贏

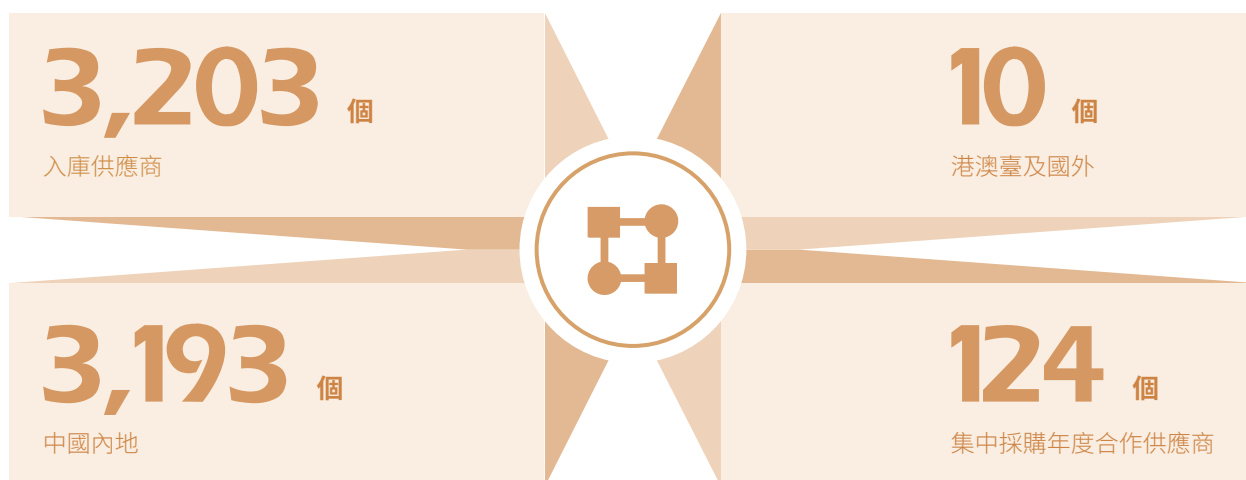
中國信達制定實施《集中採購管理辦法》，規範供應商審核管理流程，建立互利共贏的合作關係，宣導綠色環保理念，考察供應商環境與社會表現，致力於推動供應鏈的可持續發展。

持續強化供應鏈管理體系建設，堅決執行集中採購決策管理職能與操作執行職能分離的體制，建立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的審核流程，保障執行的有效性。

在採購過程中關注供應商商業道德、產品質量、聲譽等整體社會及環境表現，對供應商運營狀況、負面報導等進行公開信息檢索，防範潛在風險。公司檢查並評價已合作供應商資質、產品性能或服務情況、售後及其他履約情況，按需新增優質供應商入庫，清退表現不佳或合作機會較小的供應商。集中採購管理委員會通過集體決策審議供應商庫調整情況。

積極推動綠色採購，在《集中採購管理辦法》中明確規定集中採購應優先採購節能環保產品，鼓勵供應商提供綠色環保產品及服務。

截至 2021 年末，中國信達入庫供應商達 3,203 個，其中中國內地 3,193 個、港澳臺及國外 10 個；集中採購年度合作供應商 124 個。





## 關愛員工健康 促進職業發展

### 維護員工權益

中國信達嚴格遵守《中華人民共和國勞動法》《中華人民共和國勞動合同法》《中華人民共和國社會保險法》等法律法規，制定實施《勞動合同管理辦法》等管理制度，在員工管理中遵循平等、民主的原則，堅持維護員工合法權益。

公司秉承“按勞分配、效率為先、兼顧公平”原則，建立嚴謹公正的薪酬分配機制，科學開展績效考核等薪酬管理工作，為員工提供薪酬福利保障。不斷完善員工基本保障，依法為員工足額繳納各項社會保險、住房公積金，提供企業年金和補充醫療保險等補充福利，為員工生活與職業發展提供多層次保障。提倡建立多元化團隊，營造包容、平等的工作氛圍，在招聘、薪酬、晉升、解聘等用工流程中，堅決杜絕對員工性別、年齡、民族、國籍、種族、宗教、家庭或其他因素產生任何形式的歧視與不平等行為。公司在員工僱傭時嚴格核驗員工身份信息，檢查其年齡是否滿足合法用工要求，避免僱傭童工的情況發生。依法保障員工合理休息權利，科學管理工時，用工分配時尊重員工意願，不允許出現強迫勞動的情況。如識別到存在僱傭童工或強迫勞工的情況，公司將依據相關法律法規明確追責、嚴肅處理。2021年度，本集團未識別到任何僱傭童工或強制勞動的事件。



中國信達建立了職工代表大會制度，不斷深化民主管理和民主建設，鼓勵員工參與企業管理與發展。2021年，公司召開四屆四次職代會暨一屆三次會員代表大會，聚焦民主管理及員工切身利益問題，有效保障員工民主權利。



## 保障健康安全

中國信達遵循《中華人民共和國突發事件應對法》《中華人民共和國消防法》《中華人民共和國職業病防治法》等法律法規，密切關注員工身心健康，致力為員工提供健康安全的工作環境。

定期開展員工體檢，安裝並定期維護空氣淨化系統，為員工職業健康提供保障。公司制定並實行《內部保衛工作管理規程》《突發事件應急管理辦法》，定期進行辦公樓宇安全檢查，開展消防安全演練及消防知識培訓，提升員工安全意識及自救互助能力。

秉承“快樂工作，健康生活”理念，組織開展健步走、書畫攝影展、歌唱比賽、趣味運動會等系列活動，平衡員工工作與生活，有效促進團隊融合與凝聚力提升。



中國信達湖北分公司組織趣味運動會

持續開展疫情常態化防控與應急管理工作，各分子公司密切關注業務運營所在地疫情動態，建立科學應對機制，採取主動防控措施，支持平穩開展業務運營。認真執行辦公場所日常消毒，採購儲備口罩、消毒液等抗疫防護物資，組織疫情知識防控宣講，為員工提供有力的健康保障。

## 開展員工關懷

中國信達持續開展員工關懷活動，各級工會常態化開展職工生日、法定節日、夏送清涼及冬送溫暖、生病住院、結婚、生育等慰問活動。在元旦春節慰問全系統困難職工 99 人（含扶貧幹部 19 人），共發放慰問金 36.7 萬元。累計撥付 550 萬元支持各級工會開展職工之家建設、疫情防控、救災補助和競賽獎勵等工作。

積極開展女職工權益保護工作，持續推廣簽訂《女職工權益保護專項集體合同》，共建“女職工關愛室”並保障女職工在結婚、懷孕、生育、哺乳等特殊時期權益。持續開展離退休員工關懷工作，為離退休員工組織體檢、投保商業補充保險，並對罹患重大疾病、生活困難的退休人員進行慰問。

## 支持員工發展

中國信達始終堅持以人為本，秉承“精簡、高效”的人才配置理念，強化市場化用人機制和員工招聘機制改革，注重培養青年員工，著力打造一支“年輕化、專業化”人才隊伍。不斷完善人力資源管理體系建設，修訂並實施《員工管理辦法》《中層幹部選拔任用工作辦法》，強化人才建設的信息化、規範化和科學化，持續提升人力資源管理效率，為員工搭建職業發展與能力培養平臺。

中國信達為員工建立暢通的職業發展渠道，多方式、多角度促進員工發展與提升，為公司持續健康發展提供人才保障。2021 年，公司優化人才選拔晉升機制，通過內部推選、競聘上崗及外部引進等方式選拔人才，注重基層幹部、年輕幹部的發掘與提拔。增強集團內部幹部交流，盤活內部人才資源，激發組織創造力。開展中層幹部隊伍分析研判，並提出優化建議。

中國信達高度重視人才培養，制定並遵循《員工培訓管理辦法》，持續加大培訓資源投入，不斷優化培訓模式，助力員工提升知識與技能水平，實現公司與員工共同發展。加強對員工參加社會化培訓和職業資格考試的財務支持力度，滿足員工個性化學習需求。為應對疫情影響，在集團範圍內開展線下與線上結合的多元化培訓模式，通過集中培訓、視頻講座、“空中課堂”及線上線下自學等方式，共完成各類培訓 2,900 餘期，覆蓋逾 33 萬人次。

# 2,900 期

完成各類培訓 2,900 餘期



指標名稱	單位	類型	2021年數據
<b>B1 僱傭</b>			
員工基本情況	人	員工總數	14,723
		勞務派遣用工	520
		少數民族員工	727
		新進員工	835
按性別劃分的員工人數	人	男	8,342
		女	6,381
按年齡劃分的員工人數	人	30歲及以下	3,688
		31-50歲	9,333
		51歲及以上	1,702
按工作所在地域劃分的員工人數	人	大陸	13,036
		港澳臺地區	1,671
		海外	16 (外籍)
按性別劃分的員工流失比率	%	男	6.39
		女	7.84
按年齡劃分的員工流失比率	%	30歲及以下	10.41
		31-50歲	5.20
		51歲及以上	9.64
按工作所在地域劃分的員工流失比率	%	大陸	4.41
		港澳臺	27.41
		海外	0
<b>B2 健康與安全</b>			
因公死亡雇員人數	人	2019年	0
		2020年	0
		2021年	0
因工傷損失的工作時間 (工傷誤工時間)	天	2021年	376
<b>B3 發展及培訓</b>			
男性員工培訓比率	%	—	99.48
女性員工培訓比率	%	—	99.81
總部部門級、分公司級領導幹部以上員工培訓比率	%	—	99.47
總部部門級、分公司級領導幹部以下 (不含) 員工培訓比率	%	—	99.65
男性員工培訓平均時數	小時	—	26.65
女性員工培訓平均時數	小時	—	29.93
總部部門級、分公司級領導幹部以上員工培訓平均時數	小時	—	21.46
總部部門級、分公司級領導幹部以下 (不含) 員工培訓平均時數	小時 / 人	—	28.65

注：培訓數據覆蓋中國信達總部、分公司及子公司總部。





## 支持鄉村振興 踐行社會公益

### 支持鄉村振興

中國信達深入貫徹黨中央、國務院重大決策部署，立足新起點，扛起新責任，深刻把握金融服務鄉村振興戰略要求，堅持黨建引領，持續鞏固和拓展脫貧攻堅成果，不斷提升鄉村振興服務供給能力。全年落實定點幫扶資金 2,525 萬元，培訓基層幹部及技術人員共計 5,874 名，購買及幫助銷售脫貧地區農產品 1,277 萬元。公司榮獲“金融單位定點扶貧先進集體”“青海省脫貧攻堅先進集體”，公司總務部餘靜榮獲“金融單位定點扶貧先進個人”，公司風險管理部王楓榮獲“青海省脫貧攻堅先進個人”榮譽稱號。



中國信達為定點幫扶地區捐贈洋芋種子並傳授種植技術



**2,525** 萬元

全年落實定點幫扶資金

**5,874** 名

培訓基層幹部及技術人員共計

**1,277** 萬元

購買及幫助銷售脫貧地區農產品



案例 打造“信用樂都”新品牌，促進農村信用體系化

中國信達依託中國金融教育發展基金會“金惠工程”項目，創新金融特色幫扶手段，通過提高當地農民群眾、基層領導幹部、農村中小學生的金融意識、素質和能力，切實做好金融教育工作，改善當地金融生態，打造“信用樂都”。2021年，公司投入專項資金開展志願者培訓工作，配合樂都區組織開展信用體系宣傳活動，全力支持推進樂都區農村信用體系建設取得標誌性成效，樂都區獲評“市級信用區”，夯實實施鄉村振興戰略的信用基礎。

案例 為太行山區貧困村引來“源頭活水”



中國信達山西分公司為幫扶村建成第一口灌溉用井

500 畝

建成對口幫扶村第一口灌溉用井，覆蓋農業用地 500 畝

案例 書寫帕米爾高原鄉村振興精彩答卷



中國信達新疆分公司員工與幫扶村村民聯歡

80 萬元

投入專項幫扶資金



## 案例 設立產業基金賦能龍頭企業，帶動區域經濟產業化

中國信達創新金融幫扶模式，充分利用產業基金撬動引導更多社會資本進入樂都產業，發起設立總額 4,060 萬元的產業基金，投資青海兩家農業產業龍頭企業，幫助被投企業提高公司治理水平和經營管理水平。青海東牧灣在產品標準化、包裝合理化等方面得到進一步提升，成為青海省農牧業一二三產業融合發展示範單位。青海榮澤累計向農戶供應了 45 萬畝農田果樹林木和 10 萬畝蔬菜面積的有機肥，年採購牛羊糞等原材料 16 萬噸，菜籽餅、麩皮等輔助材料 1.8 萬噸，戶均增收約 3,500 元，有效發揮了輻射帶動和示範引領作用。

# 4,060 萬元

發起設立總額 4,060 萬元的產業基金

中國信達山西分公司自 2014 年起對山西陽高縣開展定點幫扶。2021 年，分公司選派 3 名工作隊員駐村上富家寨村，多方協調籌措資金 70 萬元，建成對口幫扶村第一口灌溉用井，覆蓋農業用地 500 畝，徹底改變無水灌溉、靠天吃飯的歷史。堅持扶貧、扶智、扶志、扶德並舉，開辦“農民夜校”、開展職業技能及電子商務培訓、保姆培訓、宣傳金融知識專題講座，累計培訓 400 人次。為激發群眾內生動力，提高村民自身素質，設立愛心超市，通過愛心超市累計發放物資近 20 萬元。通過暢通農產品銷售等措施，預計可帶動增收 50 萬元，受到各界高度評價。

# 400 人次

開展職業技能及電子商務培訓、保姆培訓、宣傳金融知識專題講座，累計培訓

中國信達新疆分公司持續推進鄉村振興和民族團結工作，2021 年，投入專項幫扶資金 80 萬元，啟動布倫口村農貿市場擴建項目和人居環境改善項目，新建 120 平方米便民服務超市及配套附屬和人畜分離圍欄，進一步增加村集體經濟收入、改善居住環境；啟動阿勒吞其村農民夜校場地配套建設項目，進一步豐富村民文化生活；啟動布拉克村垃圾車採購項目，進一步改善人居環境。向布倫口鄉中心幼稚園捐贈學習用品，助力鄉村教育。通過一批批扶貧幹部的接續努力，新疆分公司唱響了民族團結的進步之歌，書寫了鄉村振興的精彩答卷。

# 120 平方米

新建 120 平方米便民服務超市及配套附屬和人畜分離圍欄



## 促進社區發展

中國信達心系社會公益事業，關注農民工子女、孤寡老人、殘障人士等弱勢群體，組織員工積極開展教育助學、扶弱濟困、疫情防控等各項慈善公益實踐，為建設和諧美好社會貢獻力量。信達租賃員工於宏斌在工作之餘常年開展助學公益志願活動，獲評共青團中央“第十三屆中國青年志願者優秀個人獎”。

中國信達機關黨委聯合樂予基金會組織開展“西部溫暖計劃”志願活動，倡議機關黨員及群眾向西部貧困地區青少年和兒童捐贈衣物及圖書。機關近 500 名黨員群眾捐贈各類衣物 2,184 件，圖書 1,641 冊。捐贈物資經分揀、消毒後，送往內蒙古自治區烏蘭察布市化德縣、青海玉樹州、四川涼山彝族自治州等地，幫助西部貧困地區青少年和兒童度過寒冬、增長知識。



500 名

2,184 件

1,641 冊

機關近 500 名黨員群眾捐贈各類衣物 2,184 件，圖書 1,641 冊



深圳分公司邀請中國志願服務高級培訓師為分公司全體預備義工開展志願服務培訓，並代表深圳市義工聯向分公司志願服務隊授旗，成立志願服務隊，推動志願服務常態化開展。分公司員工在做好本職工作的同時，積極發揚志願者精神，投身抗疫一線，聯合深圳禾正醫院開展“眾志成城 消滅病毒”疫苗接種點志願服務，展現信達人無私奉獻的志願風采。

2021年是南商銀行創辦人莊世平先生誕辰110周年，為持續推動中小學生的愛國教育工作及弘揚莊老的愛國精神，南商（香港）捐款支持莊世平基金會成立“莊世平愛國教育基金”。繼續開展70慈善護老計劃，向社會福利署深水埗區轄下的長者社區服務中心贈送約500套防滑地墊及防滑貼。先後兩次向香港公益金捐款，贊助兒童心臟基金會的心連心慈善運動日。關注疫情下的貧困弱小群體，協同香港社區組織協會，前往旺角貧困家庭進行探訪，為改善弱勢群體生活盡綿薄之力。



信達租賃員工於宏斌開展公益助學活動



# 03

## 環境篇

堅持綠色運營 厲行節能減排  
應對氣候變化 助力雙碳目標









## 堅持綠色運營 厲行節能減排

### 綠色低碳運營

中國信達將綠色低碳理念融入日常運營，從多方面落實資源節約措施，減少辦公運營中的碳排放。

在節約電力方面，規範夏季空調使用，對空調溫度設置、運行時間等做出要求和提示；擴大節能燈具使用範圍，科學安排公共區域光照；及時關閉電子設備電源，並增加行政人員巡視檢查。後援中心數據機房通過優化系統參數設置等方式，有效減少製冷能耗，PUE<sup>1</sup> 值降低至 2.35（2020 年數據為 2.75）。

在節約用水方面，持續利用中水系統，推廣安裝節水龍頭，減少水源消耗。本集團無生產製造企業，用水主要來源為市政供水，在求取適用水源上未發現問題。

在公務出行方面，強化公務車輛管理，開展精準派車、統一派車等管理實踐，並鼓勵員工使用公共交通工具，進一步降低了車輛耗油。

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》《城市生活垃圾管理辦法》等法律法規，積極落實國家“雙碳”目標相關戰略舉措，履行企業節能減排社會責任，持續加強排放物及資源使用管理，研究制定與日常辦公運營相關的環境目標，落實節能減排措施，不斷提升綠色低碳運營管理水平。

在節約用紙方面，不斷推動無紙化辦公，完善並推廣辦公系統及辦公電子設備使用，拓展視頻會議、線上培訓等應用，宣導雙面打印，廢舊紙張循環利用，有效減少紙質資源消耗。本集團業務不涉及包裝材料的使用，故未披露相關信息和數據。

中國信達子公司推進業務流程減碳實踐。南商（中國）將數字化技術應用於企業賬戶開立，建立線上開戶預審機制，提升企業開戶效率；實施“互聯網+不動產登記”押品閉環管理，線上處理業務流轉、查詢信息、繳納費用、撤銷押品等，壓縮不動產登記辦理時間。信達租賃持續優化汽車零售租賃管理系統，為各主機廠、廠商租賃公司和終端承租人搭建信息交流平臺，提升項目管理效率。信達地產在旗下物業運行“電梯+互聯網+保險”電梯智慧監管模式，提升設備運行效率及安全性。各子公司的網絡電子化服務工作有效降低了人工與環境成本，支持中國信達在各業務領域減少碳排放。



南商（中國）以“互聯網+不動產登記”搭建押品閉環管理

<sup>1</sup>PUE (Power Usage Effectiveness, 電源使用效率)：PUE 值越接近於 1，表示數據中心的綠色化程度越高。



## 廢棄物處置管理

中國信達在日常運營中的主要排放物為辦公用品廢棄物，其中，有害廢棄物包括廢棄硒鼓、墨盒、機房鉛酸蓄電池等，產生的無害廢棄物為廢棄電腦、打印機、服務器等。鼓勵線上辦公，減少打印設備及用品消耗，減少辦公廢棄物的產生。聘請有資質的專業機構或通過原廠規範處置辦公廢棄物，實施分類收集、貯存及回收等措施，有效減少其處置過程中的碳排放。在員工食堂減少一次性餐具使用，設置垃圾分類回收區域，合理處置廚餘垃圾。信達香港制定《排隊取餐指引》《文明用餐提示》，建立“午膳電子訂餐平臺”，控制餐食領用量，減少食物浪費及廚餘垃圾的產生。



後援中心組織低碳主題環保活動

## 設立環境目標

中國信達根據香港聯交所《環境、社會及管治報告指引》要求及“量化”彙報原則，確定了公司環境目標及具體措施，並經公司董事會審議通過。

### 環境目標

持續加大綠色低碳辦公運營，實現企業綠色發展。

- 在減排方面，推行線上化、無紙化會議，推廣使用電子會議材料，紙質文件實現雙面打印，以減少溫室氣體排放。
- 在減廢方面，宣導辦公用電腦、打印機和複印機的硒鼓、墨盒、電子廢棄物等有害廢物無害化處置；生活垃圾推行分類處理。總部 100% 實現。
- 在節能方面，新增或更換照明設備，推廣宣導使用 LED 節能燈具，走廊等非辦公區域非工作時間減半配置照明。
- 在節水方面，自有產權辦公樓推廣採用環保節水龍頭。





	指標	單位	2021年數據
A1 排放物	<b>溫室氣體排放總量 (範疇一及範疇二)</b>	噸 CO <sub>2</sub>	<b>30,322.19</b>
	溫室氣體排放量密度 (範疇一及範疇二)	噸 CO <sub>2</sub> /人	5.70
	<b>直接排放 (範疇一)</b>	噸 CO <sub>2</sub>	<b>1,145.17</b>
	汽油	噸 CO <sub>2</sub>	915.52
	天然氣	噸 CO <sub>2</sub>	223.22
	液化石油氣	噸 CO <sub>2</sub>	6.42
	<b>間接排放 (範疇二)</b>	噸 CO <sub>2</sub>	<b>29,177.03</b>
	外購電力	噸 CO <sub>2</sub>	25,805.76
	外購熱力	噸 CO <sub>2</sub>	3,371.27
	<b>有害廢棄物總量</b>	噸	<b>14.91</b>
	硒鼓	噸	4.25
	墨盒	噸	0.66
	硒鼓墨盒一體機	噸	0.39
	鉛酸蓄電池 (UPS 電池)	噸	9.61
	有害廢棄物重量密度	噸 / 人	0.0028
	<b>無害廢棄物總量</b>	噸	<b>14.00</b>
	臺式機電腦	噸	6.16
	筆記本電腦 (包括 ipad 類)	噸	0.84
	打印機	噸	4.59
	復印機	噸	1.24
服務器	噸	1.17	
無害廢棄物重量密度	噸 / 人	0.0026	
A2 資源使用	<b>能源消耗總量</b>	兆瓦時	<b>43,798.74</b>
	能源消耗量密度	兆瓦時 / 人	8.24
	<b>直接能源消耗</b>	兆瓦時	<b>4,908.69</b>
	汽油	兆瓦時	3,738.18
	天然氣	兆瓦時	1,141.59
	液化石油氣	兆瓦時	28.93
	<b>間接能源消耗</b>	兆瓦時	<b>38,890.05</b>
	外購電力	兆瓦時	30,376.95
	外購熱力	兆瓦時	8,513.10
	<b>日常用水消耗量</b>	噸	<b>140,905.16</b>
	日常用水密度	噸 / 人	26.50
	<b>紙張消耗總量</b>	噸	<b>215.22</b>
	紙張消耗密度	噸 / 人	0.04

註：1. 中國信達排放物、資源使用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、信達資本總部辦公場所。

2. 中國信達主要氣體排放為溫室氣體，包括二氧化碳、甲烷和氧化亞氮，主要源自使用由化石燃料轉化的電力、熱力及燃料。溫室氣體核算乃按二氧化碳當量呈列，並根據《環境、社會及管治報告指引》及政府間氣候變化專門委員會 (IPCC) 刊發的《IPCC 2006 年國家溫室氣體清單指南 2019 修訂版》進行核算。

3. 能源消耗數據根據中華人民共和國國家標準《綜合能耗計算通則 (GB/T2589-2020)》中提供的相關折算系數進行計算。

## 躬身綠色公益

中國信達積極組織員工參與環保實踐，常態化開展植樹造林、低碳出行、垃圾分類宣傳、清潔環境等綠色公益活動，傳播生態文明理念，宣導愛護環境、綠色低碳的生活方式，攜手利益相關方共建綠色家園。

2021年是山西分公司連續義務植樹造林第10個年頭，分公司牽頭信達駐晉機構開展“公益植樹再添新綠 獻禮建黨100周年”義務植樹活動，在太原北郊陽曲縣“信達林”義務植樹240餘株。10年來，太原東山、北郊先後有五塊“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。



中國信達山西分公司十年如一日堅持植樹造林活動

中國信達後援中心組織開展“節約用水周”活動，通過懸掛宣傳海報、設計製作簽名畫卷軸，發放主題環保袋、張貼節水標識等形式，向廣大員工發出節約用水倡議，徵集200多條節水小妙招，引導大家從點滴做起，踐行節約用水，助力創建綠色、環保、低碳型園區。

信達香港組織“不忘初心 牢記使命”五四青年節主題日暨“*I LOVE HONG KONG YOUTH* 海岸線清潔”團建活動。活動由香港島小西灣“龍躍徑”起步行至大浪灣沙灘，沿途撿拾垃圾清潔海灘，展現重視人與自然生態文明建設，關注香港綠色發展，鼓勵信達青年勇於擔當社會責任，樹立康健抗疫理念。





## 氣候變化對經營影響的應對措施

中國信達遵循《關於促進應對氣候變化投融資的指導意見》等政策法規，響應國家宣導發展綠色金融及氣候投融資號召，就“氣候變化對經營的影響”事項制定如下應對措施：制定差異化行業策略、計劃及方案，有序處置壓降高污染、高耗能、產能過剩等行業資產，積極發展綠色金融業務。通過開展不良資產重組、綠色信貸、綠色債券、綠色信託、綠色租賃和綠色基金等業務，加大支持污染防治、化石能源轉型升級、新能源和清潔能源建設、生態環境整治等領域的項目投入，不斷調整優化資產結構，氣候變化對公司業務產生的影響總體可控。

### 案例

#### 支持新能源汽車企業發展

近年來，國內某知名汽車集團高度重視新能源汽車發展，積極探索智能低碳產品的創新。該集團旗下新能源汽車公司是國內領先的新能源汽車研發、生產企業。2021年，中國信達通過市場化債轉股成功參與該新能源汽車公司融資，滿足其降杠杆及後續發展需求，助力其向一流新能源車企發展。中國信達與該汽車集團逐步開展戰略合作關係，幫助其拓展新能源汽車領域的業務佈局，為新能源汽車產業鏈發展做出貢獻。

某大型央企是我國最大、全球第三大核電企業和具有國際影響力的清潔能源集團，新能源發電水平持續保持行業領先，該企業也是中國信達的重要戰略客戶。中國信達發揮不良資產經營專業優勢，通過綜合金融手段，幫助該集團降低杠杆，輕裝上陣，持續做大做強新能源產業。

2021年，中國信達一是發行規模為50.66億元“碳中和”可續髮型短期ABS，募集資金用於償還前期收購該集團主輔剝離的水電資產包形成的有息債務，該資產包含有9個水力發電項目，與同等火力發電量相比每年可減排二氧化碳222.81萬噸，年度可實現節約標準煤124.93萬噸，減排二氧化硫762.48噸，具有顯著的碳減排效益。二是通過市場化債轉股參與該集團旗下風電公司增資引戰，幫助降低企業杠杆率，為其後續發展創造空間，增強其資本實力並促進優化治理，助力其大力發展光伏、風電等清潔能源。三是完成了某S基金項目投放，助力企業佈局優質可再生能源資產，累計投資風電光伏資產超700兆瓦，已全額並網發電，有效推動新能源企業發展，助力綠色經濟轉型。

**50.66** 億元

發行“碳中和”可續髮型短期ABS

**124.93** 萬噸

年度可實現節約標準煤



## 案例 紓困新能源龍頭企業

江蘇某大型民營企業是一家以新能源、清潔能源為主，相關產業多元化發展的科技引領型綜合能源龍頭集團，主營業務涉及電力、光伏製造、集成電路材料、移動能源及電動產業新生態等多個產業領域，是全球新能源 500 強企業中領先企業。近年來，該集團負債率較高，加之受光伏行業國補拖欠因素影響，集團現金流持續緊張，流動性壓力大，導致債務兌付壓力較大。中國信達江蘇分公司通過資管計劃向該集團旗下上市公司提供紓困並購資金，有效緩解集團控股層面的流動性壓力並優化企業治理結構，切實支持優質清潔能源企業的持續發展。

## 案例 南商（中國）大力發展綠色信貸

南商（中國）持續關注“雙碳”戰略實施進程，檢視並修訂內部《綠色信貸業務指引》等制度文件，完善業務模式和具體操作要求，持續拓展綠色信貸業務。2021 年將低碳環保行業列入重點支持行業，為其提供業務規模、優惠補貼等資源傾斜。積極響應“零碳鄉村”戰略，為河北地區農戶客群提供採購光伏設備的融資服務，授信金額 1 億元，支持農戶利用自家房頂空間安裝光伏太陽能板，獲取清潔電力，並上網賺取電費，有效增加農戶收入。與合肥某光伏企業開展綠色信貸合作，資金用於光伏組件生產及光伏發電站項目的投資及運營，助力生產、推廣使用清潔能源，進而減少碳排放。

## 案例 南商（香港）投資發行綠色債券

南商（香港）將綠色金融和減碳環保納入發展戰略，主動投資綠色債券並協助推動綠色債券發行，助力綠色產業可持續發展。該行自 2017 年起投資綠色債券，截至 2021 年 12 月底，共購入綠色債券 26 筆，持盤餘額約 31.7 億等值港元。協助多家客戶發行多筆綠色債券，2021 年協助某銀行發行兩筆“碳中和”債券，募集資金 9.22 億等值美元，專門投向具有碳減排效益的綠色項目，獲得香港品質保證局（HKQAA）綠色金融認證，並取得全球領先 ESG 評級及研究公司認證，確保債券募集資金投向和管理方式嚴格符合國際綠色債券標準。南商（香港）還幫助客戶發行高級無抵押綠色債券、可持續發展掛鉤債券，為綠色低碳項目提供融資便利。

# 9.22 億美元

協助某銀行發行兩筆“碳中和”債券，  
募集資金 9.22 億等值美元

## 案例 信達證券承銷綠色債券

信達證券充分發揮業務資源與優勢，積極開展綠色債券等綠色金融工具的開發與發行工作。作為聯席主承銷商承銷某公司 2021 年面向專業投資者公開發行綠色公司債券（第一期）（專項用於碳中和），發行規模 20 億元，募集資金用於具有碳減排效益的綠色產業領域項目。該債券以“碳中和”命名貼標，為綠色債券子品種，是探索綠色金融工具支持“雙碳”戰略有益嘗試。

## 案例 金穀信託積極發展綠色信託

金穀信託設立規模為 2,500 餘萬元的信託計劃，募集資金用於投資某風電企業發行的綠色資產支持證券。通過該專項計劃募集資金所採購的原材料和零部件經生產製造後，可形成風電機組的裝機容量約為 685.66 兆瓦，預計每年可向電網輸送發電量 137.1 萬兆瓦時，相應可減少溫室氣體排放約 140.36 萬噸當量的二氧化碳，相當於可節約標準煤 42.21 萬噸。金穀信託設立某財產權信託，信託規模 21.01 億元，標的物業為綠色建築類項目且已取得能源與環境設計先鋒（LEED）金級標識，該信託為綠色低碳產業項目提供資金支持，對節能減碳具有積極意義。

**2,500** 餘萬元

金穀信託設立信託計劃

**140.36** 萬噸

相應可減少溫室氣體排放

# 附錄

## 報告編制說明

### 報告涵蓋範圍

報告時間範圍是 2021 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。

### 報告編制依據

報告根據中國銀行保險監督管理委員會《銀行保險機構公司治理準則》《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) 編制。

### 彙報原則

**重要性：**根據香港聯交所《環境、社會及管治報告指引》重要性原則，本集團識別了主要 ESG 事項，評估並排序 ESG 事項的重要性水平，根據重要性評估結果對相關 ESG 事項披露，董事會審閱並確認了相關評估過程及結果。ESG 重要事項的識別及評估過程請參見“重要事項判定”。

**量化：**本報告根據香港聯交所《環境、社會及管治報告指引》量化原則，結合相關量化標準，對適用的關鍵績效指標計量並披露，相關溫室氣體排放量及能源耗用量化所用的標準、方法、假設及／或計算工具的資料，以及所使用的轉換因子的來源已在適當位置披露。

**一致性：**本報告的編報方式、統計方法或關鍵績效指標的計量標準、方法、假設及／或計算工具、所使用的轉換因子等與往年保持一致，未識別有可能影響與往年報告作有意義比較的變更。

## 報告編制流程

本報告以中國信達社會責任實踐為基礎進行編制，基本流程為收集材料→編制修訂→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 2021 年度報告》，該報告經安永華明會計師事務所（特殊普通合夥）審計，其他數據均來自公司內部系統或人工整理。本報告計量貨幣為人民幣。

## 報告發佈形式

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

## 聯繫方式

中國信達資產管理股份有限公司企業文化部，北京市西城區鬧市口大街九號院 1 號樓，郵編：100031。



## ESG 報告指引內容索引

		指標	報告位置
<b>強制披露</b>			
<b>ESG 報告管理</b>	管治架構	發表董事會聲明	董事會聲明
		披露董事會對 ESG 的監管情況	
		披露公司 / 董事會的 ESG 管理方針及策略，包括評估、優先排序及管理重要的 ESG/ 可持續發展相關事宜（包括對發行人業務的風險）的過程	
		披露董事會如何按 ESG/ 可持續發展相關目標檢討進度，並解釋它們如何與發行人業務有關聯	
	彙報原則	描述或解釋在編備 ESG 報告時如何應用下列彙報原則：	報告編制說明
		重要性：ESG 報告應披露 (1) 識別重要 ESG 因素的過程及選擇這些因素的準則； (2) 如發行人已進行利益相關方參與，已識別的重要利益相關方的描述及發行人利益相關方參與的過程及結果	
		量化：有關彙報排放量 / 能源耗用（如適用）所用的標準、方法、假設及或計算工具的資料，以及所使用的轉換因素的來源應予披露	
	一致性：發行人應在 ESG 報告中披露統計方法或關鍵績效指標的變更（如有）或任何其他影響有意義比較的相關因素		
	彙報範圍	解釋 ESG 報告的彙報範圍，及描述挑選哪些實體或業務納入 ESG 報告的過程。若彙報範圍有所改變，發行人應解釋不同之處及變動原因	
	<b>不遵守就解釋</b>		
<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	堅持綠色運營 厲行節能減排
		A1.1 排放物種類及相關排放數據	環境績效表
		A1.2 直接（範圍 1）及能源間接（範圍 2）溫室氣體排放量（以噸計算）及（如適用）密度（如以每產量單位、每項設施計算）	環境績效表
		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）	環境績效表
		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）	環境績效表

不遵守就解釋			
環境	A1 排放物	A1.5 描述所訂立的排放量目標及為達到這些目標所採取的步驟	綠色低碳運營環境績效表
		A1.6 描述處理有害及無害廢棄物的方法，及描述所訂立的減廢目標及為達到這些目標所採取的步驟	綠色低碳運營廢棄物處置管理設立環境目標
	A2 資源使用	一般披露：有效使用資源（包括能源、水及其他原材料）的政策	堅持綠色運營厲行節能減排
		A2.1 按類型劃分的直接及／或間接能源（如電、氣或油）總耗量（以每千個千瓦時計算）及密度（如以每產量單位、每項設施計算）	環境績效表
		A2.2 總耗水量及密度（如以每產量單位、每項設施計算）	環境績效表
		A2.3 描述所訂立的能源使用效益目標及為達到這些目標所採取的步驟	綠色低碳運營設立環境目標
		A2.4 描述求取適用水源上可有任何問題，以及所訂立的用水效益目標及為達到這些目標所採取的步驟	綠色低碳運營設立環境目標
		A2.5 製成品所用包裝材料的總量（以噸計算）及（如適用）每生產單位占量	不適用
	A3 環境及天然資源	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	堅持綠色運營厲行節能減排應對氣候變化助力雙碳目標
		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	堅持綠色運營厲行節能減排應對氣候變化助力雙碳目標
	A4 氣候變化	一般披露：識別及應對已經及可能會對發行人產生影響的重大氣候相關事宜的政策	應對氣候變化助力雙碳目標
		A4.1 描述已經及可能會對發行人產生影響的重大氣候相關事宜，及應對行動	應對氣候變化助力雙碳目標
社會	B1 雇傭	一般披露：有關薪酬及解雇、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	維護員工權益
		B1.1 按性別、雇傭類型（如全職或兼職）、年齡組別及地區劃分的雇員總數	員工數據表
		B1.2 按性別、年齡組別及地區劃分的雇員流失比率	員工數據表

		指標	報告位置	
<b>不遵守就解釋</b>				
社會	B2 健康與安全	一般披露: 有關提供安全工作環境及保障雇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	保障健康安全	
		B2.1 過去三年 (包括彙報年度) 每年因公亡故的人數及比率	員工數據表	
		B2.2 因工傷損失工作日數	員工數據表	
		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	保障健康安全 開展員工關懷	
	B3 發展與培訓	一般披露: 有關提升雇員履行工作職責的知識及技能的政策。描述培訓活動	支持員工發展	
		B3.1 按性別及雇員類別 (如高級管理層、中級管理層等) 劃分的受訓雇員百分比	員工數據表	
		B3.2 按性別及雇員類別劃分, 每名雇員完成受訓的平均時數	員工數據表	
	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	維護員工權益	
		B4.1 描述檢討招聘慣例的措施以避免童工及強制勞工	維護員工權益	
		B4.2 描述在發現違規情況時消除有關情況所採取的步驟	維護員工權益	
	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	深化合作共贏	
		B5.1 按地區劃分的供貨商數目	深化合作共贏	
		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, 以及相關執行及監察方法。	深化合作共贏	
		B5.3 描述有關識別供應鏈每個環節的環境及社會風險的慣例, 以及相關執行及監察方法。	深化合作共贏	
			B5.4 描述在揀選供應商時促使多用環保產品及服務的慣例, 以及相關執行及監察方法。	深化合作共贏

		指標	報告位置
<b>不遵守就解釋</b>			
社會	B6 產品責任	一般披露：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	保護客戶權益 深化合作共贏
		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	保護客戶權益 深化合作共贏
		B6.3 描述與維護及保障知識產權有關的慣例	維護知識產權
		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	客戶隱私保護
	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	廉潔從業 反洗錢管理
		B7.1 於彙報期內對發行人或其雇員提出並已審結的貪污訴訟案件的數目及訴訟結果	廉潔從業
		B7.2 描述防範措施及舉報程序，以及相關執行及監察方法	廉潔從業
		B7.3 描述向董事及員工提供的反貪污培訓	廉潔從業 反洗錢管理
	B8 社區投資	一般披露：有關以社區參與來瞭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	支持鄉村振興 踐行社會公益
		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)	支持鄉村振興 踐行社會公益
		B8.2 在專注範疇所動用資源(如金錢或時間)	支持鄉村振興 踐行社會公益



# 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，為向您及其他利益相關方提供我們更專業、更有價值的企業社會責任信息，進一步提升中國信達社會責任報告的品質，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. 您希望瞭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



2021

社會責任報告

CORPORATE SOCIAL RESPONSIBILITY REPORT

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# Chairman's statement

2021 has been an extraordinary year. With COVID-19 hit unseen in a century, the centennial landscape has evolved at a faster pace. Faced with the complex and severe economic and financial situation, China Cinda, based on the decisions and arrangements made by the CPC Central Committee and the State Council, and the regulatory requirements of the Banking and Insurance Regulatory Commission and the Hong Kong Stock Exchange, in dedication to financial services, adhering to the high-quality development concepts of "professional operation, efficiency first and value creation", stayed committed to the principal duties and core business of distressed assets, actively prevented and defused financial risks, enhanced the quality and efficiency in serving the real economy, and fully fulfilled corporate social responsibilities. The success in economy, environment, society and governance was remarkable, and the Company was awarded honorary titles including China Top 100 Enterprises Award, The Best Company of ESG Practice in Listed Companies, The Prize for Case of Social Responsibility for the Year, Advanced Financial Organizations for Targeted Poverty Alleviation, and Advanced Collectives for Poverty Alleviation in Qinghai Province, manifesting the responsibilities of central financial enterprises.

## **Adhering to Party building for strict corporate governance.**

China Cinda adheres to the centralized and unified leadership of the CPC over financial work, integrates the Party's leadership into all parts of corporate governance, and clarifies the Party's legal status in its governance structure. Based on the Party Committee's pre-study procedures for major issues, with the Party's disciplinary constraints, the Company worked on an organic integration of the Party's disciplinary supervision, the supervision of the Board of Supervisors, and the internal management and audit supervision as it conducted in-depth investigations for corporate social responsibility and ESG governance, with an aim to achieve the harmony and unity of Party leadership and modern corporate governance mechanisms.

## **Preventing and resolving financial risks by focusing on principal duties and core business.**

China Cinda continued to consolidate and expand its advantages in the principal business of distressed assets and continue to intensify efforts on the acquisition of distressed assets of financial institutions as well as real enterprises, with newly acquired distressed debt assets amounting to RMB87.35 billion throughout the year, including RMB48.56 billion of financial distressed assets, and continued to lead the industry in financial distressed assets business. The Company contributed to the prevention and mitigation of financial risks by fully exerting the core function of distressed assets disposal and improving the professional ability of distressed assets management and disposal efficiency.

## **Staying true to the original aspiration of finance in serving the real economy.**

China Cinda gave full play to the unique function of revitalizing existing resources, and focusing on national key areas, major strategies and economic and social weaknesses, as well as distressed institutions and assets, actively expanded crisis relief for large enterprise groups, bailouts for capital markets, and the disposal of inefficient and invalid assets of non-principal and non-dominant business of state-owned enterprises. The Company continued to ensure "Six Stabilizations" and "Six Guarantees" of financial services and strongly supported the supply-side structural reform to continuously improve the quality and efficiency in serving the national economy, people's livelihood and the real economy.

## **Adhering to the people-oriented principle for the development of employees.**

China Cinda regards human resources as the foundation of corporate development, intensified efforts for the management and training of managerial talents and the building of younger and more professional management teams for the integration of employees' progress into the development of the Company. We advanced democratic management and strengthened the construction of "workers' homes" with acts on COVID-19 prevention and control and warm-hearted activities to ensure the occupational safety and physical and mental health of employees and enhance the sense of gain, satisfaction and happiness for them.



**Pursuing green development for carbon emission peaking and carbon neutrality.** With close attention to the impact of climate change, China Cinda acted on the strategic decision of carbon emission peaking and carbon neutrality, expanding the green finance around the principal business of distressed assets, promoting the transformation and upgrading of enterprises in industries with high pollution, high energy consumption and overcapacity (“two high and one surplus”) and increasing support for pollution prevention and control, clean energy development and ecological environment construction. The Company advocated energy conservation and emission reduction by low-carbon operations.

**Boosting rural revitalization for common prosperity.** Continuing to consolidate and expand the achievements in poverty alleviation, China Cinda stepped up efforts to help the people in need through finance, industrial development, education and consumption. The Company donated RMB25.25 million for targeted poverty alleviation, trained 5,874 grassroots cadres and technicians, purchased and helped sell RMB12.77 million of agricultural produce from poverty-stricken areas throughout the year. New results were witnessed in boosting rural revitalization.

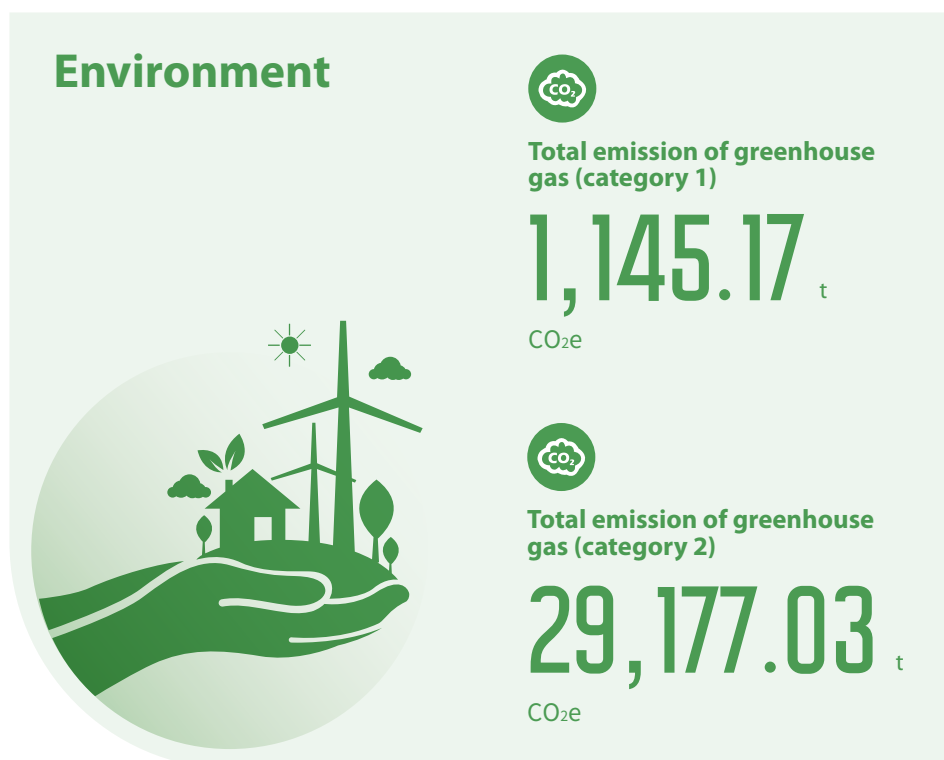
2022 is the year when the 20th National Congress of the Communist Party of China (NCCPC) will be held and it is a crucial year for the implementation of the 14th Five-Year Plan. Under the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, based on the guiding principles of the Sixth Plenary Session of the 19th CPC Central Committee and the Central Economic Work Conference, China Cinda will continue to adhere to the Party’s leadership, keep in mind the “People First” principle and shoulder the duties and principal business with stronger sense of dedication and responsibility to safeguard the national economic and financial security. The Company will greet the 20th National Congress of the Communist Party of China (NCCPC) with real actions and deliver more brilliant results in serving customers, rewarding shareholders, promoting the growth of employees, and contributing to the society.

## Zhang Zi'ai

Chairman

China Cinda Asset Management Co., Ltd.

# CSR key performance in 2021



## Honors & awards



The China Securities Golden Bauhinia Awards “The Best Company of ESG Practice in Listed Companies”

“Advanced Financial Organizations for Targeted Poverty Alleviation” by the People’s Bank of China

“Advanced Collectives for Poverty Alleviation in Qinghai Province” by the Qinghai Provincial Party Committee and Qinghai Provincial People’s Government

“Award of the Best Listed Companies” by the *China Financing*

The China’s Top 100 Listed Companies Summit Forum “China Top 100 Enterprises Award”; “China Most Ethical Enterprises”

“The Most Innovative Asset-Management Companies for the Year” by the Sina Finance

“Good News of Banking Inclusive Finance” by the Banking Financial Institutions of China

China Financial Annual Brand Case Competition “The Prize for Case of Social Responsibility for the Year”

China SME Investment and Financing Trading Fair “The Outstanding Case of SME Financial Services”

“Award of the Best Bond Issuance of Asset Management for the Year” by the *The Asset*

“Best Participants of Settlement Business” and “Best Issuers” by the Shanghai Clearing House

China Financial Brand Summit “Model of Financial Product Communication in China”



## Society



# About us

## Company profile

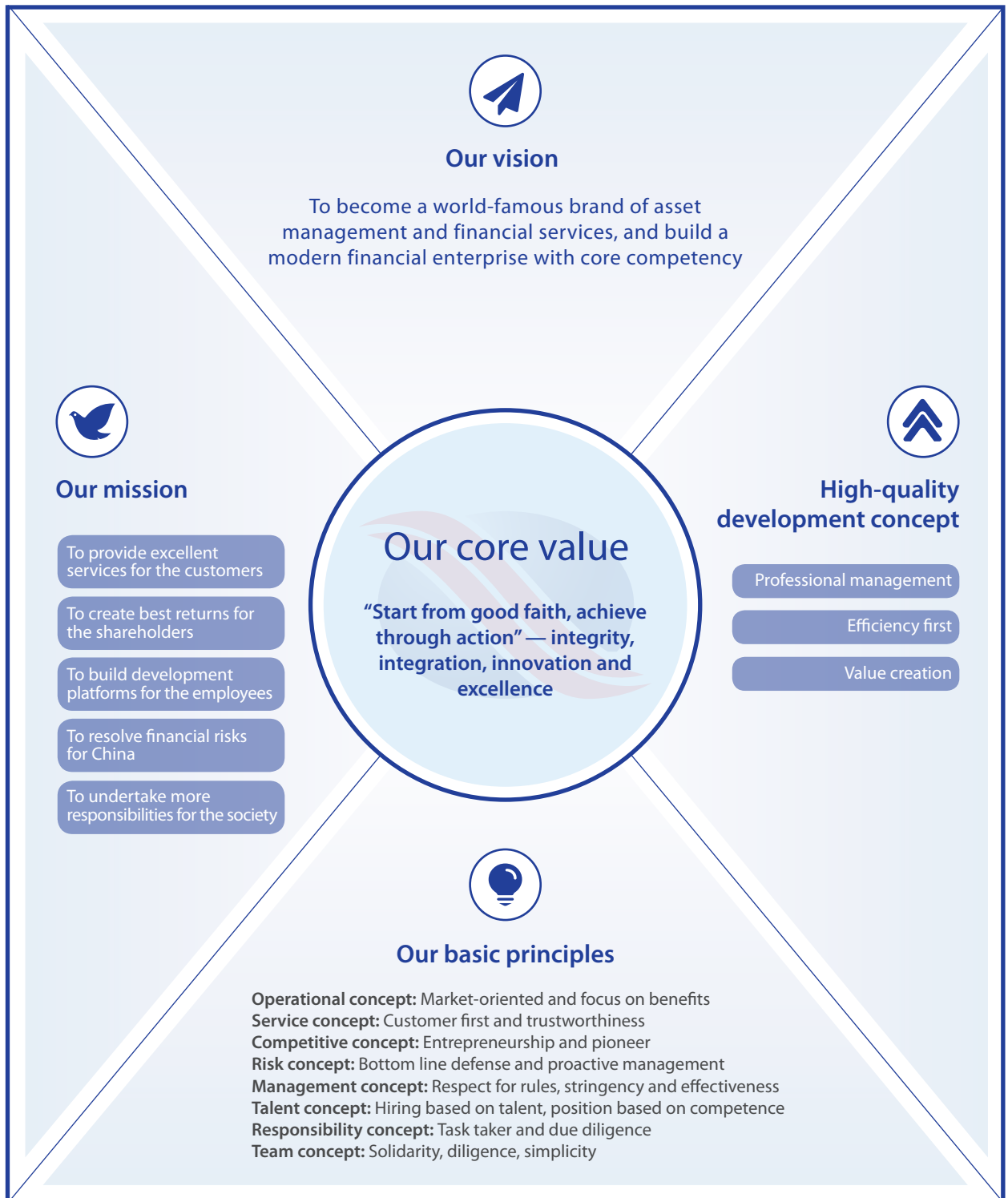
China Cinda Asset Management Co., Ltd. ("China Cinda", "Cinda" or "the Company"), formerly known as China Cinda Asset Management Corporation, was established in 1999 pursuant to approval of the State Council as the first financial asset management company to effectively tackle the financial risks and 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 four strategic investors including the National Council for Social Security Fund of the PRC. 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 2021, China Cinda had 33 branches in 30 provinces, autonomous regions and municipalities on the mainland (including Hefei Operation Support Center, and seven wholly-owned or majority-owned subsidiaries as platforms providing distressed asset management, asset management as well as financial services on the mainland and Hong Kong. The Company has nearly 15,000 employees.



Organizational structure of China Cinda

## Corporate culture



# 01

## GOVERNANCE



- Adhering to Party building for better corporate governance
- Improving compliance and internal control with perfect risk management
- Enhancing responsibility management for sustainable development



Adhering to the principle of good corporate governance of listed companies, China Cinda has constantly optimized its governance structure, improved its risk management system and strengthened its Party building in an all-round way. In strict compliance with the regulations on anti-corruption, the Company has acted by social responsibilities of regulatory authorities and ESG regulations and actively fulfilled corporate social responsibilities to lay a good foundation for its fully sustainable development.









## Adhering to Party building for better corporate governance

### Party building

China Cinda has adhered to the centralized and unified leadership of the CPC over financial work and integrated the Party's leadership into all parts of corporate governance, with an aim to achieve the harmony and unity of Party leadership and modern corporate governance mechanisms.

The Party's legal status in the governance structure of the Company was clarified. China Cinda has written the requirements for Party building into the Company's Articles of Association which clarifies major issues such as the responsibility and authority, institutional settings, operating mechanism, and basic guarantees of Party organizations, improved the "two-way entry and cross-serving" leadership mechanism, established a corporate governance mechanism featuring statutory rights and responsibilities, transparent powers and responsibilities, coordinated operation, and effective checks and balances, and organically integrated with the Board and the management in selecting and appointing human resources in accordance with the policies that are used by the Party for cadres management. At present, the Company's Party Committee secretary concurrently serves as the chairman of the Board and the deputy secretaries of the Party Committee are appointed to the Board and the Board of Supervisors, respectively. The members of management departments and the leading members of Party organizations are moderately cross-posted to provide organizational guarantee for the organic combination of Party leadership and corporate governance.

The Party Committee's pre-study procedures for major issues were launched across the board. The mechanisms for ex ante,

ongoing and ex post supervision were put in place for the Company to completely adopt the Party's general principles and specific policies. The Company revised the *China Cinda Measures for the Implementation of "Three Majors and One Large" Decision-making System*, which further clarified the scope of major issues that needed pre-study procedures of the Party Committee. Major issues decided by the Board, Board of Supervisors and Senior Management of the Company shall be submitted to the Party Committee for study in advance. The implementation of the resolutions of the Board shall be reported to the Party Committee regularly and subject to the supervision of the Party Committee.

With the Party's disciplinary constraints, the Company worked on an organic integration of the Party's disciplinary supervision, the supervision of the board of supervisors, and the internal management and audit supervision. Through a series of mechanisms, the institutionalization, standardization and procedure of the integration of Party leadership into corporate governance were realized.

The Party Committee of China Cinda strengthened the research and deployment of social responsibilities and ESG tasks this year. Two general meetings were held for the deliberation of the Company's *2020 Corporate Social Responsibility Report* and the *Work Report Proposal on Fulfilling Compliance Requirements in the New Guidelines on Environmental, Social and Governance Reporting* respectively. With a meticulous study on material ESG-related issues, management strategies, risk analysis, work objectives and measures, the Company arranged and deployed ESG tasks to improve the quality and efficiency of social responsibility, ESG management and work.



China Cinda holds a training course on Party building.

## Shareholders' General Meeting, Board, Board of Supervisors, and Management

### 1 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 and the Board of Supervisors; and to decide on the employment, dismissal or termination of reappointment of accounting firms. As of December 31, 2021, China Cinda held eight general meetings, considered and approved 19 resolutions, and made one report.

The rule of equal shares enjoying equal rights shall be adopted. All shareholders shall enjoy the rights and obligations according to the type and share of their shares, and each share of the same type shall have the same rights.

The interests of all shareholders shall be protected. The Company shall convene general meetings of shareholders in compliance with all laws and regulations to facilitate shareholders' participation and safeguard shareholders' exercise of voting rights. Through information disclosure and active investor relations management, the Company strengthens communication with shareholders, and enhances the transparency of corporate governance to protect shareholders' right to know about corporate operations and management.

The returns for the shareholders shall be focused on. The Articles of Association stipulates that the Company's profit distribution policy shall be of continuity and stability, while taking into account the Company's long-term interests, the overall interests of all shareholders and the Company's sustainable development, and cash dividend shall be the preferential approach to profit distribution.

### 2 Board

The Board 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 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 December 31, 2021, the Board of the Company had 12 Directors, including two Executive Directors, six Non-executive Directors and four Independent Non-executive Directors. During the Reporting Period, China Cinda held 10 meetings of the Board, considered and approved 59 resolutions, and made 27 reports.

12

directors of the Board of the Company

10

meetings of the Board

### 3 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, the Board of Supervisors, Senior Management and their constituent members. As of December 31, 2021, the Board of Supervisors of the Company consisted of seven Supervisors, including one Shareholder Representative Supervisor, three External Supervisors and three Employee Supervisors. In 2021, China Cinda held seven meetings of Board of Supervisors and considered and approved 14 resolutions.

7

supervisors of the Board of Supervisors of the Company

7

meetings of Board of Supervisors

### 4 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 principal business, optimize the structure, and control risks strictly. The Company actively performed social responsibilities to the country, shareholders, customers, suppliers, employees, environment and community and operated business stably in the progress to high-quality development, and managed to achieve even better results.



## Incorrupt practice

In strict accordance with the relevant provisions of the *Company Law of the People's Republic of China* and regulatory authorities, China Cinda constantly strengthened the anti-corruption and stayed committed to creating an incorruptible and honest business environment by deepening the integrity against corruption and urging employees to practice good business ethics. No corruption lawsuits against China Cinda or employees occurred during the year.

China Cinda has continuously improved its system and mechanism of discipline inspection, and formulated the *Implementation Measures on Strengthening Collaborative Supervision and Improving Supervision Efficiency (Trial)*, the *Several Measures for Strengthening the Supervision of Discipline Inspection Committee of the Company System (Trial)*, and the *China Cinda Discipline Inspection Committee Letters and Visits Handling Procedures*, etc. The Company continuously intensified its supervision on political thoughts and daily work, innovated special supervision and enhanced performance supervision, pushing forward the "Three Noes" system to deepen the integrity against corruption. The Discipline Inspection Committee meeting system was further improved, the "four forms" of supervision and discipline enforcement deepened and applied, and multiple case-handling disciplines and work regulations strictly followed. The Company perfected the discipline inspection, supervision and reporting mechanism, supporting whistle blowers to report suspected violations of discipline and law by means of letters, visits, telephone calls, and the Internet. The whistle blowing and filing were strictly carried out. Accepted cases would be registered and reported, tried, replied with feedback, statistically analyzed and filed, and the information of whistle blowers were kept confidential to prohibit any retaliation against them.

In 2021, China Cinda organized eight anti-corruption publicity and education activities, covering 6,125 attendances, and conducted anti-corruption-related training for directors for four times, with a total of 11 attendances. The "Seven Ones" series of activities on advocating honest financial culture were held, while online platforms including "Qingfeng Cinda" and WeChat Official Account were made full use to regularly post publicity articles themed on honest financial culture, and such exhibitions of achievements were held to create a strong momentum of anti-corruption and integrity.



China Cinda Party Committee organized and carried out anti-corruption warning education activities.

# 8

anti-corruption publicity and education activities

# 6,125

attendances

covered by anti-corruption publicity and education activities

# 4

anti-corruption-related training for directors





## Improving compliance and internal control with perfect risk management

### Comprehensive risk management

China Cinda complied with all the laws and regulations, continued to promote the building of comprehensive risk management system, improved the internal control mechanism and the risk detection & evaluation systems and focused on managing and controlling credit risk, market risk, overseas business risk, liquidity risk and concentration risk. Primary risk indicators were controlled at a reasonable level for the business operating soundly and resolutely protecting the bottom line from systemic risks to ensure the smooth and compliant progress of the Company.

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 a sound risk governance structure. The responsibilities of the Board, the Board of Supervisors and Senior Management in the comprehensive management system are clear, specific and well-defined. The requirements for risk management are integrated into daily management and business of the Company, and three lines of defense for risk management are set up: business operation departments as the first line of defense; the functional department for risk management as the second line of defense; the functional department for internal audit as the third line of defense. The Company has established a risk management system that covers all business lines and all types of risks. The Company formulated and issued the *2021 Risk Appetite Management Measures of the Group*, the *Group Risk Management Policy for 2021* and the *Risk Tolerance Management Scheme* to facilitate the implementation and communication of the Company's appetite management measures and to ensure asset quality and liquidity safety. The risk control capacity of the Company was significantly improved, as all the risks were controlled within the acceptable scope.

While actively responding to COVID-19 aftermath and the severe and complex economic and financial environment, China Cinda adjusted risk management strategies in a timely manner to resolve the financial risks and stabilize the asset quality. Through technology enabling, the informatization of risk management was largely improved to facilitate the early detection, early warning and early disposal of risks. With continuous efforts on the publicity of risk and compliance culture, we continuously strengthened the education and training on risk and compliance management and carried out risk case analysis so as to raise the responsibility and risk awareness of the employees, and cultivate a risk management culture of sound operation within the Company.



## Compliance internal control management

### 1 Compliance internal control management

China Cinda has developed a management framework comprised of three lines of defense under the leadership of the Shareholders' General Meeting, the Board, the Board of Supervisors and the management, which clarifies the respective responsibilities of and the reporting relationship from the management to staff. The internal control measures of the Company mainly include the Company mechanisms, internal control manual and evaluation manual. The guiding documents for compliance internal control are the *Regulations for Compliance Management* and the *Basic Regulations for Internal Control*.

China Cinda followed the management concept of "compliance creates value", actively carried out the special work of "Compliance Internal Control Management of the Year" that deepened the comparison and self-examination of the internal control mechanism and the root-cause rectification in key areas, constantly improved the system and the long-term mechanism for compliance internal control management and implemented regulatory policies to the primary level and the front line of business operation to make continuous progresses in the compliant operation. Comparing with external regulations and issues exposed by regulatory inspection, the Company developed a plan for "abolishing, reforming and establishing" corporate systems as a way of optimizing the internal control system. The *Basic Regulations for Internal Control* was comprehensively revised, and the *Management Requirements for Separation of Incompatible Posts* and the *List of Incompatible Posts* were issued. The *Investigation Measures for Employee Abnormal Behavior* was formulated to effectively enhance the management quality and efficiency of key areas of internal control. The Company improved its compliance assessment and accountability mechanism and made responsibilities well-defined to convey the orientation of compliant operation and high-quality development.

### 2 Anti-money laundering management

China Cinda further consolidated the foundation of anti-money laundering risk management by effectively promoting the renovation of anti-money laundering management system and self-evaluation of money laundering risks 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 the *Risk Management Guide of Money Laundering and Terrorist Financing by Corporate Financial Institutions (Trial)* and the *Risk Self-Evaluation Guide of Money Laundering and Terrorist Financing by Corporate Financial Institutions of the People's Bank of China*. In 2021, eight sessions of anti-money laundering training were conducted at the Company headquarters, covering 787 attendances.

### 3 Fight against illegal financial activities

China Cinda carried out publicity and education on fighting illegal fundraising and publicized the 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. Crime crackdown was made normal and brought under special inspection, daily inspection, publicity activities and warning education to shape a pattern with special and joint prevention and control.



# Enhancing responsibility management for sustainable development

Strictly following the requirements of the *Listing Rules and the Environmental, Social and Governance Reporting Guide* of the Hong Kong Stock Exchange, China Cinda has continuously optimized its social responsibility and ESG management systems and explored the organic integration of corporate social responsibilities and ESG strategies with corporate strategies and operations to achieve sustainable and high-quality development of the Company.

## Social responsibility concepts

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 stabilizer to eliminate financial risks**

**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.

The Company paid much attention to the 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 serve the carbon emission peaking and carbon neutrality and to help build ecological civilization.

**As a practitioner participating in environmental protection**

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

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

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

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



## The Board's Statement

The Board is the organ of ESG management of China Cinda and shall be responsible for the overall supervision, guidance and practice review of ESG-related issues and dedicated to promoting the ESG integration into corporate strategies and business operations of the Company. The Board stepped up the supervision and guidance on ESG issues this year. At the sixth general meeting and the third regular meeting in 2021, the *Proposal on Reviewing Material Issues of the Environmental, Social and Governance Reporting* was discussed and the ESG management strategy, materiality identification and risk analysis of material ESG issues, and ESG target setting were considered and approved.

Under the supervision and guidance of the Board, China Cinda formulated an ESG management strategy in line with Cinda's characteristics: adhering to the concept of innovative, coordinated, green, open and shared development; adhering to the high-quality development concepts of "professional operation, efficiency first and value creation"; strictly abiding by social responsibility and ESG regulatory policies and regulations; improving ESG governance structure and risk management; focusing on the core business of distressed assets; steadily advancing the construction of digital Cinda; coordinating financial service business; providing excellent customer service; building platforms for the development of employees; and advocating green environmental protection for the social well-being. China Cinda stayed committed to delivering excellent economic, environmental, social and governance performance, creating best returns for the shareholders, resolving financial risks for China, undertaking more responsibilities for the society and building a good brand image of China Cinda to sustainably develop the Company in the long run.

The Company identified and evaluated material ESG issues, and ranked the materiality of them, and studied and analyzed the key risks and countermeasures of material ESG issues one by one (see "Responding to climate change for carbon emission peaking and carbon neutrality" for details of the impact of climate change on business operation). After analysis, the risk management and internal control system of the Company basically covered the risk management and control of ESG issues, and the general risk of material ESG issues was controllable.

China Cinda, based on the business operation, development path and social responsibility mission, actively practiced ESG target management and set economic, environmental and social targets.

### Economic targets

China Cinda aimed to realize value appreciation and create the best returns for shareholders by focusing on the core business of distressed assets, improving the supply capacity of systematic financial solutions, earnestly performing the professional duties of resolving financial risks and serving the real economy.

### Environmental targets

China Cinda continued to expand low-carbon office operations for corporate green development (see "Practicing green operations for energy conservation and emission reduction" for details of related environmental objectives of office operations).

### Social targets

China Cinda promoted community development and social well-being with active engagement in community investment and social welfare activities that prioritized rural revitalization and with support for vulnerable groups, fulfilled corporate citizenship responsibilities with rapid response to major public crises and disasters, and built harmonious labor relations and realized the coordinated development of employees and the Company with more democratic management of employees and the protection of employees' rights and interests.

This report has disclosed in detail the practices of China Cinda in the above work, other social responsibilities and ESG management, and was considered and approved by the Board of the Company on March 29, 2022.



## ESG Governance Framework

### Decision making

The Board shall assume the overall ESG decision-making and supervision, consider and make decisions on ESG management strategies, objectives and policies, manage ESG risk identification and response analysis, attend to the analysis and progress of material ESG issues on a regular basis, and review and approve periodic social responsibility reports of the Company. Furthermore, the Board shall watch the implementation and progress of ESG issues closely to ensure the effectiveness of ESG management.

### Management

The management shall promote the implementation of ESG resolutions of the Board and establish and update the social responsibility work system that integrates strategic planning, division of labor, assessment of indicators, information disclosure, and training and publicity to continuously improve the ESG management performance. As ESG factors are incorporated into the decision-making of business, financial products and services of the Company shall be used to address environmental and social issues for the harmony of economic, social, governance and environmental benefits.

### Execution

The functional departments of head office and the branches and subsidiaries shall be responsible for the management and practice of ESG issues. The Corporate Culture Department shall be responsible for responding to the inquiries and concerns of stakeholders and taking the lead in ESG information disclosure and assessment, while other departments, the branches and subsidiaries shall appoint contact persons for ESG information disclosure to carry out ESG practice and information collation. Head office departments, back-up centers, the branches and subsidiaries shall be responsible for the management, practice and information collection of ESG issues according to the functional division and business characteristics, respectively.

## Communication with stakeholders

China Cinda continued to enhance interactions with stakeholders, improve the stakeholder participation mechanism and actively hold exchanges and discussions on ESG management and implementation paths. This year, based on the characteristics of business operations, China Cinda identified major stakeholders, communicated with all parties extensively and sincerely and responded to their demands via diverse communication channels that the Company developed with shareholders and investors, government and regulators, customers, suppliers, business associates and associations of industry, non-profit organizations, charitable or community organizations, employees and the management, jointly exploring ESG management practices with all to enhance the effectiveness of communication and the quality of information disclosure.

China Cinda has compiled and disclosed social responsibility reports for 13 consecutive years since 2010, and actively disclosed ESG management concepts, work results, key performance indicators and typical cases of the Company to all stakeholders. We have continuously improved the social responsibility and ESG work systems based on the communication results and feedback from stakeholders, and worked with all stakeholders to create economic, environmental, social and corporate governance value.



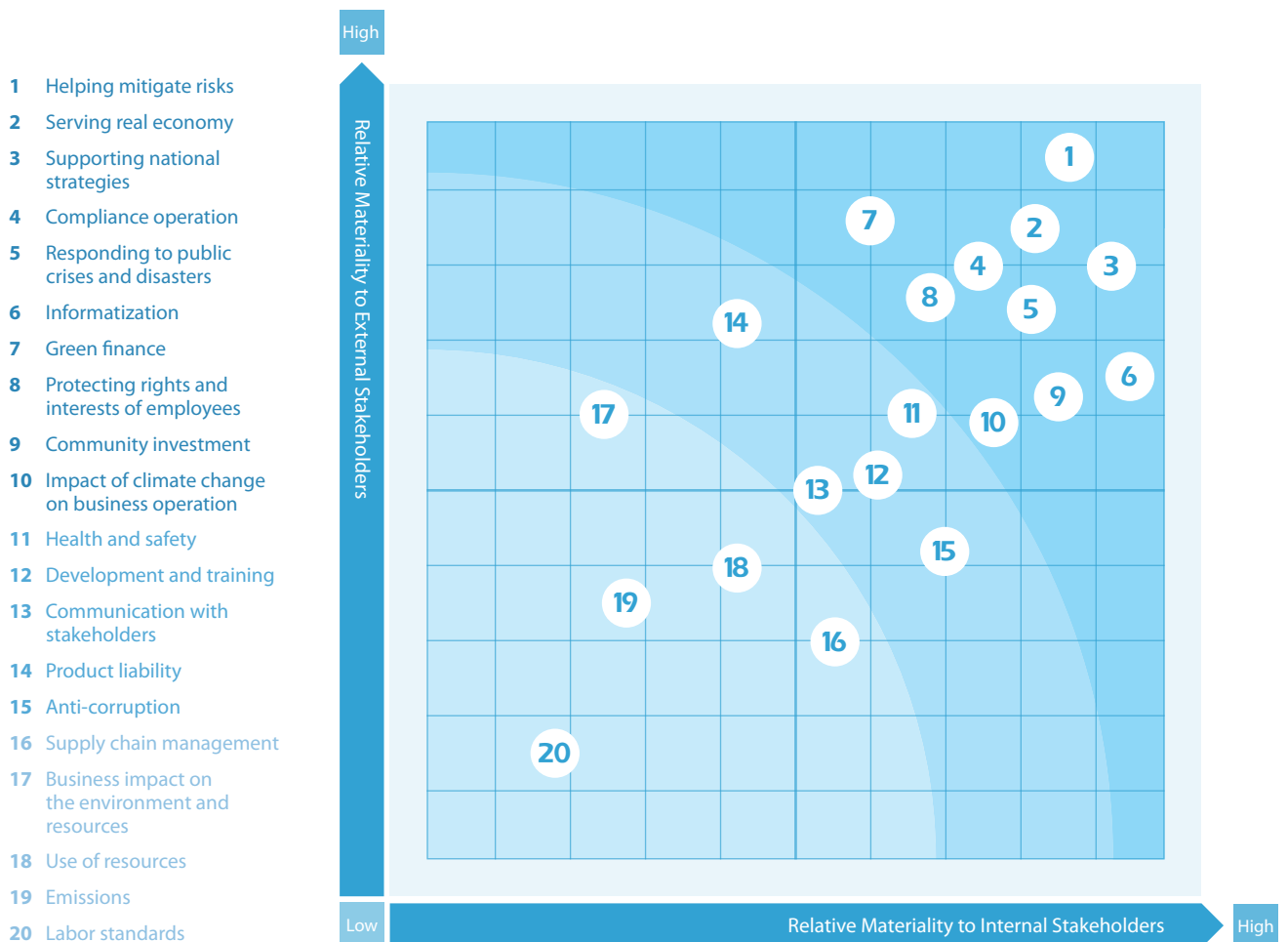
China Cinda holds 2021 Global Analyst Call to announce interim achievements in 2021.

## 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, based on the “materiality” reporting principle, effectively identified material ESG issues with full consideration of business operating characteristics and stakeholders’ concerns. The materiality evaluation of related issues was made through investigation and communication with stakeholders.

In 2021, in accordance with the *Environmental, Social and Governance Reporting Guide of the Hong Kong Stock Exchange*, China Cinda drew on the practice of financial associates and sorted out 20 material ESG issues on the basis of the existing 16 ESG issues, of which six were revised or added: “Impact of climate change on business operation”, “Informatization”, “Business impact on the environment and resources”, “Use of Resources”, “Emissions” and “Labor standards”.

For evaluating the materiality of material ESG issues, China Cinda compiled the *China Cinda ESG Issues Materiality Questionnaire* through an extensive solicitation of opinions from stakeholder representatives and ESG expert teams, and conducted the questionnaire survey for internal and external stakeholders of the Company. The materiality of ESG issues was ranked, with reference to the understanding and judgment of representatives of all parties, based on the discussion opinions of the ESG expert team. Related results are presented through the materiality matrix.



# 02

## SOCIETY



Serving real economy in mitigation of financial risks

Protecting customer rights and interests in deepening win-win cooperation

Caring for the health and career development of employees

Supporting rural revitalization in fulfilling social welfare











## Serving real economy in mitigation of financial risks

### Resolving financial risks

China Cinda, centering on the role of a financial asset management company for the new era, held the mainstay of resolving financial risks of distressed bank loans and kept close contact with banks. While keeping abreast of industry developments, the Company deeply engaged in the public market business of bulk transfers, continuously widened acquisition sources, and strengthened the acquisition of distressed assets of non-bank financial institutions, such as trust and leasing, continuously relieving the pressure on financial institutions' distressed assets. During the year, we acquired distressed debt assets of RMB87.35 billion, including RMB48.56 billion of financial distressed assets, and continued to lead the industry in financial distressed assets business. While enlarging the holding of distressed assets, we exerted our role in resolving financial risks as a principal force with actions to improve the asset disposal mechanisms online and offline, liquidize remnant assets by multiple means and increase the value of assets.

#### CASE

#### Acquisition and disposal of 17 banks' distressed debts against a group

The overall acquisition and transfer of 24 debt asset packages, including a group in Zhejiang, was a successful case of China Cinda Zhejiang Branch working on the core business and the extensive disposal of distressed assets. Committed to resolving the risks of local guarantee chains, Zhejiang Branch exerted its strengths of core business, and after a solid due diligence, it acquired RMB2.465 billion debts of 17 banks against the group in a targeted manner, completing 85% of the total bank liabilities. This laid a solid foundation for debt resolution. The project lasted for four years. By tailor-made measures and multi-party balance to overcome the adverse impacts brought about by COVID-19, the introduction of strategic partners to liquidize underlying assets of corporate debts and enhance the value of debt effectively resolved the pressure on local banks' distressed assets, and strongly supported the enterprises out of trouble as well. This demonstrated China Cinda's responsibility and mission of continuously resolving bank financial risks and facilitating the transformation and upgrading of local economies.

**2.465** RMB billion

targeted acquisition of debts of 17 banks against the group



## CASE

## Resolving redemption risks of bank wealth management products

Under new regulations on asset management, the debt assets of RMB1.35 billion formed by the investment of wealth management funds of a state-owned bank could not be postponed but the redemption was imminent. China Cinda made a detailed investigation of the debt underlying assets, interviewed with related parties, and completed the project acquisition, recovery and disposal in a timely manner, properly resolving the redemption risks of bank wealth management products. Avoiding the delisting of relevant listed companies, this move helped banks to eliminate the regulatory legacy of clearing up wealth management funds. Through cooperation with local governments, strategic investors were brought in to dispose of debtor assets and quickly return the debt of listed companies, achieving good economic and social benefits.

## CASE

## Helping local small and medium-sized banks dispose of distressed assets by acquisition of judicial auction assets

A local bank in Zhengzhou granted a loan of RMB977 million to a well-known real estate group, and the collateral was the land for a project developed by the group in Zhengzhou. For the tightening of domestic real estate regulatory policies and its poor management, the real estate group's liquidity dried up, the loan was overdue, and the project was seized and auctioned as collateral in accordance with the law. It was hard to realize the foreclosure asset as the real estate market of Zhengzhou was going down. China Cinda acquired the foreclosure asset, managed to revitalize troubled assets via professional operation subsequently, and helped the bank to complete the disposal of large distressed assets. Major project risks were effectively resolved and the rate of distressed loans in real estate reduced, and the sound and healthy development achieved.

## CASE

## Resolving the risk of distressed assets for trust companies

China Cinda explored various modes to dispose of risk assets in the trust industry in 2021, and significant results were made in increasing the effective delivery of distressed assets in the trust industry and speeding up the recovery of existing debt. The Company acquired distressed assets of several trust companies, registering an increase of 130% over the previous year. After the Document No. 55 (YBJBF[2021]) was published by the Banking and Insurance Regulatory Commission, we have acted on the principles in the document, and signed a strategic cooperation agreement with China Trust Protection Fund Co., Ltd. to join hands on the disposal of risk assets in the trust industry.



China Cinda and China Trust Protection Fund Co., Ltd. sign the strategic cooperation agreement.

# 130%

increase in acquisition of distressed assets of several trust companies over the previous year

**CASE** Network technology enabling distressed assets disposal business

Complying with the industry trend of technology enabling, China Cinda has been expanding its online electronic services, leveraging Internet tools for extensively attracting investments and improving the efficiency of disposing of distressed assets. Between 2015 and the end of December 2021, a total of 3,363 auctions were initiated on Alibaba Auction and JD Auction, with a bid amount of RMB215.9 billion; 2,042 transactions were sold at a value of RMB107.9 billion. A WeChat App integrating asset display, investment intention release and online negotiation — Cinda Smart Tao — was launched online. The company has built a multi-platform, multi-channel asset disposal marketing and promotion system online, including China Cinda website, WeChat official account, App, online auction zone and live-streaming promotion, as an important bridge for communication and cooperation with investors.

**3,363**

auctions on Alibaba Auction and JD Auction

**CASE** Successful bid for the first pilot single transfer of distressed loans to corporate accounts

In 2021, the Banking Credit Assets Registration Center held the first bidding for the pilot business of distressed loans transfer. With on-site guidance and witness of the regulators, China Cinda Zhejiang Branch won the bid for a commercial bank's single distressed loan successfully by virtue of its solid due diligence, market research and prudent and flexible quotation strategies, with the principal and interests of RMB18.37 million in total. This project was the first deal after the China Banking and Insurance Regulatory Commission officially announced the pilot single transfer of distressed loans to corporate accounts and the landing of personal loan approval and transfer policies. The successful bidding revealed China Cinda's active business innovation in supporting the bank distressed loans transfer market and its responsibility in resolving and mitigating the financial risks.

**18.37** RMB million

successful bid for a commercial bank's single distressed loan

## Resolving risks of distressed institutions and assets

For distressed institutions and assets, with substantive restructuring as an important approach, based on its professional competency and extensive experience, China Cinda has actively engaged in the relief of companies in crisis, risk resolution of large enterprise groups, major regional risk resolution, corporate default bonds, delisting of listed companies, and corporate bankruptcy and restructuring to advance the supply-side structural reform and serve the healthy development of real economy.

**CASE** Crisis relief of large enterprise groups

In recent years, affected by the transformation and upgrading of the steel industry and policies on overcapacity reduction, a large state-owned enterprise of iron and steel in Tianjin broke out into a debt crisis and entered the judicial reorganization proceedings. Closely following the enterprise's dynamics, China Cinda explored special investment opportunities in M&A and reorganization, and did as much as it could for rolling out the reorganization scheme with a trust plan set up, with funds specially set to support a private industry investor into the judicial reorganization of the iron and steel enterprise. This reorganization enabled the value of the enterprise to be restored, the productivity to be released continuously, the production and operation to get out of trouble, the economic benefits to be raised, the resettlement of tens of thousands of employees and the debt repayment to be properly handled, and the debt crisis of the group was effectively resolved.

**CASE** Acquisition of 8.6 billion debts to advance corporate reform and reorganization

A biochemical technology group was a leader in the agricultural industry and a model enterprise of corn deep processing in Jilin Province. It contributed greatly to local economic development and farmers' income. For market environmental changes, huge debt investment or some other reasons, it has been in trouble and faced with heavy debt burden, delisting, employee resettlement, and public petitions since 2015. Cooperating closely with the local government and industrial investors, China Cinda Jilin Branch engaged deeply in the reform and reorganization of the group, integrating and collecting the principal of financial debts of RMB8.6 billion from four banks, and it worked for win-win outcomes for all and resolving debt risks, besides the risk prevention and control of its own. The State-owned Assets Supervision and Administration Commission of the People's Government of Jilin Province sent a letter to thank the branch for its great support for the reform and development of state-owned enterprises, resolving the delisting risks of listed companies and maintaining corporate and social stability.

**8.6** RMB billion

principal of financial debts integrated and collected from four banks

**CASE** Resolving the risk of corporate default bonds

China Cinda has been active in risk prevention and default disposal of the bond market. Its establishment of the Shanxi Coal Enterprise Bond Relief Asset Management Plan for resolving the default risks of coal enterprise bonds in Shanxi Province played a mitigating role in the local financial market. China Cinda acquired a defaulted bond of RMB200 million and a 3-year issuance period at a discount, with cross-default and puttable provisions contained. The issuer was a state-owned asset operating entity controlled by the local government. The original bondholders exercised the right to put options after two years due to the product structure and risk factors, resulting in the issuer's tight liquidity and difficulty in paying the principal and interests. In addressing the temporary liquidity, China Cinda, at a discount, acquired the underlying bonds that the original bondholders intended to resale, which completed the bailout of the issuer and the local government, maintained the open market credit of the company, avoided the capital market chain reaction caused by cross-default, and protected the local credit environment.

**CASE** Engagement in resolving capital market risks

A joint-stock company in Inner Mongolia is a subsidiary of a large group in Inner Mongolia, which is a leading provider of integrated power solutions in China and a state-owned enterprise listed in Hong Kong as a whole. The company has been suspended from trading since 2019 and faced a dilemma of being delisted for not meeting the listing conditions. The compulsory delisting would cause losses to the state-owned equity investment and a significant adverse impact on the financing of state-owned enterprises of the region in the capital market. China Cinda Inner Mongolia Branch provided the company with an integrated financial services program for privatization and delisting, in collaboration with China Cinda (HK) Holdings Co. Ltd. and Cinda International Holdings Ltd. In 2021, the Hong Kong Stock Exchange's revocation of the company's H-share listing status came into effect, marking its completion of privatization. The project has played a positive role in helping local state-owned enterprises in need to restore credit and resolve regional financial risks.





CASE

Serving central and state-owned enterprises to liquidate inefficient and invalid assets of non-principal and non-dominant business

The three-year reform of state-owned enterprises launched in 2020 has set off a new wave of deepening the reform of state-owned enterprises. One of the reform priorities has been to divest and revitalize the “non-principal business, non-dominant business, inefficient assets, and invalid assets” of state-owned enterprises. China Cinda leveraged its advantages in disposing of distressed assets and restructuring troubled institutions and worked with the pilot companies of state-owned capital management and other financial asset management companies for the liquidation of inefficient and invalid assets of non-principal and non-dominant business. Guangxi Branch actively assisted local state-owned enterprises in revitalizing inefficient and invalid assets and divesting principal and auxiliary businesses, and acquired 97 distressed assets worth RMB6.156 billion, effectively helping enterprises solve issues left over by reorganization and accelerated the layout optimization and industrial restructuring of local state-owned enterprises.

6.156 RMB billion

acquisition of 97 distressed assets (inefficient and invalid assets of non-principal and non-dominant business)

CASE

Helping with bankruptcy and reorganization of companies

China Cinda provided temporary relief for the reorganization of distressed companies through the “Investment Fund for Distressed Enterprises”, effectively serving the supply-side reform and supporting the development of the real economy. In 2021, we put RMB3.024 billion in 11 “Investment Fund for Distressed Enterprises” projects. A leading private company of medical products and pharmaceutical logistics in Henan Province has experienced operating setbacks in recent years for the macroeconomic downturn and loan withdrawals, and its several affiliated companies experienced ruptures of capital chains and entered bankruptcy and reorganization proceedings successively. China Cinda, through the Investment Fund for Distressed Enterprises, successively provided the company with RMB105 million of common benefits debt to maintain business operation during the bankruptcy period, laying a foundation for bankruptcy reorganization. After the common benefits debt was put in, the company gradually resumed production and operating conditions, and made important contributions to fighting against COVID-19. The project was rated as “The Outstanding Case of SME Financial Services for 2021” at the China SME Investment Trading Fair.



China Cinda is awarded “The Outstanding Case of SME Financial Services”.

3.024 RMB billion

investment for 11 “Investment Fund for Distressed Enterprises” projects

**CASE** Revitalizing a bankrupt hospital with reverse acquisition of distressed debts

China Cinda Jiangxi Branch explored a new logic for the acquisition of distressed assets — reversely acquiring distressed debts from the source clients, and improved the effectiveness of resolving risks. X hospital was one of the few medical institutions in Nanchang Honggutan CBD with a superior location. It entered bankruptcy proceedings in 2021 for different reasons. At the invitation of the hospital's real controller, Jiangxi Branch carried out comprehensive due diligence and close follow-up on the hospital, conducted in-depth communications with potential investors, successfully acquired the debts held by a local bank in Jiangxi and became the only mortgage creditor and the largest ordinary creditor of the hospital. Jiangxi Branch contacted potential strategic investors extensively and worked with the managers to practice the restructuring scheme. It tried its best to bring the hospital back to a healthy development track.



## Serving China's strategy

Closely following China national strategies and macro policies, based on the national industrial orientation, regional industrial development policies and regulatory requirements, China Cinda has actively integrated into the new development paradigm, intensified its efforts to support national prioritized areas and major strategies, and served the real economy in a targeted way.

**CASE** NCB credit support for BRI projects

NCB (Hong Kong) has actively carried out the "Belt and Road" Initiative-related business cooperation. It participated in the successful landing of a five-year syndicated loan of USD535 million by the UAE Ministry of Finance of Dubai with a loan amount of USD267.5 million, contributing to initiating a new stage of the BRI financial cooperation. A clean coal-fired power station project in Dubai is a major part of the BRI, and upon completion, it will become the first clean coal-fired power station in the Middle East, which is of great significance for improving the energy structure. The participating banks for the syndicated loan of the project included large state-owned banks, such as the Bank of China, the Agricultural Bank of China, the Industrial and Commercial Bank of China and the China Construction Bank, and well-known foreign banks such as the Standard Chartered Bank. NCB (China) was part of it with a credit amount of USD59 million, and the project completed the release of all syndicated loans.

**535** USD million

a five-year syndicated loan of the UAE Ministry of Finance of Dubai



**CASE** Resolving the debt risks of agricultural trade enterprises in Beijing-Tianjin-Hebei region

As a result of the establishment of Xiongan New Area, the positioning of a comprehensive operator of agricultural and sideline produce in Hebei has been upgraded to a political project to relieve Beijing's non-capital functions and supply agricultural produce to Xiongan New Area. It has also been an important company for COVID-19 prevention and control in China. To enhance the supply capacity during the special disaster recovering period, many projects were launched in a concentrated manner, and the short-term capital flow of the company tended to be tight. China Cinda Hebei Branch acquired the project funds in arrears used for the construction of the company's food processing industrial park at a discount of RMB300 million, and restructured the debts to effectively resolve the operating risks for the company to get out of trouble and realize healthy development, further improving the construction of circulation facilities for agricultural produce markets and the capacity to resist disasters in the Beijing-Tianjin-Hebei region.



**CASE** Support for construction of Zhangjiakou Expressway

China Jingu International Trust Co., Ltd. set up a pooled fund trust plan with a total investment of RMB500 million for the development and construction of the Zhangbei-Shangyi Expressway. Upon completion of the project, it would effectively relieve the traffic pressure on related sections of the Beijing-Tibet Expressway and be of great significance for the regional economic development, the integrated transportation in Beijing-Tianjin-Hebei region and the successful hosting of the 2022 Beijing Winter Olympics.

**CASE** Helping semiconductor companies in the Yangtze River Delta to reduce leverage and boost vitality

A semiconductor company in Hangzhou is a national high-tech enterprise in the field of chips that is dedicated to the R&D and manufacturing of semiconductor wafers for integrated circuits. In its fast-growing period, the company faced many periodic problems such as successive losses, negative operating cash flows and lawsuits involving large project payments. To resolve the corporate debt crisis, China Cinda Shanghai Branch provided the company with RMB90 million liquidity support in the form of market-oriented debt-to-equity swaps, and helped it optimize corporate financing structures, prevent debt risks and lift the market competitiveness. What's more, Shanghai Branch promoted the implementation of the Yangtze River Delta semiconductor fund project by working on the cooperative customers of invested equity projects. During the year, it has invested RMB280 million, with an estimated input of RMB400 million in total, to boost the independent development of China's semiconductor industry with real actions.

**280** RMB million

investment for implementation of the Yangtze River Delta semiconductor fund project

**CASE** Serving the reform and restructuring of companies in the Greater Bay Area

Based on the development strategy and construction plan of the Guangdong-Hong Kong-Macao Greater Bay Area, China Cinda Guangdong Branch has actively supported the adjustment of urban economic structure and served the reform and restructuring of companies. Joining hands with a large state-owned financial holding company in Zhuhai, Guangdong Branch helped mitigate the phased structural risk of an asset investment management company in Hengqin New Area, after which the financial risks of original trust products were effectively resolved, and strongly supported the subordinate platforms of state-owned enterprises to eliminate the risk of maturity mismatch. This is another case after supporting a comprehensive state-owned enterprise group in Zhuhai to revitalize inefficient assets in 2020, laying an important foundation for in-depth support for the restructuring and reform of state-owned enterprises in the region in the next stage.

## Supporting the cause of people's livelihood

China Cinda has strengthened financial services and exerted professional advantages to focus on economic and social weaknesses. In contributions to improving people's well-being and serving the healthy growth of the real economy, the Company continued to support infrastructure and livelihood-related projects, the production of livelihood-related companies, and the development of small and medium-sized enterprises.

**CASE** Revitalizing a livelihood project for urban village renovation through joint efforts

In recent years, an urban village renovation project in Kunming, Yunnan Province has been shut down and the trading company entered the bankruptcy and reorganization proceedings. The 1,300 households of undelivered parcels moved back and property owners could not be properly arranged for a long time. They have been petitioning for help. Some 30 property owners even forced their way into the building when only the main building was capped. The fire and civil air defense works of some completed land parcels have not been completed, and the lives and properties of more than 3,000 households that have moved in were facing huge hidden dangers. China Cinda has jointly invested in the project with related companies in the form of common benefits debt, which was used to pay the trader for the repair, renewal, and completion of the project, to promote the bankruptcy and reorganization of the company, to revitalize the uncompleted project, to improve the living conditions of the citizens, to maintain social stability and to help residents take their own homes.

**CASE** Promoting the renovation and renewal of urban areas

A community in Shenzhen which is close to the eastern center of the city and the central axis of urban development is known as Shenzhen’s cultural card for its developed cultural industry. The comprehensive environmental improvement project around the community was stalled as a result of default of debts caused by the original investors’ inability to repay the debts as they fell due. The project involved 18 parcels of land and 120 rights holders. The living conditions there were poor and the hidden fire hazards were great. The people’s livelihood needed improving urgently. China Cinda invested RMB1.45 billion to bring in industrial investors to substantially restructure the project, implement the overall planning of the government area, promote the urban renewal, and improve the community appearance and living environment.

**CASE** Rescue of large commercial chain enterprises

A large private enterprise in Nanjing owns subgroups of building materials, home furnishing and department stores, with hundreds of thousands of stores across China and hundreds of thousands of employees on its industrial chain. In recent years, the enterprise’ stores in various parts had occupied short-term loans for a long time. The financing was greatly increased and the cash flow gradually dried up. As a result, the enterprise fell into operating difficulties and was unable to repay the loan principal and interests of financial institutions. By actively engaging with the enterprise’s largest creditor, China Cinda Jiangsu Branch acquired the debt by multiple measures and advanced the bankruptcy and reorganization of the enterprise to reduce its overall debt to a reasonable and affordable level, achieve the optimal debt repayment ratio, and trying to meet the reasonable and legitimate demands of all creditors. A plan for the proper resettlement of employees was made to minimize the possible impact of the enterprise reorganization, reduce government pressure and maintain social stability.



NCB (China) supports the development of liquor-producing enterprises in Sichuan.



CASE Helping COVID-19-stricken hotels tide over difficulties

Since the outbreak of COVID-19, based on the requirements of "Six Stabilizations" and "Six Guarantees" of financial services, Hunan Branch has exerted its counter-cyclical tools and financial assistance functions in providing stronger financial support for accommodation, catering and cultural tourism enterprises stricken by the COVID-19. The principal business of a state-owned listed hotel company in Hunan Province, was greatly affected, with a sharp drop in operating income, high interest-bearing liabilities, and heavy pressure of repaying debts. Hunan Branch provided bridge financing services for the company with a total investment of RMB204 million. It effectively resolved the liquidity difficulties of the company through the acquisition of distressed debts and debt restructuring, and contributed solutions for asset management companies to help the hotel and catering industry severely hit by the COVID-19.

204 RMB million

Hunan Branch's financing services for a hotel company

CASE Supporting the development of COVID-19 vaccine stock solution producers

A biopharmaceutical company in Nantong, Jiangsu Province is a global biopharmaceutical R&D and production servicer mainly engaging in culture medium and CDMO business and features industry-leading technical strength and productivity. As a leader in serum-free culture medium in China, the company took the lead in realizing import substitution, and shouldered the great mission of producing COVID-19 vaccine stock solutions as China's first company to obtain outsourced vaccine manufacturing services. Cinda Capital participated in the company's D round of financing with its own capital of RMB50 million to support its core business capacity expansion and new technology development, so as to ensure supply of COVID-19 vaccine stock solution and export of homemade vaccines.

50 RMB million

Cinda Capital's own capital in the D round of financing of a company

CASE Bailout of \*ST dairy company

A well-known dairy company (\*ST) in Henan Province has fallen into an operating dilemma in recent years because of the occupation of capital by major shareholders. It was warned by the Shenzhen Stock Exchange of delisting risk in 2021. Once it was delisted, the livelihood of nearly 3,000 employees and more than 10,000 upstream dairy farmers would be directly stricken, causing great hidden dangers to local social stability. As the largest creditor of the company, China Cinda Henan Branch responded to the call of provincial and municipal people's governments and worked with local governments to bail out the company, and won the praise of local governments, as the risk of delisting was successfully resolved, the livelihood of employees and dairy farmers secured, and the local economic and financial order stabilized.



## Protecting customer rights and interests in deepening win-win cooperation

### Protecting customer rights and interests

Based on the customer-oriented service concept, in strict accordance with the *Law of the People's Republic of China on the Protection of Consumer Rights and Interests*, China Cinda strives to improve its quality of business and services based on customer needs. The Company is committed to providing customers with better and professional products and services with focused efforts on the customer complaint management, the customer privacy protection mechanism and the publicity of financial risk prevention.

#### 1 Improving the quality of services

To improve the quality of services, China Cinda constantly enhances customer exchanges and actively cultivates strategic customer communities and ecosystems.

The Shanghai Branch conducted business exchanges and case sharing on the topic of "Risk Control and Quality Improvement" at the Shanghai Stock Exchange, where Cinda's practices of employing its business and resource advantages to address issues of listed companies were shared to all.

A special lecture on "Exploration of Alternative Investment Banks" was jointly held by the Shanghai Free Trade Zone Branch and NCB at the 5th China International Import Expo. Through market profile analysis and case sharing, the ideas and plans to satisfy financial needs and solve development problems with innovative products and services were delivered.



China Cinda Shanghai Free Trade Zone Branch holds a lecture on "Exploration of Alternative Investment Banks".

Zhongrun Economic Development Co., Ltd. has steadily built a "bankruptcy ecosystem" and carried out exchanges on bankruptcy business by publishing the bimonthly journal of *Zhongrun Bankruptcy Research* to bridge strategic partnership with a number of bankruptcy management institutions, enhance communication with bankruptcy investment associates or strategic investors, constantly carry out exchanges, learning and business promotion with potential customers and partners to develop customer resources.

## 2 Managing customer complaints

China Cinda formulated and put in place the *Administrative Measures for Handling Consumer Complaints* to improve the process for handling consumer complaints and has actively sought customer feedback for better managing their complaints. When constantly promoting the practice of managing consumer complaints in all business entities, the Company launched diverse feedback channels and handled customer complaints in a timely, effective manner, and constantly optimized its business quality to protect consumer rights and interests. The subsidiary accepted 777 customer complaints in 2021.

NCB (China) has established a hotline for consumer complaints, and publicized it on the official website and business outlets or other platforms. Full-time complaint personnel have been appointed for following up and handling customer complaints at the head office and branches. The customer complaint ledger mechanism is being continuously improved to deal with related complaints rapidly. Measures such as follow-up visits and information filing have been taken to summarize complaints and study and analyze the causes of complaint cases on a regular basis with advice for improvement to related business departments.

Cinda Securities constantly improved the customer complaint management mechanism, and established and put the *Rules on Customer Complaints of Brokerage Business* in use, with the responsibility for managing complaints strictly clarified, the process of accepting and handling complaints regulated, to strengthen the management of complaint acceptance. A work process in which the Securities Brokerage Business Department accepts customer complaints and securities business outlets handle the complaints has been established with specialists to make the management more efficient based on the compliance requirements of related authorities. The legitimate rights and interests of customers are protected, who can lodge complaints on the spot, by telephone or by E-mail.

777



customer complaints accepted by the subsidiary

## 3 Customer privacy protection

China Cinda regards customer information as one of its core resources, attaches great importance to managing and maintaining customer information security, and prohibits anyone from leaking customer privacy data. Strictly abiding by the *Law of the People's Republic of China on Cybersecurity* and the *Administrative Measures for the Graded Protection of Information Security*, the Company followed closely on regulatory dynamics and developed the management systems including *Customer Management Regulations* and the *Information Security Management Measures*, regulating customer information management and improving the information security management system to better respond to information security emergencies. For the supervision and review of information security, we have conducted internal and external audits on a regular basis and carries out ISO 20000 and ISO 27001 certifications to secure customer privacy and data.

In 2021, China Cinda rolled out cybersecurity strategies and the operation and maintenance management, deployed equipment and security services on cybersecurity, terminal host security, application security, data security, access management and security management to make its cybersecurity more assured. The *IT Emergency Management Measures* has been developed and the classification, reporting and handling procedures and mechanisms for emergencies (including cybersecurity incidents) established, integrating cybersecurity emergency management into the scope of IT emergency management. The training on information security was held for all employees for better protection of information security.

NCB (Hong Kong) developed the *Implementation Rules for Information Classification and Protection* and put it into effect, clarifying confidentiality levels of customer data and related measures for protection, with persistent efforts on information security to enhance the employees' protection of sensitive information. There have been no customer data breaches over the past year. Cinda Securities highly values and protects customer privacy and data security. The *Administrative Measures for the Protection of Personal Financial Information (Trial)* was made for regulating the management of the collection, use, transmission, and storage of customer privacy data. Cinda Real Estate has built a customer database with improving efforts on the customer information filing mechanism, strictly protecting customer calls, visits and other information, and customer privacy and data security as well.

## 4 Protecting intellectual property rights

Besides strictly abiding by the *Trademark Law of the People's Republic of China*, the *Law of the People's Republic of China Against Unfair Competition* and the *Copyright Law of the People's Republic of China*, China Cinda set up the Company's intellectual property management mechanism with constant improvement and made the *Administrative Measures for the Protection of Intellectual Property Rights* and the *Software Genuine Management Specification* to regulate the Company's intellectual property rights and brand management, reduce the risk of reputation and maintain its brand image and legitimate rights and interests.

The Legal Department at the headquarters manages the Company's protection of intellectual property rights in a centralized manner and shall be responsible for the overall management and supervision of intellectual property rights protection; the Company Management Department, the Corporate Culture Department, the Information Technology Department and other related departments at the headquarters perform special management duties for intellectual property rights protection; all subsidiaries shall be responsible for the protection of intellectual property rights in the areas under their jurisdiction in accordance with the *Administrative Measures for the Protection of Intellectual Property Rights*. The Company

has also engaged professional intellectual property rights agencies to provide special services and consultancy services for intellectual property rights protection-related issues of the Company.

We absolutely safeguard our own intellectual property rights with the establishment of a sound intellectual property rights protection mechanism to monitor and maintain the Company's exclusive rights of trademark and company names in real time based on the principle of "dynamic monitoring and timely protection of rights". In response to the identified infringements on intellectual property rights, the Company should, in accordance with the prescribed procedures, promptly adopt legal channels such as applying to the competent authorities for objections, sending lawyer's letter and filing lawsuits.

China Cinda has integrated measures for the protection of intellectual property rights into specific businesses. For protecting the intellectual property rights of business partners, the Company has added applicable provisions for the protection of intellectual property rights in the transaction contracts, in a bid to avoid infringing on the knowledge of others, as well as protecting the Company's intellectual property rights from being infringed by others.

## 5 Financial knowledge promotion

China Cinda constantly contributed to raising the awareness and ability of the public to prevent financial risks, with innovative measures to popularize financial knowledge and normal financial knowledge promotion and education activities.

NCB (Hong Kong) and the Hong Kong Association of Banks jointly held the financial education activity of "ATM Education for Elderly" where current online banking service types, online banking transaction processing, prevention of online fraud and bank ATM operation simulation were introduced to the elderly to popularize financial knowledge and raise their anti-fraud awareness and self-protection ability.



NCB (Hong Kong) introduces financial knowledge for the elderly.

Cinda Securities set up a Brokerage Investor Education and Services Leading Group to plan and deploy the education and services for brokerage investors in a centralized manner, with a full use of websites, investor education bases, WeChat official account, trading platforms, business premises and other platforms to popularize the basic knowledge of capital market and disseminate rational investment ideas. A special education campaign of "Investor Education in Hundreds of Colleges" was organized with more than 40 public lectures on financial literacy, bridging stronger connection with the campus and raising students' awareness of risk prevention.



## Deepening win-win cooperation

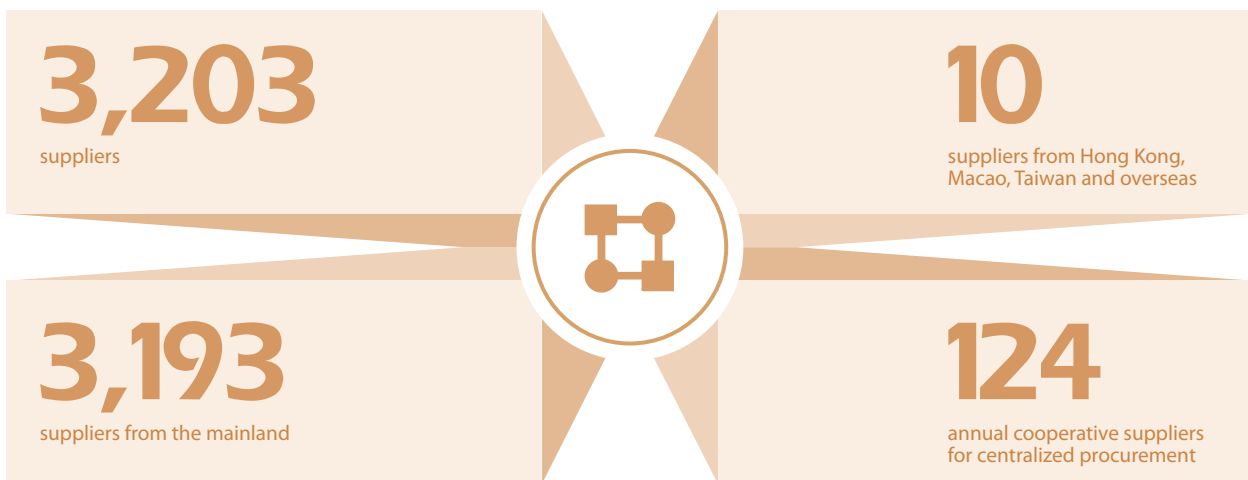
China Cinda formulated and implemented the *Rules for Centralized Procurement Management* and regulated the supplier audit management process to establish mutually beneficial and win-win cooperation. Advocating the concept of going green and environmental protection, the Company stayed committed to promoting the sustainable development of the supply chain and investigated the environmental and social performance of suppliers.

The supply chain management system was constantly improved. The Company strictly used a 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 centralized procurement management committee, and the bid evaluation/negotiation committee shall recommend the best candidate suppliers, and the effectiveness of the implementation shall be ensured by the audit process approved by the centralized procurement management committee.

The overall social and environmental performance of suppliers, including business ethics, product quality and reputation, are what matters to the procurement. Public information retrieval on the operating conditions and negative reports of suppliers was conducted to avoid potential risks. The Company inspected and evaluated the qualifications, product performance or services, after-sales and other performance of cooperative suppliers, added quality suppliers to its base as needed and cleared out suppliers with poor performance or small cooperation opportunities. The centralized procurement management committee has considered and approved the adjustment of the supplier base through collective decision-making.

The green procurement has been pushed forward, as clearly stated in the *Rules for Centralized Procurement Management* that energy-conserving and environmentally friendly products should be prioritized in centralized procurement to encourage suppliers to provide green and environmentally friendly products and services.

As of the end of 2021, China Cinda had 3,203 suppliers entered into database in total, including 3,193 from the mainland, 10 from Hong Kong, Macao, Taiwan and overseas, with 124 annual cooperative suppliers for centralized procurement.





## Caring for the health and career development of employees

### Protecting employee rights and interests

In strict accordance with the *Labor Law of the People's Republic of China*, the *Law of the People's Republic of China on Labor Contracts* and the *Social Insurance Law of the People's Republic of China*, China Cinda launched management systems such as the *Measures for Labor Contract Management* to safeguard the legitimate rights and interests of employees based on equal, democratic principles.

In the principle of "distribution according to work, efficiency first, and fairness at the same time", the Company has established a rigorous and fair salary distribution mechanism, scientifically carried out salary management on performance appraisal, and provided salary and welfare security for employees. The basic security for employees is constantly improved. 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 to provide multi-level security for the life and career development of employees. The Company advocates building a diverse team and creating an inclusive, equal work atmosphere, and objects to any form of discrimination and inequality against gender, age, ethnicity, nationality, race, religion, family or other factors throughout the employment process of recruitment, remuneration, promotion, dismissal, etc. The Company strictly verifies the identity information of employees when they are employed, and checks whether their age meets the legal employment rules to avoid the occurrence of child labor. Employees' right to reasonable rest is guaranteed, working hours are managed in a scientific manner and their willingness is respected in employment allocation, and forced labor is not allowed, in accordance with the law. The Company makes clear accountability and takes serious measures in accordance with relevant laws and regulations if it identifies the occurrence of child labor or forced labor. The Company did not identify any incidents of child labor or forced labor in 2021.



China Cinda has established a system of staff congresses to constantly deepen democratic management and the building of democracy and encouraged employees to be part of corporate management and development. In 2021, the Company held the fourth meeting of the fourth session of staff congress and the third meeting of the first session of member congress, which focused on democratic management and the immediate interests of employees, effectively protecting the democratic rights of employees.

## Ensuring health and safety

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 the *Law of the People's Republic of China on the Prevention and Control of Occupational Diseases*, China Cinda pays close attention to the physical and mental health of employees and is committed to providing employees with a healthy and safe working environment.

Physical examinations have been carried out for employees on a regular basis, with air purification systems installed and regularly maintained to secure the occupational health of employees. The Company formulated and put in use the *Administrative Rules for Internal Security Work* and the *Management Measures for Emergencies*, with regular inspections of office building safety, fire safety drills and fire protection knowledge training to enhance the safety awareness and self-rescue and mutual assistance capabilities of employees.

Adhering to the concept of "Happy Work, Healthy Life", we organized a series of activities including walking, painting and calligraphy exhibitions, singing competitions, and fun games to balance the work and life of employees, effectively promoting the team integration and cohesion.



China Cinda Hubei Branch organizes fun games.

The normalized COVID-19 prevention and control and emergency management have been ongoing. All branches and subsidiaries closely watched the COVID-19 dynamics in the places where the business operated, established a scientific response mechanism, and took active prevention and control measures to ensure smooth business operations. Our offices were disinfected daily; masks, disinfectants and other protective supplies were purchased and reserved; and COVID-19 prevention and control lectures were organized to effectively protect the health of all employees.



## Providing employee caring

China Cinda continued to carry out the activities of care-delivery, as trade unions at all levels regularly carried out birthday, holiday, hospitalization, wedding, childbirth and other activities to deliver warmth throughout the year. On the New Year's Day and the Spring Festival, the Company visited and expressed sympathy to 99 employees in need (including 19 poverty-alleviation cadres), spending RMB367,000. A total of RMB5.5 million was allocated to support trade unions at all levels for the building of "workers' homes", COVID-19 prevention and control, disaster relief subsidies and competition awards.

The protection of female employees' rights and interests have been actively advanced with a continuously promotion of signing the *Special Collective Contract for Protecting Rights and Interest of Female Employees* and joint efforts to build the "Care Room for Female Employees". The rights and interests of female employees in special periods such as wedding, pregnancy, childbirth and breastfeeding are well protected. The care for retired employees has been continued, with physical examinations and the commercial supplementary insurance organized for retired employees and subsidies offered to retirees suffering from serious diseases and difficulties in life.

## Supporting employee development

Adhering to the people-oriented principle and the concept of streamlined and efficient talent allocation, China Cinda constantly strengthens the reform of market-oriented employment mechanism and employee recruitment mechanism and focused on cultivating young human resources to build younger and more professional management teams. The human resources management system has been constantly improved. The Company revised and implemented the *Employee Management Measures* and the *Selection and Appointment Measures for Middle-level Cadres*, as it made the human resources development more IT-based, standardized and scientific, continued to improve the efficiency of human resources management, and set up platforms for the career development and skill training of employees.

China Cinda creates smooth channels for the career development of employees and promotes their growth in multiple ways and perspectives, contributing to human resources for the sustainable and healthy development of the Company. In 2021, the Company optimized the talent selection and promotion mechanism, selecting talents through internal selection, competition for posts and external introduction and prioritizing the discovery and promotion of primary-level cadres and young cadres. Cadre exchanges were strengthened within the Company to revitalize internal human resources and stimulate organizational creativity. The analysis and judgment of the middle-level cadre team were carried out with suggestions on optimization.

With great attention to human resources training, China Cinda developed the *Employee Training Management Measures* and put it into use. The Company has been continuously increasing the investment in training resources and optimising training models to help employees improve their knowledge and skills and achieve common progress of the Company and employees. The financial support for employees to participate in social training and vocational qualification examinations was stepped up to meet the individual learning needs of them. Both offline and online trainings were carried out within the Company in response to COVID-19. A total of more than 2,900 training sessions were completed through centralized training, video lectures, the "Class in the Air" training and self-teaching, covering more than 330,000 attendances.

# 2,900

training sessions





Index	Unit	Type	Data of 2021
<b>B1 Employment</b>			
Basic information of employees	Person	Number of employees	14,723
		Number of dispatched workers	520
		Number of minority employees	727
		Number of new employees	835
Number of employees (by gender)	Person	Male	8,342
		Female	6,381
Number of employees (by age)	Person	30 and below	3,688
		31-50	9,333
		51 and above	1,702
Number of employees (by region)	Person	The mainland	13,036
		Hong Kong, Macao and Taiwan	1,671
		Overseas	16 (Foreign countries)
Employee turnover rate by gender	%	Male	6.39
		Female	7.84
Employee turnover rate by age	%	30 and below	10.41
		31-50	5.20
		51 and above	9.64
Employee turnover rate by region	%	The mainland	4.41
		Hong Kong, Macao and Taiwan	27.41
		Overseas	0
<b>B2 Health and Safety</b>			
Number of work-related fatalities	Person	2019	0
		2020	0
		2021	0
Lost days due to work injury (work injury-related lost days)	Day	2021	376
<b>B3 Development and Training</b>			
Male attendance rate to training	%	---	99.48
Female attendance rate to training	%	---	99.81
Attendance rate of headquarters department-level and branch-level leaders and above to training	%	---	99.47
Attendance rate of headquarters department-level and branch-level leaders and below (excluded) to training	%	---	99.65
Average training hours completed by male employees	Hour	---	26.65
Average training hours completed by female employees	Hour	---	29.93
Average training hours completed by headquarters department-level and branch-level leaders and above	Hour	---	21.46
Average training hours completed by headquarters department-level and branch-level leaders and below (excluded)	Hour/person	---	28.65

Note: The training data covers China Cinda headquarters, head offices of branches and subsidiaries.



## Supporting rural revitalization in fulfilling social welfare

### Boosting rural revitalization

Based on the major decisions and arrangements made by the CPC Central Committee and the State Council and the requirements of finance serving the rural revitalization strategy, China Cinda adhered to Party building, shouldered new tasks and new responsibilities, and consolidated and expanded results of poverty alleviation to constantly improve the supply capacity of services for rural revitalization. The Company spent RMB25.25 million of targeted poverty alleviation funds, trained 5,874 managerial talents and technicians at the primary level, purchased and helped sell RMB12.77 million of agricultural produce from areas out of poverty throughout the year. The Company was awarded “Advanced Financial Collective for Targeted Poverty Alleviation” and “Advanced Collectives for Poverty Alleviation in Qinghai Province”. Yu Jing of the General Affairs Department at headquarters was awarded the title of “Best Employees of Financial Organizations for Targeted Poverty Alleviation” and Wang Feng of the Risk Management Department was awarded “Best Employees for Poverty Alleviation in Qinghai Province”.



China Cinda donates potato seeds and teaches planting techniques to paired-up areas.

**25.25** RMB million

funds for targeted poverty alleviation

**5,874**

trained grassroots cadres and technicians

**12.77** RMB million

purchase & sales of agricultural produce from areas out of poverty

CASE

Build a new brand of "Credit Ledu" for the systematization of rural credit

Relying on the "Jinhui Project" of the China Foundation for Development of Financial Education, China Cinda innovated financial measures and worked earnestly on financial education by improving the financial awareness, quality and ability of local farmers, primary-level cadres, and rural primary and secondary school students to improve the local financial ecology and build a "Credit Ledu". In 2021, the Company invested special funds to carry out volunteer training, co-organized credit system publicity activities with Ledu District, and achieved landmark results in fully supporting the building of a rural credit system in Ledu District. Ledu District was awarded "City-level Credit District", and laid a solid credit foundation for progressing the rural revitalization strategy.

CASE

Bringing "sources of water" to impoverished villages in Taihang Mountains



China Cinda Shanxi Branch builds the first irrigation well in the paired-up village.

500 mu

agricultural farms covered by the first irrigation well built in the paired-up village

CASE

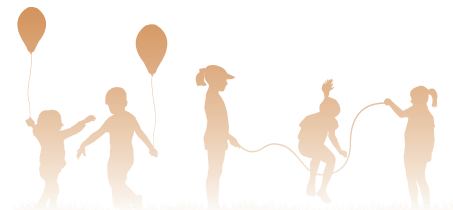
A wonderful answer sheet for rural revitalization in the Pamirs



Employees of China Cinda Xinjiang Branch and people in the paired-up village get happily together.

800,000 RMB

assistance funds



## CASE

## Industrial funds set up to empower leading enterprises to drive the industrialization of regional economy

China Cinda innovated financial assistance models by making full use of industrial funds to leverage and guide more social capital into the Ledu industry. An industrial fund with a total amount of RMB40.6 million was initiated and set up for two leading agricultural enterprises in Qinghai to improve their corporate governance and management. With further progress in product standardization and packaging rationalization, Qinghai Dongmuwan (Qinghai Dongmuwan Agriculture and Animal Husbandry Technology Development Co., Ltd.) became demonstrative in the integrated development of the primary, secondary, and tertiary industries of agriculture and animal husbandry in Qinghai Province. Qinghai Rongze (Qinghai Rongze Agriculture Biotechnology Co., Ltd.) has supplied organic fertilizers to 450,000 mu of farmland and fruit trees and 100,000 mu of vegetables to farmers, and during the year, it purchased 160,000 tons of raw materials such as cow and sheep dung, and 18,000 tons of auxiliary materials including rapeseed cake and bran, which played a radiating and demonstrative role, and the household average income grew by about RMB3,500.

# 40.6

RMB million

total amount of an industrial fund

China Cinda Shanxi Branch has provided targeted assistance to Yanggao County, Shanxi Province since 2014. In 2021, Shanxi Branch appointed three team members to station at Shangfujiazhai Village, and built the first irrigation well covering 500 mu of agricultural farms in the village with a fund of RMB700,000 raised from multiple sources, completely ending the history of dry farming. Besides assistance to poverty alleviation, Shanxi Branch helped poor people change their mindset to build the confidence and capacity to lift themselves out of poverty, and it started running “a night school for farmers” with vocational skills and e-commerce training, baby-sitter training and special lectures on financial knowledge, with a total of 400 attendances. To stimulate the endogenous power of the villagers and improve their quality, a charity supermarket was set up, through which nearly RMB200,000 of supplies were distributed. By smoothing sales of agricultural produce, it was expected to increase local income by RMB500,000, winning high praise from all walks of life.

# 400

attendances

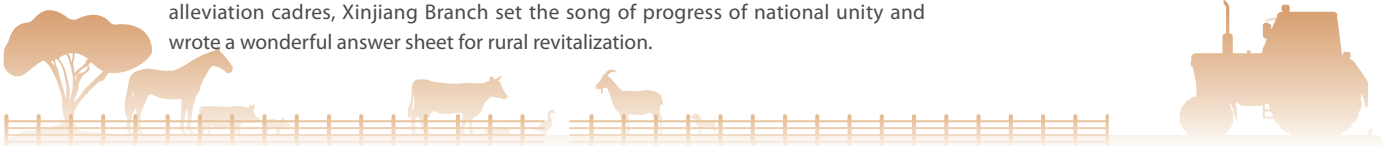
vocational skills and e-commerce training, baby-sitter training and special lectures on financial knowledge

For rural revitalization and ethnic unity, in 2021, China Cinda Xinjiang Branch invested RMB800,000 as pair-up assistance funds and started the Bulunkou Village Agricultural Market Expansion Project and the Living Environment Improvement Project. A 120-square-meter convenience service supermarket and supporting facilities as well as separation fences for people and animals were newly built, further improving the collective economic income and the living environment of the village; the supporting construction project of a night school for farmers in A'letunqi Village was launched, making the villagers' cultural life more enriched; the Bulake Village garbage truck procurement project was also in progress to make a better living environment for the villagers. School supplies were donated to Bulunkou Township Central Kindergarten to help with rural education. Thanks to the continuous efforts of a number of poverty-alleviation cadres, Xinjiang Branch set the song of progress of national unity and wrote a wonderful answer sheet for rural revitalization.

# 120

m<sup>2</sup>

newly built convenience service supermarket and supporting facilities as well as separation fences for people and animals





## Promoting community development

China Cinda was enthusiastic about social charity and cared about vulnerable groups including the children of migrant workers, elderly widows and bachelors without children, and disabled persons. The employees were mobilized into various charitable practices such as education aid, support for the vulnerable and needy, and COVID-19 prevention and control, contributing to the building of a harmonious and beautiful society. Yu Hongbin, an employee of Cinda Financial Leasing, carried out voluntary education aids all year round in his spare time, and was awarded "Outstanding Individual of the 13th China Youth Volunteers" by the Central Committee of the Communist Youth League.

The Party Committee of China Cinda and the Beijing Le Share Foundation co-sponsored a voluntary activity called "Western Warmth Program" that advocated Party members and the people donating clothes and books to teenagers and children in poverty-stricken areas in the western region. A donation of 2,184 pieces of clothes and 1,641 books was made by nearly 500 Party members and the people. After sorting and disinfection, the donation was delivered to Huade County, Ulanqab City, Inner Mongolia Autonomous Region, Yushu Prefecture in Qinghai, and Liangshan Yi Autonomous Prefecture in Sichuan to help teenagers and children in poverty-stricken areas of the West China survive the cold winter and gain more knowledge.



Charity donations organized by the Party Committee of China Cinda.

**500** Party members and the people

**2,184** pieces of clothes

**1,641** books

Nearly 500 Party members and the people donated 2,184 pieces of clothes and 1,641 books.

Shenzhen Branch invited senior trainers of Chinese volunteer services for all the preparatory volunteers. It organized a volunteer service team for normal volunteer services, and on behalf of the Shenzhen Volunteer Association, presented flags to the volunteer service team. While fulfilling their duties, the employees of Shenzhen Branch carried forward the belief of volunteers and devoted themselves to the front line against COVID-19. Joining hands with the Shenzhen HYZEN Hospital, they offered “fighting the viruses with concerted efforts” volunteer services at the vaccination sites, showing the selfless dedication of Cinda people.

2021 marked the 110th anniversary of the birth of Zhuang Shiping, the founder of NCB. To continuously enhance the patriotic education of primary and secondary school students and carry forward the patriotism of Mr. Zhuang, NCB (Hong Kong) donated to support the establishment of Zhuang Patriotic Education Fund by the Zhuang Foundation. The “NCB 70 Charity Program for the Care of the Elderly” continued, with about 500 sets of non-slip mats and stickers donated to the Elderly Community Service Center under the Sham Shui Po District of the Social Welfare Department. The bank donated to the Community Chest of Hong Kong twice successively for the Heart-to-Heart Charity Campaign of the Children’s Heart Foundation. The poor and vulnerable groups were paid attention against the backdrop of the COVID-19 pandemic. Cooperated with the Society for Hong Kong Community Organization, we made a contribution to improving the lives of the vulnerable groups with visits to poor families in Mong Kok.



Yu Hongbin, an employee of Cinda Financial Leasing, carries out charity education aids.



# 03

## ENVIRONMENT

Practicing green operations for energy conservation and emission reduction  
Responding to climate change for carbon emission peaking and carbon neutrality











## Practicing green operations for energy conservation and emission reduction

### Green and low-carbon operations

China Cinda has integrated green and low-carbon concepts into daily business operations, with multi-faceted measures for resource conservation to cut carbon emissions in office operations.

In terms of electricity conservation: the use of air conditioners in summer was managed with requirements and prompts for the temperature setting and running time; the areas of using energy-conserving lamps were expanded and the illumination in public areas was scientifically arranged; the power supply of electronic equipment should be turned off in a timely manner and the number of administrative employees for patrol inspection increased. The data rooms of back-up centers effectively reduced energy consumption for cooling by optimizing system parameter settings, and the PUE<sup>1</sup> has been reduced to 2.35 (2.75 in 2020).

In terms of water conservation: China Cinda continued to use the reclaimed water system and promoted the installation of water-conserving faucets to reduce water consumption. The Company has no manufacturing companies, and the main source of water is municipal water supply. There is no problem in obtaining suitable water sources.

In terms of business travel: the management of official vehicles was strengthened with practices of targeted and centralized car dispatch, and employees were encouraged to take public transport, further reducing the fuel consumption of vehicles.

Strictly abiding by laws and regulations such as the *Environmental Protection Law of the People's Republic of China*, the *Energy Conservation Law of the People's Republic of China* and the *Municipal Solid Waste Management Measures*, China Cinda actively adopted the relevant strategic measures for carbon emission peaking and carbon neutrality and fulfilled its corporate social responsibility for energy conservation and emission reduction with specific measures, while constantly enhancing the management of emissions and use of resources and developing environmental targets related to daily office operations to make constant progresses in green and low-carbon operation and management.

In terms of paper saving: the Company continued to promote paperless office and the use of electronic office equipment, expand applications of video conferencing and online training, advocate double-sided printing and recycling of waste paper to effectively reduce consumption of paper resources. The Company's business does not involve the use of packaging materials, so it has not disclosed relevant information and data.

China Cinda subsidiaries practiced carbon reduction in the business process. NCB (China) has applied digital technology to the opening of corporate accounts, established an online pre-trial mechanism of account opening to make it more efficient, and launched the collateral closed-loop management with "Internet plus Real Estate Registration" for accessing business circulation, information inquiry, payment of fees and cancellation of collateral online to reduce the processing time of real estate registration. Cinda Financial Leasing has been optimizing the car retail and leasing management system, setting up an information exchange platform for banks, leasing companies of manufacturers and terminal lessees to improve the efficiency of project management. Cinda Real Estate operated the "elevator + Internet + insurance" model for intelligent elevator supervision in its properties to make equipment operation safer and more efficient. The online electronic services of each subsidiary have effectively reduced labor and environmental costs to support China Cinda in reducing carbon emissions in multiple business areas.



NCB (China) sets up the collateral closed-loop management featuring "Internet plus Real Estate Registration".

<sup>1</sup> PUE (Power Usage Effectiveness): The closer PUE is to 1 means the Greener the data center is.

## Waste disposal management

The primary emissions of China Cinda in daily operations are office supplies waste, among which hazardous wastes include waste cartridges, ink boxes, and lead-acid batteries in computer rooms, and non-hazardous wastes are waste computers, printers, and servers. Online office is encouraged to reduce the consumption of printing equipment and supplies and the generation of office waste as well. The Company standardized the disposal of office wastes by qualified professional organizations or original factories, with measures for sorting, collection, storage and recycling of waste that has effectively reduced carbon emissions amid disposals. The use of disposable tableware has been reduced in the staff canteen and garbage sorting and recycling areas set up for properly disposing of kitchen waste. China Cinda (HK) Holdings Co. Ltd. formulated the *Guide to Queuing for Meals* and the *Tips for Following Proper Table Etiquette and Practicing Good Table Manners* and established the Electronic Ordering Platform for Lunch Meals to control the amount of meals and reduce food waste and kitchen waste.



Back-up centers organize low-carbon environmental protection activities.

## Setting environmental targets

Based on the *Environmental, Social and Governance Reporting Guide* issued by the Hong Kong Stock Exchange, China Cinda, in the “quantitative” reporting principle, has set the Company’s environmental targets and specific measures, which were considered and approved by the Board.



### Environmental targets

China Cinda continued to expand low-carbon office operations for green development.

- In terms of emission reduction: online and paperless meetings have been launched and the use of electronic meeting files and double-sided printing of paper documents promoted to reduce greenhouse gas emissions.
- In terms of waste reduction: the harmless disposal of hazardous wastes including cartridges, ink boxes, and electronic waste of office computers, printers, and copiers was advocated; and the sorted disposal of domestic waste has been in practice, which has been completely realized at the headquarters.
- In terms of energy conservation: LED energy-conserving lamps have been installed when adding or replacing lighting equipment, and non-office areas such as corridors have been equipped with lighting that was halved during non-working hours.
- In terms of water conservation: the use of environmentally friendly water-conserving faucets has been promoted in self-owned office buildings.

	Index	Unit	Data of 2021
<b>A1 Emissions</b>	<b>Total emission of greenhouse gas (category 1 and 2)</b>	tons of CO <sub>2</sub>	<b>30,322.19</b>
	Emission intensity of greenhouse gas (category 1 and 2)	tons of CO <sub>2</sub> /Person	5.70
	<b>Category 1 Direct discharge</b>	tons of CO <sub>2</sub>	<b>1,145.17</b>
	Gasoline	tons of CO <sub>2</sub>	915.52
	Natural gas	tons of CO <sub>2</sub>	223.22
	Liquefied petroleum gas	tons of CO <sub>2</sub>	6.42
	<b>Category 2 Indirect discharge</b>	tons of CO <sub>2</sub>	<b>29,177.03</b>
	Purchased electricity	tons of CO <sub>2</sub>	25,805.76
	Purchased heat	tons of CO <sub>2</sub>	3,371.27
	<b>Total hazardous waste produced</b>	Ton	<b>14.91</b>
	Cartridge	Ton	4.25
	Ink box	Ton	0.66
	Integral cartridge and ink box	Ton	0.39
	Lead-acid battery (UPS battery)	Ton	9.61
	Weight density of hazardous waste	Ton/Person	0.0010
	<b>Total non-hazardous waste produced</b>	Ton	<b>14.00</b>
	Desktop computer	Ton	6.16
	Laptop (including ipad)	Ton	0.84
	Printer	Ton	4.59
	Duplicator	Ton	1.24
Server	Ton	1.17	
Weight density of non-hazardous waste	Ton/Person	0.0028	
<b>A2 Use of Resources</b>	<b>Total energy consumption</b>	MWh	<b>43,798.74</b>
	Energy consumption intensity	MWh/Person	8.24
	<b>Direct energy consumption</b>	MWh	<b>4,908.69</b>
	Gasoline	MWh	3,738.18
	Natural gas	MWh	1,141.59
	Liquefied petroleum gas	MWh	28.93
	<b>Indirect energy consumption</b>	MWh	<b>38,890.05</b>
	Purchased electricity	MWh	30,376.95
	Purchased heat	MWh	8,513.10
	<b>Daily water consumption</b>	Ton	<b>140,905.16</b>
	Daily water consumption intensity	Ton/Person	26.50
	<b>Total paper consumption</b>	Ton	<b>215.22</b>
	Paper consumption intensity	Ton/Person	0.04

Notes:

1. The statistical data of China Cinda's emissions and resource use covers the workplaces of China Cinda headquarters, head offices of branches and subsidiaries, and the workplaces of the headquarters of Cinda Real Estate and Cinda Capital.
2. The primary gas emissions of China Cinda are greenhouse gas emissions, including carbon dioxide, methane and nitrous oxide, derived from the use of electricity, heat and fuel converted from fossil fuels. The greenhouse gas accounting is presented in terms of carbon dioxide equivalent, and it is calculated based on the *Guidelines for Environmental, Social and Governance Reporting* and the *2006 IPCC Guidelines for National Greenhouse Gas Inventories (2019 Refinement)*.
3. The energy consumption data is calculated according to relevant conversion coefficient provided in the national standards of General Principles for Comprehensive Energy Consumption Calculation (GB/T2589-2020) of the People's Republic of China.

## Green actions for the public good

China Cinda has mobilized employees to practice environmental protection, normally carried out green activities for the public good, including tree planting, low-carbon travel, garbage sorting publicity and clean environment, spread the concept of ecological civilization and advocated environmentally friendly, green and low-carbon way of life, and joined hands with stakeholders to build a green home together.

2021 was the 10th consecutive year of voluntary tree planting by the Shanxi Branch, which led the Company's offices in Shanxi to carry out the voluntary tree planting activity of "Celebrating the 100th anniversary of the founding of the CPC with tree planting for the public good", and planted more than 240 trees in the "Cinda Forest" in Yangqu County in the northern suburb of Taiyuan. Over the past decade, there have been five "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 of green mountains and waters.



China Cinda Shanxi Branch has been dedicated to voluntary tree planting activity over the past decade.

Back-up centers launched the activity of "Water Conservation Week" with initiatives to call for all employees to conserve water by hanging publicity posters, designing and making signed scrolls, distributing environmental protection-themed bags and posting water-conserving signs, and collected more than 200 water-conserving tips for everyone to practice with small things and help build green, environment-friendly and low-carbon parks.

China Cinda (HK) Holdings Co. Ltd. organized team building activity with a theme of "remaining true to our original aspiration and keeping our mission firmly in mind" on the May 4th Youth Day and "I LOVE HONG KONG YOUTH Coastline Cleaning". The activity started from the LongYue Trail in Xiaoxi Bay, Hong Kong Island to the beach of Dalang Bay, with employees picking up garbage and cleaning the beach along the way to show how much we cared about the ecological harmony between human and nature and paid attention to the green development of Hong Kong. We encouraged the young people of Cinda to take social responsibilities bravely and uphold sound concepts against the COVID-19.







## Response to climate change impact on business operation

Following policies and regulations such as the *Guiding Opinions on Promoting Investment and Financing to Address Climate Change*, in the call for growing green finance and climate investment and financing in China, China Cinda put up the following countermeasures on the issue of “impact of climate change on business operation”: formulating differentiated industry strategies, plans and schemes; disposing of industry assets with high pollution, high energy consumption and overcapacity in an orderly manner; and actively developing green financial business. By growing businesses on distressed assets restructuring, green credit, green bonds, green trusts, green leasing, and green funds, the Company stepped up the investment in projects to support pollution prevention, transformation and upgrading of fossil energy, construction related to new and clean energy, and improvement of the ecological environment and constantly adjusted and optimized the asset structure, so the impact of climate change on the Company’s business is generally controllable.

### CASE

### Supporting the development of a new energy vehicle company

In recent years, a well-known domestic automobile group has attached great importance to the development of new energy vehicles and made active efforts on the innovation of intelligent and low-carbon products. The group’s new energy vehicle company is a leader of R&D and production of new energy vehicles in China. In 2021, China Cinda successfully participated in the financing of the company through market-oriented debt-to-equity swaps, which satisfied its leverage reduction and follow-up development needs and helped it develop to be a first-class new energy vehicle company. China Cinda has gradually developed strategic partnership with the automobile group to help it expand the business layout in the field of new energy vehicles, contributing to developing the new energy vehicle industry chain.

A large central enterprise, which is the largest nuclear power group in China and the third largest in the world, has been a clean energy group with international influence and industry-leading new energy power generation. It is an important strategic customer of China Cinda. China Cinda leveraged its professional advantages in distressed assets management, and by integrating financial means, helped the group reduce leverage and constantly grow the new energy industry.

In 2021, China Cinda took the following actions: first of all, the Company issued the “carbon neutral” renewable short-term ABS with a scale of RMB5.066 billion. The raised funds were used to repay the interest-bearing debts arising from the previous acquisition of the hydropower asset package that was divested amid the group’s principal and supplementary assets. The asset package included nine hydropower projects, which could reduce carbon dioxide emissions by 2,228,100 tons per year compared with the same thermal power generation capacity, save 1,249,300 tons of standard coal, and reduce carbon dioxide emissions by 762.48 tons per year, delivering significant benefits of reducing carbon emission. Furthermore, the Company invested in a wind power company affiliated to the group through market-oriented debt-to-equity swaps, and helped reduce the corporate leverage to create space for its follow-up development, to enhance its capital strength and to promote its optimal governance, so it would strive to develop clean energy such as photovoltaics and wind power. Last, the Company completed the launch of a certain S fund project for the group to lay out high-quality renewable energy assets. The total input of wind power and photovoltaic assets exceeded 700 MW, which have been fully grid-connected for power generation, effectively advancing the development of new energy enterprises and the transformation to green economy.

**5.066** RMB billion

“carbon neutral” renewable short-term ABS

**1,249,300** tons

standard coal conserved

CASE | Bailout of leading innovative energy companies

A large private enterprise in Jiangsu is a technology-led comprehensive energy group dedicated to innovative energy and clean energy and diversified development of related industries. Its principal business covers electricity, photovoltaic manufacturing, integrated circuit materials, mobile energy and the new ecology of the electric industry. It has been a leading company in the global top 500 innovative energy companies. In recent years, the group's debt ratio remained high, and its cash flow continued to be tight and liquidity pressure was high because of the delinquency of national subsidies for the photovoltaic industry, which resulted in heavy pressure on debt payment. China Cinda Jiangsu Branch provided bail-out M&A funds to the listed companies of the group through the asset management plan, effectively alleviating the liquidity pressure at the group's holding level and optimizing the corporate governance structure. It really supported the sustainable development of high-quality clean energy companies.

CASE | NCB (China) vigorously develops green credit

Focusing on the progress in the strategy of carbon emission peaking and carbon neutrality, NCB (China) reviewed and revised its internal institutional documents such as the *Green Credit Business Guidelines*, improved the business model and specific operating requirements, and continued to expand the green credit business. In 2021, the low-carbon and environmental protection industry was listed as a prioritized industry enjoying more resources of business scale and preferential subsidies. In responding to the "Zero-Carbon Village" strategy, NCB (China) provided financing services for the purchase of photovoltaic equipment for farmer customers in Hebei Province. The credit amounted to RMB100 million to support farmers to install photovoltaic solar panels on roof so that they could obtain clean electricity and earn on-grid power payment, effectively increasing the income of farmers. The bank cooperated with a photovoltaic enterprise in Hefei on green credit, and the funds were used for manufacturing photovoltaic modules and investing in and operating photovoltaic power station projects to help the production, promotion and use of clean energy for less carbon emissions.

CASE | NCB (Hong Kong) invests in the issuance of green bonds

NCB (Hong Kong) has integrated green finance, carbon reduction and environmental protection into its development strategy, actively invested in green bonds and helped promote the issuance of green bonds for sustainable development of green industries. The bank has invested in green bonds since 2017. As of the end of December 2021, it had purchased 26 green bonds with a holding balance of approximately HKD3.17 billion equivalents. NCB (Hong Kong) has assisted many clients in issuing multiple green bonds. It helped with the issuance of two "carbon neutral" bonds for a bank in 2021, raising funds equivalent to USD922 million specially for green projects with carbon reduction benefits, which obtained the green finance certification of the Hong Kong Quality Assurance Agency (HKQAA) and the certification of world's leading ESG rating and research companies to ensure that the investment and management of the raised funds strictly complied with international green bond standards. NCB (Hong Kong) also helped clients issue senior unsecured green bonds and sustainability-connected bonds to facilitate the financing for green and low-carbon projects.

922 USD million

funds raised for assisting the issuance of two "carbon neutral" bonds for a bank

## CASE

## Cinda Securities underwrites green bonds

Cinda Securities gave full play to its business resources and advantages in developing and issuing green bonds and other green financial instruments. Cinda Securities, as the co-lead underwriter, underwrote a company's public offering of green corporate bonds (first tranche) to professional investors in 2021 (earmarked for carbon neutrality), with an issuance scale of RMB2 billion, and the raised funds were used for projects in the green industry with carbon reduction benefits. The bond was a sub-type of green bonds, named after "carbon neutrality", and was a useful attempt to explore green financial instruments for the strategy of carbon emission peaking and carbon neutrality.

## CASE

## China Jingu International Trust Co., Ltd. actively develops green trust

China Jingu International Trust Co., Ltd. established a trust plan with more than RMB25 million and raised funds for green asset-backed securities issued by a wind power enterprise. After the raw materials and components purchased with the funds raised through this special plan are manufactured, the installed capacity of the wind turbine will be about 685.66 MW. It is estimated that 1.371 million MWh of electricity will be delivered to the power grid every year, and greenhouse gas emissions will be reduced by 1,403,600 equivalent tons of carbon dioxide, equivalent to 422,100 tons of standard coal saved. China Jingu International Trust Co., Ltd. established a property rights trust with a scale of RMB2.101 billion, and the underlying property is a green building project and has obtained LEED® Gold® certification. The trust financially supports green and low-carbon industrial projects, which are of positive significance for energy conservation and carbon reduction.

**25** more than RMB  
million

a trust plan set up by China Jingu  
International Trust Co., Ltd.

**1,403,600** tons

reduction of carbon dioxide



# Appendix

## Explanation on the preparation of this report

### Reporting Scope

The time scope is from January 1, 2021 to December 31, 2021. 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 *Corporate Governance Code for Banking and Insurance Institutions* and the *Opinions on Strengthening Social Responsibilities of Banking Financial Institutions* formulated by the China Banking Regulatory Commission, the *Guidelines on Corporate Social Responsibilities of Banking Financial Institutions* formulated 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.

### Reporting Principles

**Materiality:** According to the materiality principle of the *Environmental, Social and Governance Reporting Guide of the Hong Kong Stock Exchange*, the Company identifies material ESG issues, evaluates and ranks the materiality level of ESG issues, and discloses ESG-related issues according to the materiality evaluation results. The Board reviews and confirms the evaluation process and results. Please refer to "Determination of material issues" for the process used to identify and evaluate material ESG issues.

**Quantitative:** This report measures and discloses the applicable key performance indicators in accordance with the quantitative principle of the *Environmental, Social and Governance Reporting Guide* of the Hong Kong Stock Exchange, in combination of quantitative-related standards. Information on the standards, methodologies, assumptions and/or calculation tools used, and source of conversion factors used for the reporting of emissions/energy consumption are disclosed where appropriate.

**Consistency:** The reporting format, statistical approach or measurement standards, methodologies, assumptions and/or calculation tools for key performance indicators, and conversion factors used for the report are consistent with those of previous years and no changes that may affect meaningful comparisons with previous reports are identified.

## 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 the Company.

## Source of Data

The key financial data are derived from *2021 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 Hong Kong Stock Exchange.

## Contact

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# Content of the Environmental, Social and Governance Reporting Guide issued by the Hong Kong Stock Exchange

Index		Location	
<b>Mandatory Disclosure Requirements</b>			
ESG reporting management	Governance Structure	Release of statement from the board	The Board's Statement
		A disclosure of the board's oversight of ESG issues	
		A disclosure of the board's ESG management approach and strategy, including the process used to evaluate, prioritize and manage material ESG-related issues (including risks to the issuer's businesses)	
		A disclosure of how the board reviews progress made against ESG-related goals and targets with an explanation of how they relate to the issuer's businesses	
	Reporting Principles	A description of, or an explanation on, the application of the following Reporting Principles in the preparation of the ESG report:	Explanation on the preparation of this report
		Materiality: The ESG report should disclose: (i) the process to identify and the criteria for the selection of material ESG factors; (ii) if a stakeholder engagement is conducted, a description of significant stakeholders identified, and the process and results of the issuer's stakeholder engagement	
		Quantitative: Information on the standards, methodologies, assumptions and/or calculation tools used, and source of conversion factors used, for the reporting of emissions/energy consumption (where applicable) should be disclosed	
Consistency: The issuer should disclose in the ESG report any changes to the methods or KPIs used, or any other relevant factors affecting a meaningful comparison			
Reporting Boundary	A narrative explaining the reporting boundaries of the ESG report and describing the process used to identify which entities or operations are included in the ESG report. If there is a change in the scope, the issuer should explain the difference and reason for the change		
<b>Comply or Explain</b>			
Environment	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	Practicing green operations for energy conservation and emission reduction
		A1.1 The types of emissions and respective emissions data	Environmental performance
		A1.2 Greenhouse gas emissions in total (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility)	Environmental performance
		A1.3 Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility)	Environmental performance
		A1.4 Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility)	Environmental performance

		Index	Location
<b>Comply or Explain</b>			
<b>Environment</b>	A1 Emissions	A1.5 Description of measures to mitigate emissions and results achieved	Green and low-carbon operation; Environmental performance
		A1.6 Description of how hazardous and non-hazardous wastes are handled, measures to mitigate output and results achieved	Green and low-carbon operation; Waste disposal management; Environmental targets set
	A2 Use of Resources	General Disclosure: Policies on the efficient use of resources, including energy, water and other raw materials	Practicing green operations for energy conservation and emission reduction
		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)	Environmental performance
		A2.2 Water consumption in total and intensity (e.g. per unit of production volume, per facility)	Environmental performance
		A2.3 Description of energy use efficiency target(s) set and steps taken to achieve them	Green and low-carbon operation; Environmental targets set
		A2.4 Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency target(s) set and steps taken to achieve them	Green and low-carbon operation; Environmental targets set
	A2.5 Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced	Inapplicable	
	A3 The Environment and Natural Resources	General Disclosure: Policies on minimizing the issuer's significant impacts on the environment and natural resources	Practicing green operations for energy conservation and emission reduction; Responding to climate change for carbon emission peaking and carbon neutrality
		A3.1 Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them	Practicing green operations for energy conservation and emission reduction; Responding to climate change for carbon emission peaking and carbon neutrality
	A4 Climate Change	General Disclosure: Policies on identification and mitigation of significant climate-related issues which have impacted, and those which may impact, the issuer	Responding to global climate change for carbon emission peaking and carbon neutrality
		A4.1 Description of the significant climate-related issues which have impacted, and those which may impact, the issuer, and the actions taken to manage them	Responding to climate change for carbon emission peaking and carbon neutrality



		Index	Location
Comply or Explain			
Society	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	Protecting employee rights and interests
		B1.1 Total workforce by gender, employment type (for example, full- or part-time), age group and geographical region	Employee data
		B1.2 Employee turnover rate by gender, age group and geographical region	Employee data
	B2 Health and Safety	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	Ensuring health and safety
		B2.1 Number and rate of work-related fatalities occurred in each of the past three years including the reporting year	Employee data
		B2.2 Lost days due to work injury	Employee data
		B2.3 Description of occupational health and safety measures adopted, and how they are implemented and monitored	Ensuring health and safety; Providing employee caring
	B3 Development and Training	General Disclosure: Policies on improving employees' knowledge and skills for discharging duties at work Description of training activities	Supporting development of employees
		B3.1 The percentage of employees trained by gender and employee category (e.g. senior management, middle management)	Employee data
		B3.2 The average training hours completed per employee by gender and employee category	Employee data
	B4 Labor Standards	General Disclosure: Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labor	Protecting employee rights and interests
		B4.1 Description of measures to review employment practices to avoid child and forced labor	Protecting employee rights and interests
		B4.2 Description of steps taken to eliminate such practices when discovered	Protecting employee rights and interests
	B5 Supply Chain Management	General Disclosure: Policies on managing environmental and social risks of the supply chain	Deepening win-win cooperation
		B5.1 Number of suppliers by geographical region	Deepening win-win cooperation
		B5.2 Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, and how they are implemented and monitored	Deepening win-win cooperation
B5.3 Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored		Deepening win-win cooperation	
B5.4 Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored		Deepening win-win cooperation	

Index		Location	
<b>Comply or Explain</b>			
<b>Society</b>	<b>B6 Product Responsibility</b>	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	Protecting customer rights and interests; Deepening win-win cooperation
		B6.1 Percentage of total products sold or shipped subject to recalls for safety and health reasons	Inapplicable
		B6.2 Number of products and service related complaints received and how they are dealt with	Protecting customer rights and interests; Deepening win-win cooperation
		B6.3 Description of practices relating to observing and protecting intellectual property rights	Protecting intellectual property rights
		B6.4 Description of quality assurance process and recall procedures	Inapplicable
		B6.5 Description of consumer data protection and privacy policies, and how they are implemented and monitored	Consumer privacy protection
	<b>B7 Anti-corruption</b>	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	Incorrupt practice; Anti-money laundering management
		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	Incorrupt practice
		B7.2 Description of preventive measures and whistle-blowing procedures, and how they are implemented and monitored	Incorrupt practice
		B7.3 Description of anti-corruption training provided to directors and staff	Incorrupt practice; Anti-money laundering management
	<b>B8 Community Investment</b>	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	Boosting rural revitalization in fulfilling social welfare
		B8.1 Focus areas of contribution (e.g. education, environmental concerns, labor needs, health, culture, sport)	Boosting rural revitalization in fulfilling social welfare
		B8.2 Resources contributed (e.g. money or time) to the focus area	Boosting rural revitalization in fulfilling social welfare

# 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
Telephone
Email



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