



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



2022

Corporate Social Responsibility (ESG) Report

社會責任(ESG)報告

目錄

01 治理篇 GOVERNANCE

- 10 完善公司治理
- 12 風險合規管理
- 14 可持續發展管理



- 02 董事長致辭
- 04 2022 年社會責任關鍵績效
- 04 社會認可
- 06 關於我們

02 社會篇 SOCIETY

- 20 防範化解風險
- 28 深化客戶服務
- 31 攜手員工成長
- 36 促進社區發展

03 環境篇 ENVIRONMENT

- 44 應對氣候變化
- 45 發展綠色金融
- 49 踐行低碳運營



54 附錄

- 54 編制說明
- 55 註冊會計師獨立鑒證報告
- 59 ESG 報告指引內容索引
- 62 讀者反饋

董事長致辭



2022 年，面對複雜嚴峻的經濟金融形勢，中國信達以習近平新時代中國特色社會主義思想為指導，深刻把握金融工作的政治性、人民性，認真貫徹落實黨中央、國務院決策部署和監管要求，聚焦不良資產經營主責主業，堅持“專業經營、效率至上、創造價值”理念，主動融入和服務新發展格局，扎實履行國有金融企業經濟責任、政治責任和社會責任，在環境、社會及治理（ESG）實踐方面展現新作為，彰顯新擔當，入選 2022 年《財富》中國 ESG 影響力榜、福布斯中國 ESG50 榜。

張衛東

董事長
中國信達資產管理股份有限公司

堅持黨建引領，夯實發展基石取得新成效

中國信達堅守上市公司良好的企業管治原則，深化黨的領導與公司治理有機融合，將黨的領導融入公司治理各環節，持續完善風險管理體系，嚴格執行廉潔從業規定，認真落實社會責任和 ESG 監管規定，積極履行企業社會責任，有力夯實穩健經營和高質量發展基礎，榮獲中國證券金紫荊獎“最具投資價值高質量發展上市公司”、中國上市公司百強高峰論壇“中國最佳運營管理獎”。

堅守初心本源，防範化解風險展現新作為

增強金融報國情懷，堅守銀行不良資產主陣地，加大金融及實體企業不良資產收購力度，全年新增收購不良債權資產 880.5 億元，其中金融不良資產 556.8 億元，持續保持行業領先。聚焦國民經濟重點領域和薄弱環節，積極參與中小金融機構改革化險、房地產市場風險化解、大型企業危機救助、央地國企“兩非”“兩資”剝離處置，助力專精特新企業發展，普惠支持小微企業，服務實體經濟發展，切實發揮金融“穩定器”作用，榮獲中國金鼎獎“年度服務實體經濟金融貢獻獎”。

堅持客戶中心，提升客戶體驗採取新行動

深入踐行“客戶至上，贏得信賴”服務理念，深化客戶中心戰略，推進不良資產生態圈、戰略客戶群建設。進一步增強客戶意識、市場意識，加強客戶營銷，洞察客戶訴求，不斷優化業務流程，提升服務能力，提供個性化金融解決方案，攜手客戶共創價值。全力保障客戶權益，優化客戶投訴管理體系，扎實做好信息安全和用戶隱私保護，持續提升服務品質和客戶體驗。

道阻且長，行則將至；行而不輟，未來可期。2023 年是全面貫徹落實黨的二十大精神的開局之年，也是中國信達上市十周年。身處新的歷史方位，深感責任在肩，中國信達將一如既往篤定前行，深入踐行 ESG 理念，堅持做難而正確的事，致力於成為一家有溫度有責任的金融央企，持之以恆服務客戶、回報股東、成就員工、奉獻社會，助力經濟、環境、社會、治理可持續發展，開創自身高質量發展新局面，為中國式現代化貢獻信達力量。

堅持人才興業，激發員工活力推出新舉措

始終堅持“人盡其才，有為有位”人才理念，高度重視人才的發展和培養，加強幹部隊伍建設規劃，促進幹部人才跨崗位交流，加大核心業務能力培訓，為員工提供脫穎而出的機制和幹事創業的舞臺。關心關愛員工身心健康，保障員工職業安全，倡導簡單清新、陽光包容的企業文化，營造團結和諧、心齊氣順的職場環境，努力把幹部員工思想和力量凝聚到公司各項發展任務上來，推動幹部員工與企業共同成長。

堅持綠色發展，應對氣候變化探索新實踐

深入貫徹落實新發展理念，將綠色、低碳、可持續理念融入日常運營，圍繞不良資產經營主業，積極探索應對氣候變化解決方案，加大新能源、清潔能源企業支持力度，用綠色金融行動服務“雙碳”目標。積極踐行自身綠色發展，加強 ESG 風險管理，制定辦公運營環境目標，落實節能減排措施，開展綠色公益宣傳，助力美麗中國建設，守護共同的地球家園。

堅持成果共享，促進共同富裕邁上新臺階

堅持以人民為中心，積極貫徹落實鄉村振興戰略，以金融之力賦能鄉村振興與共同富裕。完善定點幫扶舉措，全年落實幫扶資金 2,505 萬元，重點解決民生問題，助力定點幫扶地區經濟社會發展再上新臺階。支持員工積極參與志願服務，在抗擊疫情、扶弱濟困、教育助學等領域詮釋信達人的責任與擔當，幫助實現人民對美好生活的嚮往，為社會注入更多正能量。

2022 年社會責任關鍵績效



社會認可

入選 2022 年《財富》中國 ESG 影響力榜

入選 2022 年福布斯中國 ESG50 榜

中國證券金紫荊獎年度特別獎 “最具投資價值高質量發展上市公司”

中國上市公司百強高峰論壇 “中國百強企業獎” “中國最佳運營管理獎”

不良債權資產淨額

3,412.6

億元

歸屬本公司股東淨利潤

63.13

億元

所得稅費用

32.3

億元

14,000^個

為社會直接提供就業崗位

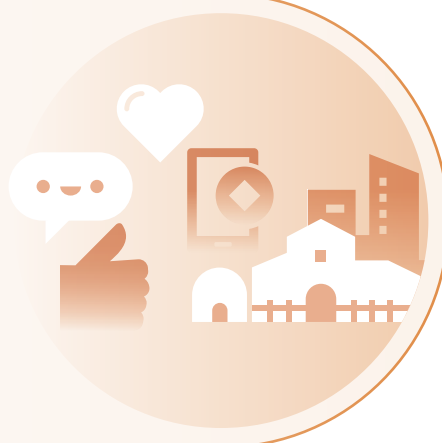


定點幫扶資金

2,505

萬元

社會



中國金鼎獎 “年度服務實體經濟金融貢獻獎”

中國銀行業協會、中國中小企業協會 “金融服務專精特新中小企業典型案例”

中國金融品牌案例大賽 “用戶體驗年度案例獎”

上海清算所 “優秀發行人” “優秀結算業務參與者”

關於我們

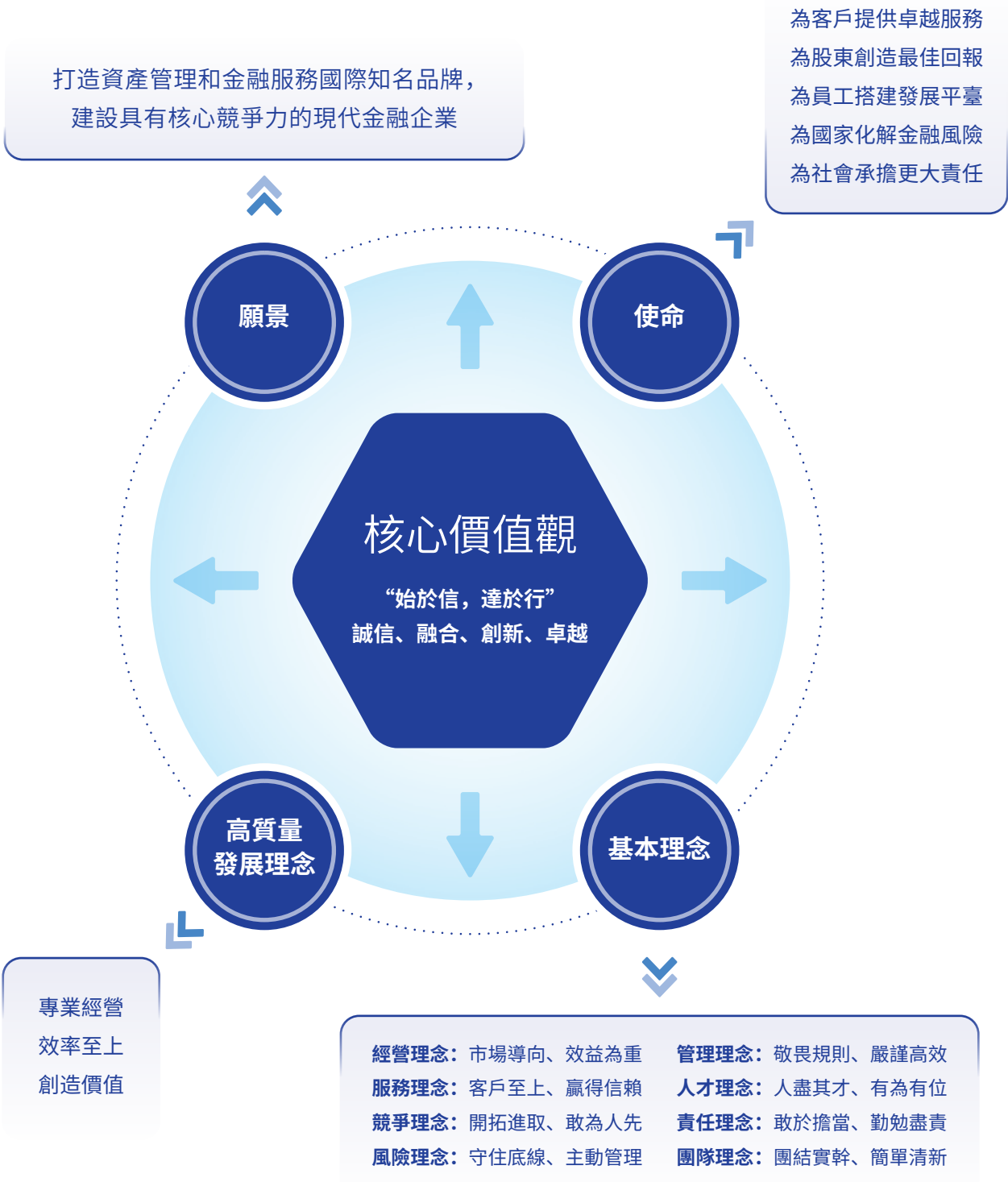
公司概況

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 2022 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，集團員工超 1.4 萬人。



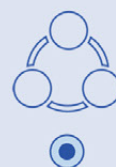
企業文化



01

治理篇

GOVERNANCE



完善公司治理	10
風險合規管理	12
可持續發展管理	14





完善公司治理

加強黨的領導

中國信達始終堅持黨對金融工作的集中統一領導，深入推進中央巡視整改，不斷探索黨的領導和現代公司治理有機結合的有效機制和路徑，優化治理體系，完善治理能力，將制度優勢轉化為治理效能和發展優勢。



公司召開 2022 年黨建工作會議

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。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。修訂完善《公司貫徹落實“三重一大”決策制度實施辦法》，實行清單管理，進一步明確黨委會前置研究的重大事項範圍，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，為公司實現全面可持續發展奠定基礎。

三會一層

股東大會

股東大會是公司的權力機構。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、董事大會議事規則和監事大會議事規則，決定聘用、解聘或者不再續聘會計師事務所等。公司股東大會全年共召開 7 次會議，審議議案 20 項，報告事項 2 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，同時兼顧公司長遠利益、全體股東整體利益和公司可持續發展，優先採用現金分紅的利潤分配方式。

董事會

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

截至報告期末，董事會共有 13 名董事，其中執行董事 3 名，非執行董事 6 名，獨立非執行董事 4 名。董事會全年共召開 13 次會議，審議議案 57 項，報告事項 24 項。

監事會

監事會是公司監督機構，對股東大會負責。監事會依法行使職權包括但不限於以下各項：監督公司戰略、財務及風險管理和內部控制情況，對公司董事會及其成員、監事、高級管理層及其成員履職盡職情況進行監督。截至報告期末，監事會有監事 8 名，其中股東代表監事 1 名，外部監事 3 名，職工監事 4 名，2022 年共召開 8 次監事會會議，審議通過 18 項議案。

經營層

經營層帶領總部各部室、各分公司和各子公司貫徹落實新發展理念，堅持穩中求進工作總基調，聚焦主責主業，實現穩規模、穩收入、穩質量經營目標，踐行金融為民理念，持續鞏固主業優勢，完善經營管理機制，積極履行社會責任，公司高質量發展邁出堅實步伐。

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，以中央巡視反饋意見整改監督為主線，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。關於貪污訴訟案件數目及訴訟結果等更多信息可參見司法公開信息。

中國信達堅持加強黨對反腐敗工作的領導，成立黨風廉政建設和反腐敗工作領導小組，出臺《黨風廉政建設和反腐敗工作領導小組工作規則》，建立健全反腐敗工作領導機制。堅持建章立制，不斷健全黨風廉政建設工作體系，制定《關於加強對“一把手”和領導班子監督的若干措施》等制度。嚴格落實紀委會議制度，堅持定期集體研判信訪舉報和問題線索，嚴格辦案紀律，運用“四種形態”依規依紀處理。持續健全紀檢舉報機制，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。嚴格執行信訪舉報办理流程，對收

到的信訪舉報進行登記、受理、辦理、告知、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。

加強反腐倡廉教育培訓，在公司系統持續開展反腐教育，組織黨的二十大精神宣講、紀檢工作講座、紀檢業務培訓、政策法規培訓等各類活動 7 次，培訓人數 1.7 萬餘人次。開展重大腐敗案件專題警示教育，召開公司系統“以案說紀、以案釋法、以案明責”警示教育大會，編發公司系統案例剖析材料；設置“警示教育周”，開展專項活動，提高警示教育的針對性和全面性。深化清廉金融文化建設，出臺加強清廉金融文化建設若干措施，著力打造清廉金融文化建設品牌。

積極鼓勵和組織董事參加不同形式的反貪污培訓，向董事提供反貪污相關監管信息和學習資料，供董事參考及研究，協助董事不斷提高廉潔意識和履職能力。



風險合規管理

全面風險管理

中國信達堅持“守住底線，主動管理”的風險管理理念，不斷健全全面風險管理體系，促進業務高質量發展。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和業務流程中，建立風險管理三道防線，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 2022 年《集團風險偏好陳述書》《集團風險管理政策》《集團風險限額管理方案》等，推動風險偏好政策在集團內落地和傳導，加強風險源頭控制，進一步夯實資產質量，保障流動性安全。2022 年，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。

中國信達積極應對國內外複雜嚴峻的外部環境和風險挑戰，及時制定風險管理策略，大力化解風險，穩定資產質量。通過科技賦能，加強風險預警監測，及時主動應對風險，堅持風險早發現、早預警、早處置。通過風險排查，對風險相關制度、流程、機制進行重檢。將業務、審核流程納入新核心系統進行系統開發、建設，逐步實現業務全流程風險防控從“人防”向“技防”的轉變。公司不斷加強風險合規文化的宣導，強化全員責任認知，增強風險意識，推行審慎穩健的風險管理文化。

合規內控管理

合規內控管理

中國信達建立“三會一層”領導之下的內部控制三道防線管理架構，明確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，合規內控管理綱領性文件為《合規管理規程》和《內部控制基本規程》。

2022年，公司貫徹“合規創造價值”管理理念，建立健全業務合規負面清單管理機制，編印監管政策匯編，加強合規培訓和案例通報，持續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。對標監管要求持續開展常態化工作，選取60項制度開展制度再評估，不斷夯實內部控制重點領域管理質效。開展操作風險排查、外包風險評估等工作，提高操作風險管理水平和風險防範意識。進一步完善合規考核問責機制，探索建立合規監測體系指標；針對巡視審計發現問題嚴肅依規依紀實施問責，做到有責必問、問責必嚴。

反洗錢管理

中國信達嚴格遵守貫徹反洗錢相關法律法規及監管要求，認真履行反洗錢基本義務，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，夯實洗錢風險管理基礎。公司總部開展2次反洗錢培訓，覆蓋人數741人次，不斷提升廣大員工的風險意識和履職能力。



南商中國組織反洗錢系列宣傳

防範非法金融活動

集中開展防範非法集資宣傳教育工作，在微信公眾號、公司官網宣傳非法集資防範措施和相關法律法規。常態化開展掃黑除惡工作，積極宣傳《反有組織犯罪法》，持續加強與政府相關部門協同聯動，努力形成專防專治、聯防聯治的工作格局。



可持續發展管理

中國信達嚴格遵循香港聯合交易所《上市規則》ESG 相關要求，持續提升社會責任及 ESG 管理水平，不斷深化公司戰略和運營中 ESG 策略的探索與實踐，健全社會責任和 ESG 管理體系，堅持推動公司高質量發展。



董事會聲明

中國信達董事會牽頭 ESG 管理的總體決策部署，負責 ESG 事宜的整體監管、督導與實踐檢討，促進公司戰略及業務實際運營中 ESG 理念的融合與實踐。在董事會的監管指導下，公司持續踐行契合自身特色的 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，倡導綠色環保，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。

本年度，董事會持續開展並審閱 ESG 主要事項的識別、評估及重要性排序相關工作，結合公司戰略與業務實際檢視 ESG 主要事項，綜合研判 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”）。公司風險管理及內部控制體系能夠有效覆蓋 ESG 事項相關風險，ESG 主要事項總體風險可控。

中國信達已制定並披露經濟、環境及社會目標，闡述公司整體業務運營方向、發展路徑、ESG 理念及社會責任使命。本年度，我們檢視了相關領域目標進程與實踐情況：

上述工作及其他社會責任、ESG 管理工作方面的實踐均已在本報告中詳述體現，已由公司董事會於 2023 年 3 月 28 日審議通過。

經濟目標



目標內容

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專業職責，實現價值增值，為股東創造最佳回報。

進度檢視

鞏固主業優勢，加大不良資產收購力度，穩妥參與房地產市場風險化解，積極探索高風險機構救助，防範化解風險展現新作為；服務能源安全雙碳戰略，助力專精特新企業發展，參與央地國企“兩非兩資”處置，提升服務普惠小微企業質效，服務實體經濟取得新成效。

環境目標



目標內容

持續加大綠色低碳辦公運營，實現企業綠色發展。

進度檢視

辦公運營相關環境目標進展情況詳見“踐行低碳運營”。

社會目標



目標內容

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。

進度檢視

貫徹落實國家鄉村振興戰略，完善定點幫扶舉措，全年落實幫扶資金 2,505 萬元。支持員工投身疫情防控、扶弱助困、教育助學等公益活動。信達地產積極參與重慶北碚火災救援，捐贈一批緊缺救災物資。高度重視人才發展和培養，加大核心業務能力培訓，關心關愛員工身心健康，發放抗原試劑盒 22 萬份，保障員工在特殊時期的健康權益。

ESG 治理架構

中國信達不斷優化社會責任和 ESG 管理體系，圍繞信達社會責任理念，構建了“決策層 - 管理層 - 執行層”自上而下、層層遞進的 ESG 組織架構體系。各層級協同聯動，有效發揮職能與專業優勢，切實推動了全公司範圍內 ESG 管理工作的穩步落實。



利益相關方溝通

中國信達持續開展利益相關方交流互動，積極傳遞信達 ESG 理念、企業可持續發展方案、履行社會責任路徑等領域的實踐進展，積極探尋優化改進方向。本年度，中國信達結合業務運營特點，通過多元化溝通渠道，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、管理層等利益相關方進行交流溝通，傳遞自身 ESG 及社會責任理念、相關領域事項工作進展，並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，提高信息披露水平，攜手各方共創經濟、環境、社會及企業管治價值。

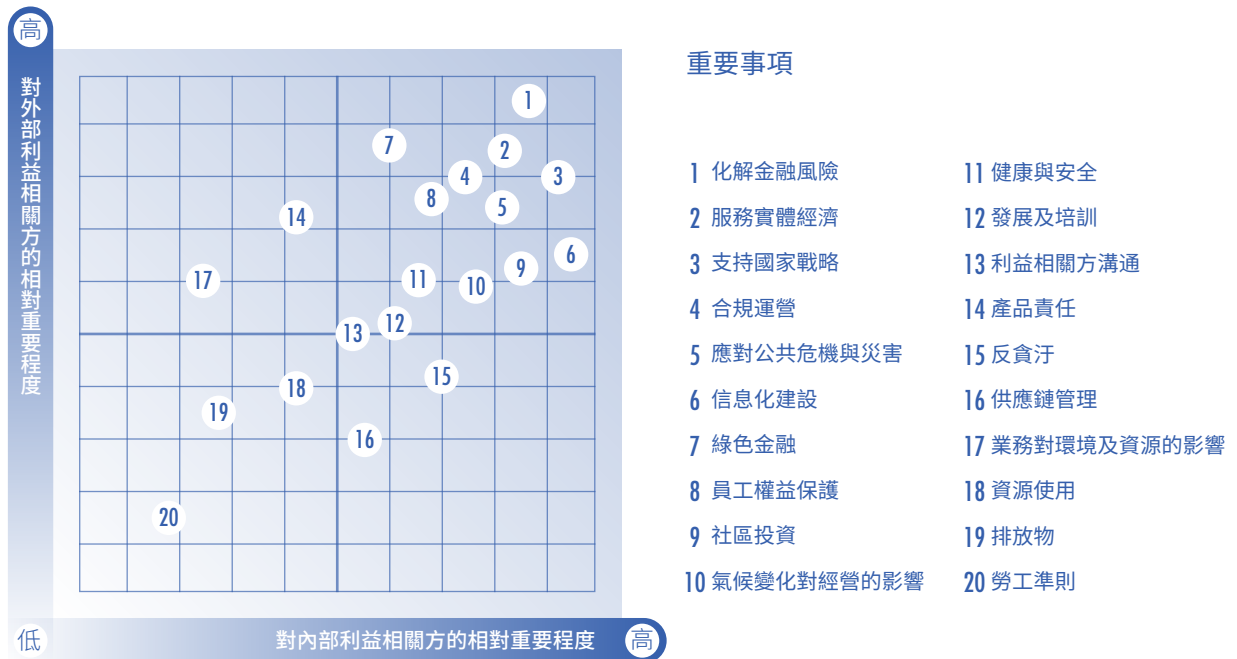


公司召開 2022 年度中期業績發佈全球分析師電話會

重要事項判定

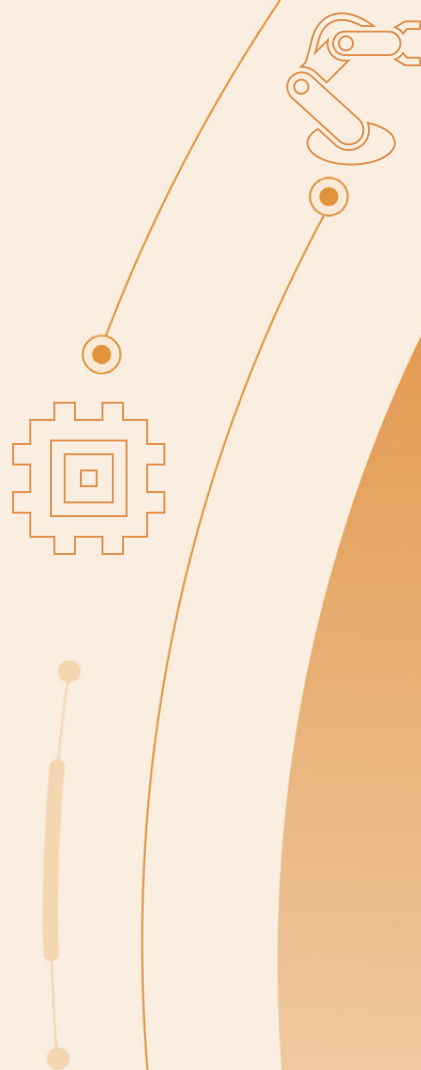
中國信達遵循中國銀行業協會《中國銀行業金融機構企業社會責任指引》及香港聯交所《環境、社會及管治報告指引》要求，落實“重要性”匯報原則。中國信達結合利益相關方溝通關注重點及業務運營屬性，並借鑒金融同業實踐，科學系統梳理 20 項 ESG 主要事項。

為評估 ESG 主要事項重要性，中國信達廣泛征詢利益相關方代表及 ESG 專家團隊意見，面向公司內外部利益相關方開展調研。參考各方代表的認識和判斷，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 SOCIETY



防範化解風險	20
深化客戶服務	28
攜手員工成長	31
促進社區發展	36





防範化解風險

化解金融風險



中國信達圍繞新時代金融資產管理公司職責定位，堅守銀行不良貸款風險化解主陣地，深度參與公開批轉市場業務，加強信託、金融租賃、資管計劃等領域不良資產收購，積極參與中小銀行改革化險，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 880.5 億元，其中金融不良資產 556.8 億元，繼續保持行業領先。在加大不良資產收購力度的同時，完善線上線下資產處置機制，推動閒置和錯配資源的優化配置，充分發揮金融體系循環“清道夫”、隔離金融風險“防火牆”、化解金融危機“消防隊”重要作用。

案例

» 深入服務區域內金融風險化解

中國信達各分公司堅守主責主業，積極融入地方發展，持續深耕各區域銀行不良資產市場。浙江分公司加強與各大銀行屬地分行、地方銀行聯繫，不斷提升對公批轉市場的參與深度廣度，全年累計收購銀行不良債權資產包 21 個，本金合計 63.67 億元，繼續保持浙江地區銀行不良資產一級市場份額第一，為化解浙江金融風險、保障地方金融穩定努力貢獻力量。



公司領導走訪浙江某高新技術企業

案例

» 化解非銀金融機構不良資產

廣東分公司密切關注金融領域新的風險形態，主動拓寬收購渠道，積極拓展非銀金融機構不良資產業務，走訪多家信托、證券和金融租賃公司，了解不良資產化解需求，全年收購非銀金融機構不良資產 21.4 億元，協助當地多家機構處置風險資產。



案例

» 參與中小金融機構改革化險

中國信達全面貫徹落實黨中央、國務院決策部署和監管要求，積極參與中小金融機構改革化險。在監管部門指導下，參與多地中小銀行改革化險方案設計，累計支持 41 家地方中小銀行剝離處置不良債權，並為 70 多家中小銀行進行風險化解培訓，為中小銀行改革化險貢獻信達力量。



案例

» 化解預期違約債券兌付風險

近年來，受宏觀經濟影響，我國債券市場信用風險加速暴露，違約事件有所增加。上海分公司積極響應監管號召，探索違約債券收購及預期違約債券救助業務模式，解決金融機構兌付問題，化解潛在金融風險。上海某知名民營企業受產業政策等因素影響，陷入流動性困境，部分公司債即將進入回售期，存在兌付風險，可能會影響金融機構資金安全，誘發廣大投資者的群體性事件。上海分公司收購預期違約債券 11.6 億元，避免了企業因短期流動性問題而引發的實質性違約，體現了信達的專業能力，踐行了金融資產管理公司的社會責任。

案例

» 科技賦能不良資產處置

中國信達順應科技賦能發展趨勢，不斷推動互聯網+不良資產深度融合，升級上線自有不良資產推介平臺“智慧淘”2.0版。截至年末，“智慧淘”發佈信息近3,500項，涉及資產金額5,000億元，累計點擊量5萬人次。舉辦“踏浪前行”不良資產線上直播推介會，推介項目700餘個，債權本金約1,600億元，涉及製造、能源、旅遊、房地產、科技等多個行業，吸引近200家機構參與，350多萬人次觀看，多家新聞媒體跟進報道。公司線上資產處置營銷推介體系，對加快不良資產處置效率、推動行業生態圈健康發展、促進金融與實體經濟良性循環起到積極作用。



公司舉辦“踏浪前行”不良資產推介會

化解問題資產、問題機構風險

中國信達積極參與房地產市場風險化解、危機企業救助、企業破產重整、央地國企“兩非”“兩資”剝離處置、資本市場紓困等，防範化解實體經濟風險，推動企業轉型升級，助力維護社會穩定，榮獲中國金鼎獎“年度服務實體經濟金融貢獻獎”。

案例

» 房地產市場風險化解

中國信達深入貫徹落實“保交樓、穩民生”要求，積極推動受困房企復工復產，助力優質房企收並購，有效修復地產業供應鏈價值鏈，房地產市場風險化解取得積極成效。在上交所發行紓困資產支持專項計劃（專項用於保交樓），為金融資產管理行業和交易所市場首單續發行“保交樓”紓困ABS。通過提供專項資金，解決某房地產企業東南區域公司上下游供應鏈、農民工欠款問題，推動杭州區域四個項目實現復工復產、正常銷售，累計保障144家持票人896張到期商票兌付，解決逾期工程款2.64億元，如期發放農民工工資5,000餘萬元，解決欠付材料款0.36億元，為維護社會穩定做出了積極貢獻。全力支持河南省問題樓盤紓困工作，聯合有關機構設立基金，推動問題項目復工復產和順利交付，配合政府有效化解區域風險，實現穩市場、安民心。



信達投資、信達地產攜手助力鄭州某房地產項目復工

案例

» 大型企業集團危機救助

2021年7月，北京一中院裁定批准某集團等五家公司的重整計劃，有三家產業投資人擬收購該集團全部資產。該集團重整由人民銀行牽頭作為管理人，歷時兩年，涉及金額高、影響重大，受到黨中央、國務院及相關部門高度關注，目前已完成資產交割。該集團重整計劃執行期間，作為其破產重整核心資產的國際醫院、醫療產業園公司面臨融資難、融資貴和經營困難等問題，中國信達為該兩處資產提供重整執行過渡期的解決方案和資金支持，幫助其維持正常經營運轉，助推該集團破產重整平穩進行，有效化解金融風險。

案例

» 支持國資國企改革化險

全面清理廠辦大集體是黨中央國務院做出的重要決策部署，2020 年，被列入“國企改革三年行動方案”。某能源央企廠辦大集體某集投中心因資產龐大、業務複雜、員工眾多，成為該央企改革的“最後一塊硬骨頭”。中國信達以實質性重組方式，支持該中心進行所有制改革，對底層資產進行分類盤活處置，幫助企業順利完成“廠辦大集體”改革任務，助推企業改革轉型、提質增效，維護了 4,000 餘名職工穩定就業和 30 餘億元國有資產保值增值，發揮了重要的經濟作用和社會作用。

案例

» 設立基金救助危困企業

截至 2022 年末，中國信達通過運作破產業務投資工具 - 危困企業投資基金（一期），共計救助 23 個破產重整項目，投資金額合計 88.04 億元，項目涉及機械製造、醫藥物流、有色金屬、鋼鐵和房地產等領域。2022 年，中國信達又發起設立 200 億元規模的危困企業投資基金（二期），持續為破產企業紓困，當年投放項目 4 個，金額 6.26 億元。這兩支基金對於帶動社會投資、化解不良資產、清償職工債權和欠繳稅款、維護職工就業，推動破產重整、清算，助力破產企業重生，維護區域社會穩定發揮了關鍵作用，受到地方政府、法院、債權人、破產企業及職工等各方好評，基金入選《金融企業社會責任藍皮書》優秀案例，並榮獲中國金融品牌案例大賽“用戶體驗年度案例獎”。



案例

» 參與資本市場紓困

某上市公司因大股東違規以該公司名義開展業務，涉及債務本金 21.86 億元，導致該公司被 ST，大量訴訟纏身，核心資產被查封，股價腰斬。湖北分公司收購銀行對該大股東逾期涉訴股押融資債權 4.3 億元，為上市公司紓困。2022 年 5 月，當地政府對該公司實質性重組，取得上市公司控股權。隨著國資股東入主以及債務化解，上市公司股價逐漸修復回升，企業卸下沉重債務包袱、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，立足新發展階段，貫徹新發展理念，加大對先進製造業、戰略性新興行業及專精特新中小企業支持力度，幫助傳統企業與新技術、新業態深度融合，助力提升國家核心競爭力。配合國家區域戰略佈局，強化重點區域資源配置力度，精準服務實體經濟，助力構建新發展格局。

案例

» 支持半導體企業發展

中國信達聯合產業投資人對某面臨破產風險的半導體生產企業進行實質性重組，盤活低效資產，防範了國有資產價值貶損，中國信達還出資為某半導體設備關鍵零部件製造企業提供流動性支持，助力半導體產業鏈關鍵環節實現國產化替代。上海分公司成立長三角半導體產業基金，推動區域半導體產業鏈跨越式發展，入選《上海國際金融中心支持長三角高質量一體化發展優秀案例集》。上海自貿區分公司以市場化債轉股等方式，幫助晶圓製造企業緩解資金壓力，加速生產線建設，降低財務成本，有力支持企業增產增效。



案例

» 支持專精特新中小企業發展

2022年，南商中國及遼寧股權交易中心服務專精特新企業實踐入選金融服務專精特新中小企業典型案例。南商中國依託“普惠寶”“時臻透”和信用貸款等產品，不斷加大創新型中小企業、專精特新中小企業和“小巨人”企業支持力度，全年累計新批34戶企業項目、新增投放10.54億元。遼寧股權交易中心是中國信達與遼寧省政府戰略合作項目，交易中心設立專精特新專板，累計服務掛牌和託管企業實現融資754億元。

案例

» 支持先進新材料企業發展

合肥某新材料公司已實現從金屬提純、靶材生產到廢靶回收的全產業鏈閉環商業模式，在“卡脖子”領域ITO靶材生產方面實現技術突破。近年來，受益於光伏行業異質結技術發展，ITO靶材需求大幅提升，該公司積極擴產，增加上游原材料儲備，造成流動性緊張。上海分公司以市場化債轉股方式為企業提供2億元流動性支持，幫助企業拓寬融資渠道，優化資產負債結構，防範債務風險，增強市場競爭力，推動了我國“卡脖子”行業發展。

案例

» 支持打造高端裝備製造產業

大連市招商引入韓國某造船企業等 13 家公司，建設綜合性造船海洋生產基地。該造船企業因經營不善進入破產清算，其名下土地、廠房等資產歷經多輪拍賣均流拍，形成當地規模最大的閒置存量資產。中國信達聯合某戰略投資人收購企業破產清算資產並進行重組，解決企業欠付職工工資、金融借款及各類稅費償付問題，維護了區域社會穩定，化解了區域金融風險。產業投資人通過增加投資、引入先進管理理念和產業資源等舉措，致力於打造世界一流綠色船舶建造及高端裝備製造基地，為新時代東北振興貢獻力量。

案例

» 支持“西電東送”企業轉型升級

貴州某能源企業作為西南地區最大最優質的國有煤炭基地，也是“西電東送”南線主要發電區域，在業務轉型發展關鍵時期，中國信達通過降杠桿基金對企業開展市場化債轉股業務，幫助企業償還金融負債、優化資本結構，保障企業長期資金需求，助力企業產業結構優化升級，促進上下游產業融合發展，提高能源供應保障水平，為貴州參與西部大開發助力。

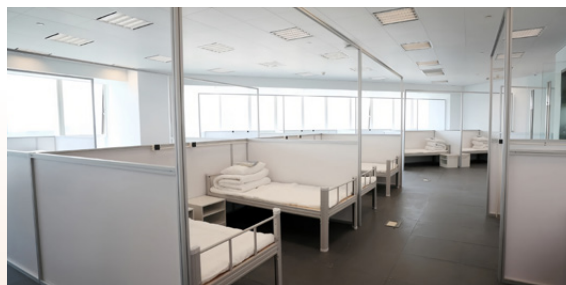
助力民生事業

中國信達持續強化金融服務功能，聚焦經濟社會發展薄弱環節和重點領域，積極支持疫情防控、醫療康養、安居住房、食品加工等民生領域項目。積極踐行普惠金融理念，為小微企業紓困解難，維護經濟社會穩定，持續提升服務實體經濟質效。

案例

» 改造法拍資產助力疫情防控

上海分公司聯合某置業公司競得法拍資產上海瀛通大廈。當時，上海市疫情防控面臨空前壓力，大量病例亟待收治，政府急需建設方艙醫院。上海分公司第一時間將瀛通大廈提供給區政府作為方艙醫院使用。經應急改造，容納 3,500 餘張床位的上海首個立體方艙醫院投入使用，有效緩解病患收治壓力。市區領導給予高度評價，主流媒體爭相報道，取得良好社會效益。



上海分公司提供競得法拍資產作為方艙醫院使用

案例

» 南商中國“時臻透”為小微企融資

南商中國法人帳戶透支服務具有線上操作、擔保靈活、提用簡便、隨借隨還、按日精確計息等特點，能幫助客戶靈活運用資產，獲得銀行信貸資金支持。南商中國根據客戶需求及時優化產品，針對小微企業推出“時臻透”，結合企業日常結算往來情況，主動授予一定規模法人透支額度，實行差異化定價方案，降低小微企業授信對抵押品依賴，取得更便利的信貸支持，緩解小微企業資金壓力。南商中國獲評上海銀行業普惠金融服務突出單位。

結算+融資，
定義企業授信新模式！

南商時臻透
支持實體，服務民生。從結算、賬戶往來切入，為中小企業客戶提供融資及資金流動性管理服務方案。

案例

» 金谷信託助力醫療集團破產重整

金谷信託聯合中國信達四川分公司設立規模 2 億元破產重整投資信託，向某健康產業集團提供資金，定向參與某醫療企業破產重整。作為國內最大的綜合醫院集團之一，該健康產業集團關鍵時刻出手，不僅有效提升企業經營管理能力，還保護了企業核心資產不被清算，維護企業員工、全體債權人、中小股東等合法權益，有效化解企業金融機構債務違約風險。

案例

» 信達投資盤活安居房項目

深圳市龍崗區平湖工改保項目屬於工業廠房改造為保障房（安居型商品房）的“工改保”項目，信達投資聯合產業投資人幫助某問題機構走出財務和經營困境，徹底解決平湖項目後續資金難題，推動項目正常開發建設。項目預計可貢獻安居型商品房 4.54 萬平方米，還將配建學校、社區服務中心等公共配套，保障居民基本住房需求。

案例

» 幫助生豬養殖企業渡難關

河南某實業公司是國內領先肉類服務商雙彙集團的供應商之一，由於生豬週期下行等因素衝擊，企業積壓較多庫存，出現經營困難、流動性較差等問題，無力償還到期債務 2 億元，債權人因未能收回借款，生產經營也受到嚴重影響。河南分公司收購逾期債權並進行債務重組，使債務人得到三年緩衝期、緩解償債壓力，債權人資金回籠，得以正常生產經營。



深化客戶服務

保障客戶權益

中國信達嚴格遵守《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，不斷優化客戶服務體系及流程，加強客戶投訴管理，完善客戶隱私保護機制，注重維護知識產權，常態化開展金融消費者教育宣傳，有效維護客戶權益，持續提升客戶服務品質。

1 強化客戶服務

中國信達秉持“以客戶為中心”的理念，穩步推進不良資產生態圈、戰略客戶群建設，不斷增強客戶意識、市場意識，走出去主動加強與金融機構溝通，主動對接不良資產處置需求，優化業務流程，提供個性化金融解決方案，打造有溫度的服務，攜手客戶共創價值。

案例

» 參加中國（廣州）國際金融交易·博覽會

舉辦國際金融交易·博覽會是廣東建設金融強省的戰略舉措。2022年6月，廣東分公司與南洋商業銀行廣州分行聯合參展第十一屆中國（廣州）國際金交會，向公眾宣講金融知識及案例，推介產品服務，解答來詢者疑問，探討業務合作機會，參觀各金融機構展位，了解區域金融機構發展動態，學習先進工作方法，拓寬客戶及業務渠道，進一步提升公司品牌形象。

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》，持續優化消費者投訴處理流程，積極傾聽客戶反饋意見，不斷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，暢通多元化意見反饋渠道，及時有效處理客戶投訴，加大投訴案件督辦力度，督促落實整改責任，切實維護消費者權益。2022年，子公司受理客戶投訴809件。

南商中國持續推動消費者權益保護工作，新增消費者權益保護考核專項制度，將消費者保障工作考核評價全面融入多個職能部門，就公眾教育培訓、個人信息安全、機制體制規範、客戶投訴管理等多個方面開展考核。金谷信託將消費者權益保護工作列入董事會議事日程、對董事會及高級管理層開展消費者權益保護工作履職情況監督；不斷完善投訴處理工作制度建設，嚴格落實責任追究制度，所有投訴均嚴格按時效要求及時處理；涉及消費者投訴的相關部門均對投訴案件反映出的制度、流程等問題及時溯源整改，提升客戶服務品質。

3 客戶隱私保護

中國信達將客戶信息是做核心資源之一，高度重視客戶信息安全的管理和維護，杜絕客戶隱私數據泄露。公司制定《信息科技管理規程》《數據治理規程》等一系列信息科技管理制度，對網絡安全、數據安全等提出明確要求。及時更新優化《信息安全管理制度》《信息科技運維管理辦法》《數據治理規程》等相關制度文件，有效回應客戶信息保護的監管要求。

部署採用了覆蓋網絡安全、終端安全、主機安全、應用安全、數據安全、訪問管理及安全管理等功能的設備和安全服務，完善公司信息安全管理體系。制定《IT 應急管理辦法》，明確了突發應急事件分級、報告和處置的流程和機制，將網絡安全應急管理納入 IT 應急管理範圍。組織開展面向全員的信息安全意識培訓，切實提高公司和員工個人的信息安全風險防範能力。

信達金租高度重視客戶信息安全的管理和維護。為提高公司員工信息安全意識，信達金租定期或按需組織網絡信息安全教育培訓工作，並採用問卷調查、在線考試等方式鞏固培訓效果。南商香港不斷加強信息安全風險管控，制定《資訊分類及保護的實施細則》，明確客戶數據的密級等級及相關的保護措施，積極推動資訊安全工作，強化員工對敏感資料的保護意識。

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》等相關規定，制定《知識產權保護管理辦法》，不斷完善公司知識產權管理機制和維護體系，加強對知識產權的保護和利用，有效防範公司聲譽風險，維護公司品牌形象與合法權益。

公司構建了清晰的知識產權管理體系，相關部門機構職能劃分明確，協調合作持續促進知識產權的規範管理。公司聘請專業的知識產權代理機構為知識產權保護事宜提供專項和顧問服務，確保公司各項活動符合知識產權法律法規要求。

公司奉行“動態監測、及時維權”原則，對公司商標、企業字號等專有權進行實時監測維護，對於他人侵犯公司知識產權的行為，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、提起訴訟等有效方式予以處理，實現對公司知識產權的全面保護。在具體業務開展過程中，公司高度重視交易各方的知識產權保護，針對可能涉及知識產權的具體業務，均會在交易合同中明確設定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，也防止自身侵犯他人的知識產權。

此外，公司制定《軟件正版化管理規範》，將軟件正版化納入到企業內控體系之中，設立專門的部門負責軟件盜版治理工作，建立了完善的版權管理體系，明確軟件採購、授權和使用的管理要求。定期組織軟件需求調研和採購，確保公司合法合規使用軟件，提高了公司知識產權管理水平。

5 普及金融知識

中國信達根據監管要求，結合自身實際，有針對性開展常態化金融消費者教育宣傳工作，通過多種渠道傳播金融知識，提高社會公眾金融意識，推動金融業務健康發展，助力社會經濟健康平穩運行。

案例

» 南商中國開展系列金融教育宣傳活動

南商中國積極響應 315 宣傳周、普及金融知識守住錢袋子及防範非法集資宣傳月、防範養老詐騙宣傳活動、金融聯合教育宣傳月活動以及全國“敬老月”活動等監管機構組織的集中教育宣傳，將總行官網、微信公眾號、視頻號等宣傳渠道與各網點機構地方特色的活動相結合，全年共舉辦各類宣傳活動 282 場次，投入人力 1,853 人次，發放各類宣傳資料 22,151 份，發佈公益短信 189,386 條，普及客戶總數達到 371,564 人，取得良好成效。



深化合作共贏

中國信達持續加強供應鏈建設，強化供應商審核管理、落實環境社會風險規範，積極推動綠色採購，構建可持續供應鏈。截至 2022 年末，公司入庫供應商達 3,148 個，其中中國內地 3,059 個，港澳臺及國外 89 個。

規範實施《採購管理規程》《集中採購管理辦法》等規章制度，完善供應鏈管理體系，嚴格執行集中採購決策管理職能與操作執行職能相分離的管理體制。集中採購管理委員會負責審定項目集中採購實施方案，由評標或談判委員會推薦項目最優候選供應商，再由集中採購管理委員會審定，公開招標項目按規定公示採購評審結果。

嚴格規範供應商審核管理流程，定期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。此外，供應商的出入庫調整，均需由集中採購管理委員會進行集體決策審議確定。同時，密切關注供應商商業道德、產品質量、聲譽等環境與社會影響相關績效表現，對供應商運營狀況、負面報道等進行公開信息檢索，充分防範採購過程中的相關風險。為防範採購廉潔風險，新修訂《常用中介機構管理辦法》，要求向供應商發出邀請時要發送《廉潔風險告知函》，明確告知舉報途徑，強化供應商和採購人員廉潔合規採購意識。

將綠色理念納入採購管理，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，在供應商入庫管理流程中嚴格實施綠色採購相關審查標準，督促各分子公司落實綠色採購相關要求。信達金租在辦公樓裝修設計招標方案中明確要求供應商提供 E0 級以上環保裝修材料，大面積採用 LED 綠色光源，盡力降低能源消耗。南商香港持續踐行綠色理念，採購和使用支持可持續發展的節能產品和服務，如採用“FSC”認證紙張。



攜手員工成長

維護員工權益

中國信達致力於為員工打造公平公正、多元和諧的工作環境，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，制定並落實《勞動合同管理辦法》等內部管理檔，承諾尊重和保護員工各項權益。

公司依法遵循國家基本福利制度，不斷健全薪酬福利體系。按規定為員工辦理各項社會保險、住房公積金，並為員工構建多層次養老、醫療保障體系，提供企業年金和補充醫療保險等補充福利，給予員工多層次保障，提升歸屬感。公司始終秉承“按勞分配，效率優先、兼顧公平”原則，建立客觀公正的薪酬體系，科學開展績效考核管理，合理評估員工工作價值和業績貢獻。公司注重營造多元共融、平等友善職場氛圍，在招聘、薪酬、晉升、解聘等環節，堅決杜絕種族、性別、年齡、國籍、宗教信仰、文化背景或家庭狀況等不同個人特質的歧視或區別對待。公司充分保障員工勞動和休息權利，強化科學用工管理，尊重並考量員工對勞務分配的合理訴求，禁止任何形式的強制勞動行為。我們堅決反對並禁止僱傭童工，在招聘過程中通過審驗應聘者身份證件、檢查其年齡是否滿足合法用工要求等方式，避免僱傭童工情況發生。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。2022 年度，公司未識別到任何強制勞動或僱傭童工事件。

中國信達持續完善以職代會和會員代表大會為基本形式的民主管理制度，深化公司民主管理本質要求，使之成為促進公司高質量發展有力抓手。2022 年，公司工會規範召開四屆五次職代會、一屆四次會員代表大會，暢通職工民主參與渠道，有效保障職工表達權與參與權。



公司召開四屆五次職代會

保障健康安全

中國信達高度重視員工的健康與安全，嚴格遵循《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，為員工提供安全的工作環境，保護員工免受職業危害。

開展員工定期體檢，密切關注員工身體健康狀況，針對員工體檢情況及時增加或調整體檢項目，保障員工體檢的有效性。持續做好疫情常態化防控工作，購買口罩、酒精等防護消殺類防疫物資，發放抗原試劑盒 22 萬份，保障員工在特殊時期的健康權益。

為維護工作場所秩序，打造安全健康的工作環境，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》。在辦公樓安裝空氣淨化器並進行定期維護，維持舒適的工作環境。開展消防演練和現場實操，樹立消防安全意識，提高員工自救互救能力。定期對辦公樓進行安全檢查，做好安全保衛工作，降低員工健康與安全風險。

倡導“快樂工作，健康生活”理念，開展健步走、業務技能線上答題、演講比賽、整理規劃沙龍等形式多樣文體活動，豐富員工文化生活，平衡員工工作與生活。

開展員工關懷

進一步落實員工關愛機制，常態化開展員工生日、法定節日、生病住院、結婚、生育等慰問活動，充分展現人文關懷。組織元旦及春節送溫暖活動，慰問困難職工和邊遠地區掛職幹部 266 人次，發放慰問金 117 萬元。



公司領導春節期間慰問基層員工

重視退休員工關懷工作，舉辦退休員工歡送會，為退休人員提供商業補充醫療保險並組織全面體檢，組織“多彩退休新生活”手機攝影系列直播講座活動，豐富離退休員工老年生活。



公司組織在京退休幹部歡度重陽

為保障女性員工的合法權利，繼續推廣簽訂《女職工權益保護專項集體合同》，建設“女職工關愛室”，組織精彩紛呈三八節活動，切實保障女職工在結婚、懷孕、生育、哺乳等特殊時期的權益。

支持員工發展

中國信達堅持以人為本，秉承精簡、高效人才配置理念，注重青年英才培養，致力於打造一支與時代、行業、企業高質量發展相適應的高素質人才隊伍。持續強化人力資源管理體系的信息化、規範化、科學化建設水平，堅持提升公司人力資源管理效率。



公司組織“中國夢·勞動美·信達情”主題演講比賽

著力暢通員工職業發展通道，修訂發佈《員工管理辦法》《中層幹部選拔任用工作辦法》等內部管理制度，制定《關於激勵幹部員工新時代新擔當新作為的實施辦法》，加強幹部隊伍統籌規劃，研究制定人才庫管理工作方案和幹部交流工作實施方案，樹立重實幹重實績的鮮明導向，強化人才管理機制和幹部員工內外部交流機制，多方式、多角度促進員工成長。

聚焦員工綜合素質提升，修訂發佈《員工培訓管理辦法》，規範培訓工作流程，制定核心業務培訓規劃及實施方案，進一步完善分層分類培訓體系。探索開展沉浸式案例培訓，複盤經典業務案例，提升員工專業核心能力。通過集中培訓與視頻講座、線下自學與線上學習、空中課堂相結合的方式，全年完成各類培訓 3,300 餘期，覆蓋 30 萬人次，信達網絡學習平臺總小時數達 65,077.98 小時。



公司沉浸式案例培訓

指標名稱	單位	類型	2022 年數據
B1 僱傭			
員工總數	人	-	14,256
按性別劃分的員工人數	人	男性員工人數	7,836
		女性員工人數	6,420
按僱傭類別劃分的員工人數	人	正式員工	13,717
		勞務派遣員工	539
按年齡劃分的員工人數	人	30 歲及以下	2,323
		31-50 歲	9,901
		51 歲及以上	2,032
按工作所在地域劃分的員工人數	人	大陸	12,501
		港澳臺地區	1,740
		海外	15 (外籍)
按其他類型劃分的員工人數	人	少數民族員工	755
		新進員工	542
按性別劃分的員工流失比率	%	男	6.15
		女	5.87
按年齡劃分的員工流失比率	%	30 歲及以下	15.63
		31-50 歲	4.13
		51 歲及以上	4.28
按工作所在地域劃分的員工流失比率	%	大陸	4.25
		港澳臺	18.85
		海外	0
B2 健康與安全			
因公死亡員工人數	人	2020 年	0
		2021 年	0
		2022 年	0
因公死亡員工比率	人	2020 年	0
		2021 年	0
		2022 年	0
因工傷損失的工作時間 (工傷誤工時間)	天	2022 年	0
B3 發展及培訓			
男性員工培訓比率	%	—	99.47
女性員工培訓比率	%	—	99.89
總部部門級、分公司級領導幹部以上員工培訓比率	%	—	99.73
總部部門級、分公司級領導幹部以下 (不含) 員工培訓比率	%	—	99.80
男性員工培訓平均時數	小時 / 人	—	34.62
女性員工培訓平均時數	小時 / 人	—	33.30
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 / 人	—	24.34
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	—	31.69

註：中國信達發展及培訓數據統計範圍為公司總部、分公司和子公司總部員工，以及信達地產、信達資本總部員工。



促進社區發展

服務鄉村振興

中國信達積極落實全面推進鄉村振興決策部署，繼續發揮好金融央企優勢，向定點幫扶點青海省樂都區投入和引進幫扶資金 2,300 萬元，實施各類幫扶項目 44 個，培訓各類人員達到 5,556 人次，直接購買和幫助銷售脫貧地區農產品總額達到 927 萬餘元，全面推動脫貧攻堅成果鞏固拓展和鄉村振興戰略有效銜接，助力定點幫扶地區經濟社會發展再上新臺階。



案例

» 助力青海樂都農村安全隱患房屋改造

中國信達聚焦當地民眾關注的重點民生問題，投入 700 萬元，協助樂都區結合高原美麗城鎮、高原美麗鄉村及鄉村振興項目，統籌推進農村住房保障工作，確保全區 1,000 戶存在安全隱患的房屋改造升級，實現群眾“住有所居、住有所安”目標，有效解決農牧民群眾住房“有沒有”和“保安全”的前提之下，向“好不好”和“舒不舒適”全面轉變。

案例

» 黨團共建凝聚幫扶合力

2022年，中國信達系統各單位積極與樂都區各脫貧村黨支部開展結對共建活動，公司總部機關3個部門、7家分公司、5家子公司的52個黨支部，與12個鄉鎮的35個脫貧村黨支部、1個學校支部續簽支部共建協議，搭建黨建合作平臺，加強黨建工作交流，積極開展春節慰問、線上學習、捐贈辦公電腦、學習用品等活動，以支部共建促鄉村振興。公司團委聯合樂都區團委，開展“心手遙相連 共築童心圓”線上嘉年華、“紅領巾講解員”培訓、暑期支教等少年兒童關心關愛活動。



公司組織線上嘉年華兒童關愛活動

案例

» 新疆分公司持續做好定點幫扶工作

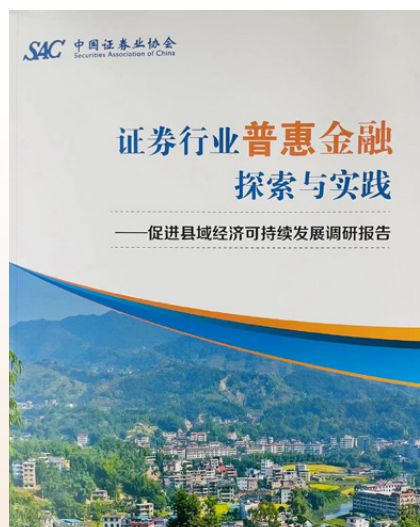
新疆分公司紮根帕米爾高原，持續推進鄉村振興和民族團結聯誼工作。2022年，繼續選派7名駐村幹部全脫產駐守定點幫扶村，加強返貧監測，推進平安建設，強化邊境穩定。支持發展犛牛養殖產業，通過人工配種方式改良布倫口村犛牛品質，降低牲畜患病率、死亡率，多途徑拓寬犛牛銷售渠道，全村牲畜存欄總量達1.4萬頭。深入挖掘旅遊資源，依託布倫口村優美自然風光，開設“白沙星光夜市”，規劃建設美麗庭院，開辦特色民宿牧家樂，全年實現旅遊業產值160餘萬元。投入幫扶資金80萬元，啟動布倫口村農貿市場擴建，新建商鋪及配套設施，進一步強化旅遊配套，增加村集體收入；啟動瑪納斯廣場改造項目，新建柯爾克孜族特色雕花圍欄，修繕瑪納斯雕塑，弘揚傳承世界非物質文化遺產《瑪納斯》；為布拉克村和阿勒吞其村購置垃圾清運車，解決垃圾清運難題，助力營造良好人居環境。

案例

» 信達證券幫扶產業振興

信達證券持續做好青海樂都縣、貴州大方縣、貴州織金縣、貴州納雍縣、雲南元陽縣、四川九龍山、海南三亞等地定點幫扶工作，捐贈 350 萬元，重點支持村集體經濟產業發展、打造美麗鄉村、鄉村學校基礎設施修繕、非遺文化傳承宣傳等領域，扎實推動幫扶點農業農村現代化建設。

對貴州大方縣開展“證券行業服務縣域經濟發展”考察調研工作，圍繞“如何把特色資源轉化為大方縣的產業振興優勢”這一核心問題，對當地農產品產業、工藝品產業和鄉村旅遊業三項特色產業進行考察，對特色產業發展中存在的問題進行深入思考，為縣域經濟轉型升級和居民穩定增收建言獻策，調研報告入選中國證券業協會《證券行業普惠金融探索與實踐》彙編。



案例

» 信達地產教育幫扶賦能鄉村振興

2022 年，信達地產加大教育幫扶，以物資捐贈、助學拍賣、慰問互動，對多地小學開展對口幫扶，為鄉村全面振興蓄力賦能。滬蘇區域公司與徐州市銅山實驗小學簽署合作協議書捐資助學，用於教育教學設施設備的添置、校園文化改造、名特優教師的引進、設立獎學金等；華南區域公司舉辦公益助學拍賣會，籌得善款用於廣州市石明小學等學校提升教學環境；西部區域公司以支部主題黨日活動為載體，先後為重慶綦江、石柱貧困山村的學子捐資助學，提供大量學習用具、生活用品、防疫物資等，傳遞愛與溫暖，助力大山學子圓夢。



信達地產組織公益助學拍賣會

投身公益事業

中國信達持續關注公益事業，積極參與抗擊疫情、扶弱濟困、教育助學等社區服務，詮釋信達人的責任與擔當，幫助更多需要幫助的人，為社會注入更多正能量。

案例

» 南商香港積極投身社區服務

南商香港參與協辦“慶回歸 賀中秋 迎國慶”關愛長者探訪活動，派出義工拜訪長者並送上福袋抗疫物資，同心抗疫。積極配合安老業界金融服務需求，針對安老院舍所防疫物資需求殷切情況，向兩大私營安老業界組織送贈 25 箱“蓮花清瘟膠囊”，向多個社區的護老院舍及長者社區服務中心捐贈 1 萬部血氧儀，派出義工參與社區物資分裝、派發和檢疫等服務，為香港抗疫工作貢獻力量。

部
10000
向多個社區的護老院舍及長者
社區服務中心捐贈血氧儀



南商香港向護老院舍贈送防疫物資

案例

» 南商中國組織員工愛心獻血

南商中國血液裏流淌著愛國僑胞的紅色基因，始終不忘所肩負的社會責任，廣州、汕頭等分行連續多年組織員工無償獻血，為社會貢獻綿薄之力。員工參與人數從最初的幾人，慢慢擴大到幾十人，有每年都參與獻血的老員工，亦有新入行的年輕人，更有越來越多的女員工加入獻血行列。汕頭分行獲評汕頭市銀行業保險業無償獻血愛心奉獻單位。



南商中國組織員工愛心獻血

» 信達證券支持殘疾兒童、留守兒童教育

雲南元陽縣特殊教育學校現有在校生 80 餘人，承擔著元陽、紅河、綠春、金平邊疆四縣適齡殘疾兒童的義務教育任務。近年來隨著物價上漲，學校因學生生活費資金缺口已收不抵支，信達證券捐資幫助解決學生伙食費難題，支持學校正常運轉及兒童每日營養需求。

元陽縣和馨園社區進城務工人員較多，社區 6~15 周歲兒童約 500 餘人，其中留守兒童約佔 40%。家庭教育的缺失導致少年兒童學習積極性下降，對心理健康和性格成長產生了一定負面影響。信達證券捐資支持社區兒童關懷服務驛站籌建工作，幫助添置桌椅、書櫃、玩具櫃、書籍畫冊等，構築兒童“溫暖小家”。

案例

» 信達地產助力北碚山火救援工作

2022年8月重慶市北碚山火發生後，因當地高溫不退，火勢持續蔓延，撲滅難度很大。火情牽動人心，信達地產西部區域公司向員工發出志願捐贈倡議，呼籲公司全員為火災救援行動起來，迅速籌集一批救火前線緊缺的充電寶和防暑降溫物資，第一時間送達北碚區救援物資轉運點捐贈，為撲滅山火貢獻力量。



信達地產捐獻山火救援急需物資

案例



03

環境篇

ENVIRONMENT



應對氣候變化	44
發展綠色金融	45
踐行低碳運營	49





應對氣候變化

氣候變化風險識別

中國信達積極踐行綠色發展理念和可持續發展戰略，關注氣候變化風險及潛在影響，通過利益相關方調研及 ESG 事項的重要性判定，識別出“氣候變化對經營的影響”為與業務運營密切相關的 ESG 重要事項。結合經營發展戰略以及對該事項的研究分析認為：公司新增收購不良資產和存量資產中，小部分涉及高污染、高耗能、產能過剩（“兩高一剩”）等行業資產，隨著有關氣候變化新政策的出臺，可能對相關項目的推進及處置產生合規、財務及聲譽等方面的影響。



高污染



高耗能



產能過剩

兩高一剩

氣候變化風險應對

中國信達積極應對氣候變化挑戰，主動識別並把握氣候變化帶來的業務機遇，積極踐行 ESG 理念，各相關業務條線制定差異化行業策略、計劃及方案，旨在有效應對氣候變化風險。如能源條線出臺新能源投資策略指引，持續推動公司能源板塊由傳統能源向新能源轉型，對“兩高一剩”行業資產有序處置壓降，持續改善優化資產結構，努力將氣候變化給公司帶來的合規及財務風險降到最低。同時，持續健全信息披露機制，完善 ESG 及氣候風險信息披露有關標準和要求，主動披露公司應對氣候變化實踐，及時回應各方關切，加強與利益相關方及資本市場溝通。2022 年 8 月，針對歷史罕見的連續極端高溫天氣，重慶分公司召開會議專題研究安全生產、疫情防控相關事宜，印發《關於防暑抗旱、防災減災、節約水電及疫情防控倡議書》，健全應對氣候風險防範機制。



發展綠色金融

助力綠色產業發展

中國信達堅持將支持綠色低碳產業作為業務導向，發揮主業優勢，優先傾斜資源，加大對新能源、清潔能源等綠色企業和項目投入，持續提升支持“雙碳”目標的金融服務能力。

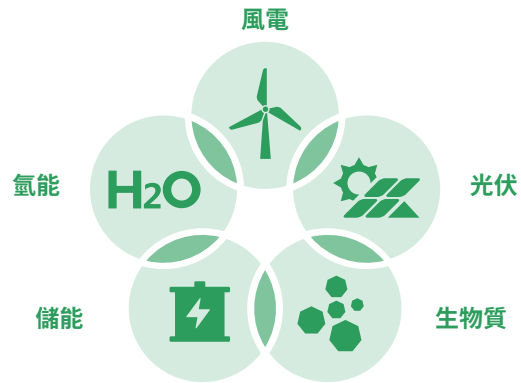


公司領導考察重慶某債轉股環保企業

案例

» 設立新能源產業基金

7月28日，中國信達與國家電力投資集團簽署戰略合作協議，發揮各自行業領先優勢，共同發起設立新能源產業基金，以實質性重組方式投資風電、光伏、生物質、儲能、氫能等清潔能源領域資產，同時沿著國家電投產業鏈上下游進行投資，打造新能源領域投資生態圈，攜手為國家“雙碳”目標貢獻力量。



公司與國家電投集團簽署戰略合作協議

案例

» 參與燃氣內燃機企業破產重整

某能源央企所屬動力機械集團原為國內規模和影響力最大的燃氣內燃機製造龍頭企業，可利用煤礦瓦斯、沼氣、工業尾氣等各類燃氣發電，細分市場佔有率曾一度達到70%，具有清潔能源和節能環保概念。受下游客戶週期波動導致應收賬款激增、出資人缺位決策不當、地區互保暴雷等影響，企業陷入破產重整。中國信達聯合產業投資人對該集團進行重整，清償重整債務，並通過幫助企業規範治理，優化管理，引進先進技術，重整後企業快速實現國際國內市場全面恢復拓展，經營業績超出預期，項目得到當地政府充分認可，市場口碑良好。

案例

» 市場化債轉股支持新能源材料企業發展

中國信達圍繞國家“雙碳”戰略和能源安全，持續加大新能源業務佈局。湖北某先進材料公司是新能源電池正極材料——磷酸鐵鋰領域龍頭企業，中國信達參與企業 D1 輪融資，實施 3 億元發股還債的市場化債轉股，幫助企業降低了資產負債率。同時，協助企業對接公司另一家債轉股客戶供應磷酸，助力其完善原材料供應鏈，支持企業穩健持續發展。

案例

» 推動區域能源產業轉型升級

某電力央企南京電廠於 1994 年建成投產，裝機容量 64 萬千瓦。近年來，其作為火電廠發電能源結構等已不符合國家“雙碳”發展目標。同時，電廠位於長江沿岸，對周邊居民生活和生態環保影響較大，被南京市政府列為重點關停企業。公司聯合同業機構作為社會投資人，助力該電力央企盤活關停電廠，打造“中國能穀”項目。該項目完成後將成為長三角一體協同的千億級能源創新產業集群，是南京市全面推動區域能源產業轉型升級、打造低碳先鋒城市的重要舉措之一。

發展綠色金融業務

中國信達旗下各金融子公司根據業務運營領域，結合自身特色及客戶特點，通過綠色債券、綠色信貸、綠色信託等方式進一步拓展綠色金融工具創新實踐，努力提供多樣化低碳金融產品，為應對氣候變化、推進經濟社會綠色低碳轉型發展貢獻力量。

案例

» 協助發行綠色債券

南商香港持續發力綠色債券發行業務，有力支持綠色產業發展。對綠色項目進行明確界定，限定債券募集資金用途，並加強對募集資金的款項管理，增設綠色債券的第三方認證，加強綠色債券信息披露的透明性，助力綠色債券市場發展。2022 年，協助國內三家銀行境外分行發行高級無抵押綠色債券，均獲得市場熱烈反應，簿記建檔時都數倍超額認購，創下本年度所有中資銀行美元債發行最高峰值認購倍數，個別項目獲全球權威 ESG 機構認證，如 Sustainalytics 及香港品質保證局綠色金融等的認證。

案例

» 投放綠色信貸

南商中國採取多項措施推動綠色信貸業務規模持續增長，全行綠色信貸餘額較 2021 年增長超過 200%。浙江某環保公司主要從事水處理設施領域的投資和運營管理，是省內首屈一指的大型水務環保企業，企業運營的 5 個 PPP 模式污水處理項目前期投資較大，投資回收時間久，存在較大墊資壓力，南商中國給予綜合授信額度 5.8 億元，置換股東前期投入的借款資金，有效緩解企業經營緊張局面。



南商中國綠色信貸助力污水治理

案例

» 承銷綠色債券

信達證券積極踐行綠色金融理念，開展綠色債券承銷工作。2022 年，信達證券擔任某央企工程局非公開發行綠色短期公司債券（第一期）主承銷商，發行規模 5 億元，是上海地區首單藍色債券¹，亦是當期全國發行利率最低的綠色公司債券。債券募集資金用於海上風電安裝運維船舶的建設項目，充分開發海上風力資源，助力海洋資源可持續發展。

¹ 藍色債券是指募集資金主要用於支持海洋保護和海洋資源可持續利用相關項目的綠色債券。

案例

» 設立綠色信託

金谷信託設立的某信託計劃已發行規模 3 億元，信託資金投資某高端新材料企業，支持企業補充資本進行材料及設備採購，緩解企業資金壓力，推動綠色化工企業發展。金谷信託還協同信達四川分公司設立另一支紓困投資信託，用於向某國際領先鋰業企業發放紓困債權投資款，償還國際銀團發放的海外鋰礦並購貸款，助力企業打造垂直一體化的全球產業鏈優勢，推動電動汽車和儲能產業實現鋰離子電池技術的長期可持續發展。



踐行低碳運營

綠色低碳辦公

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》等相關規定，持續踐行綠色低碳辦公理念，從多方面落實資源節約措施，提升資源及能源利用效率，努力減少辦公運營中資源能源消耗及廢棄物排放，打造綠色企業。

在節約用紙方面，推廣無紙化辦公，進一步加大使用電子化辦公平臺、電話會議、視頻會議等現代化辦公工具的力度，並倡導員工雙面使用打印紙，減少紙張消耗。全年總部視頻會議召開次數為 2,150 次。

在節約用電方面，規範空調使用，對辦公大樓空調溫度及運行時間進行嚴格設置。節假日、下班期間督促員工及時關閉設備電源，倡導人離燈熄並關閉空氣淨化器等設備。

在節約用水方面，做好供水設備日常維護和管理工作，定期檢查、維修、更換老化供水管道和用水設施，杜絕跑冒滴漏和“長流水”現象，並大力推廣使用節水型開關和潔具。由於公司系統無生產製造企業，用水主要來源為市政供水，故未識別在求取適用水源方面存在的問題。

公務車管理方面，繼續實行統一派車制，鼓勵員工前往交通便利地區辦理業務時優先使用公共交通工具，前往交通不便且路途遙遠地區可申請用車或打車，申請用車以多人拼車為先，減少燃油消耗。

公司業務不涉及包裝材料的使用，故未披露相關信息和數據。

案例

» 合肥後援中心打造智慧園區

合肥後援中心承擔著集團後援基地管理、財務共享管理、信息系統研發運維等重要職責。2022 年，該中心推進園區資產管理、安消防管理、運營管理智能化管理水平再上新臺階，實現了安全穩定運營和節能減排。

在最大化利舊的前提下，通過軟件集成和基礎設施優化、新增各類物聯網監測設備等，實現安防、消防系統智能化升級改造，提升消防預警及時性和消防系統可靠性。引入羅盤 IPMS 管理系統，規範餐飲、公寓版塊服務類資產線上管理。數據中心機房通過優化系統參數設置等，使電源使用效率 PUE² 值由 2021 年的 2.25 降低至 2.07，能源使用效率進一步提高。

² 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

在日常運營中，中國信達主要廢棄物為辦公用品廢棄物及生活垃圾。其中，有害廢棄物包括廢棄硒鼓、墨水匣、鉛酸蓄電池等，無害廢棄物包括廢棄電腦、印表機、伺服器、廚餘垃圾等。

對廢棄硒鼓、墨盒、廢電腦、打印機等辦公廢棄物進行統一收集，聘請有資質的專業機構或原廠規範處置辦公廢棄物。積極推廣落實節約糧食、減少廚餘垃圾舉措，上海分公司開展“厲行勤儉節約，反對餐飲浪費”專項活動，實施就餐報告制度，按需訂餐，有效減少糧食浪費。信達香港制定《文明用餐提示》《排隊取餐指引》，堅持推行“午膳電子訂餐平臺”，採取限量取餐形式，並對預訂多餘菜品實施全額賠付，控制餐食領用量，減少午膳飯菜浪費及廚餘垃圾產生。

環境目標

中國信達結合既定運營層面的環境目標，持續推動 ESG 理念實踐落實，持續提升 ESG 管理水平。根據香港聯交所《環境、社會及管治報告指引》要求及“量化”的匯報原則，制定並經公司董事會審議通過了公司環境目標，並對報告年度環境目標進展與完成情況進行認真檢視。

**公司環境整體目標：
持續加大綠色低碳辦公運營，實現企業綠色發展。**

	減排目標
目標內容	進度檢視
推行線上化、無紙化會議，推廣使用電子會議材料，紙質文件實現雙面列印	<ul style="list-style-type: none"> 進一步加大使用電子化辦公平臺、電話會議、視頻會議等現代化辦公工具力度，全年總部召開視頻會議 2,150 次。 倡導員工雙面使用打印紙，減少紙張消耗。
	減廢目標
目標內容	進度檢視
倡導辦公用計算機、打印機和影印機的硒鼓、墨盒、電子廢棄物等有害廢物無害化處置；公司生活垃圾推行分類處理	<ul style="list-style-type: none"> 全年通過統一回收規範處置廢棄硒鼓 1,277 個，廢棄墨盒 469 個。 開展“厲行勤儉節約，反對餐飲浪費”專項活動，實施就餐報告制度，按需訂餐，有效減少糧食浪費。 組織垃圾分類政策與知識宣教活動，全面推進生活垃圾分類處理與循環利用工作，提高全體員工的垃圾分類意識。
	節能目標
目標內容	進度檢視
推廣倡導使用 LED 節能燈具，走廊等非辦公區域非工作時間減半配置照明	<ul style="list-style-type: none"> 持續將有替換需求的光源設備更換至 LED 燈具。 對辦公大樓空調溫度進行嚴格設控制 節假日、下班期間督促員工及時關閉設備電源，節約用電，倡導人離燈熄並關閉空氣淨化器等設備。
	節水目標
目標內容	進度檢視
公司自有產權辦公樓推廣採用環保節水龍頭	<ul style="list-style-type: none"> 持續落實各項節水措施，擴大節水龍頭應用範圍。

案例

» 提供低碳高效 e 服務

中國信達積極運用綠色金融科技賦能業務，通過官方網站、微信公眾號、“智慧淘”小程序以及京東、淘寶等互聯網平臺、視頻直播等形式進行招商推介，提升不良資產處置效率，降低人工和環境成本。

南商中國基於電子商業匯票打造全線上化票據貼現服務“線上秒貼”，企業客戶可享受方便快捷、安全高效的智能化線上貼現服務體驗，助企業高效融資。信達證券對該公司網站、微信公眾號及“信達天下 APP”不斷優化更新，大力推進業務線上化、智能化建設，持續提升用戶體驗。金谷信託利用現代化技術實現科技賦能，上線“金谷財富 APP”，實現電子合同線上簽署等功能。

案例

» 北京信達中心寫字樓獲最高級別綠色建築認證

信達地產根據“信達中心”項目建築樓宇實際情況，綜合運用多項綠建節能技術措施，在滿足建築功能性、經濟性的同時，最大限度提升建築綠色環保性能，降低建築能耗（節能率達到 65%），打造高品質智慧樓宇，營造舒適、環保、低碳辦公環境，項目榮獲 LEED 鉑金級、WELL 綠色建築（預認證）、中國綠建三星綠色建築等多項國際國內權威綠色建築評級機構認可。



	指標	單位	2022 年數據
A1 排放物	溫室氣體排放總量 (範疇一及範疇二)	噸 CO ₂	26,034.04
	溫室氣體排放量密度 (範疇一及範疇二)	噸 CO ₂ / 人	4.49
	直接排放 (範疇一)	噸 CO ₂	872.95
	汽油	噸 CO ₂	714.21
	柴油	噸 CO ₂	62.88
	天然氣	噸 CO ₂	92.75
	液化石油氣	噸 CO ₂	3.11
	間接排放 (範疇二)	噸 CO ₂	25,161.09
	外購電力	噸 CO ₂	22,089.53
	外購熱力	噸 CO ₂	3,071.56
	有害廢棄物總量	噸	17.58
	硒鼓	噸	3.00
	墨盒	噸	0.35
	硒鼓墨盒一體	噸	0.44
	鉛酸蓄電池 (UPS 電池)	噸	13.79
	有害廢棄物重量密度	噸 / 人	0.0030
	無害廢棄物總量	噸	11.28
	臺式機電腦	噸	4.10
	筆記本電腦 (包括 ipad 類)	噸	0.85
	打印機	噸	3.25
	影印機	噸	0.0070
	服務器	噸	3.08
	無害廢棄物重量密度	噸 / 人	0.0019
A2 資源使用	能源消耗總量	兆瓦時	41,487.71
	能源消耗量密度	兆瓦時 / 人	7.15
	直接能源消耗	兆瓦時	3,643.86
	汽油	兆瓦時	2,916.25
	柴油	兆瓦時	239.25
	天然氣	兆瓦時	474.34
	液化石油氣	兆瓦時	14.02
	間接能源消耗	兆瓦時	37,843.85
	外購電力	兆瓦時	30,087.38
	外購熱力	兆瓦時	7,756.47
	總部外購電力	兆瓦時	3,759.17
	總部汽油消耗量	升	13,971.40
	日常用水消耗量	噸	123,161.24
	日常用水密度	噸 / 人	21.22
	總部日常用水消耗量	噸	23,749.42
	紙張消耗總量	噸	201.84
	紙張消耗密度	噸 / 人	0.035

註：1. 中國信達排放物、資源使用數據統計範圍為公司總部、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，並根據國家發展和改革委員會公佈的《2011 年和 2012 年中國區域電網平均二氧化碳排放因數》、香港電燈有限公司公佈的最新排放係數資料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)》中提供的相關折算係數進行計算。

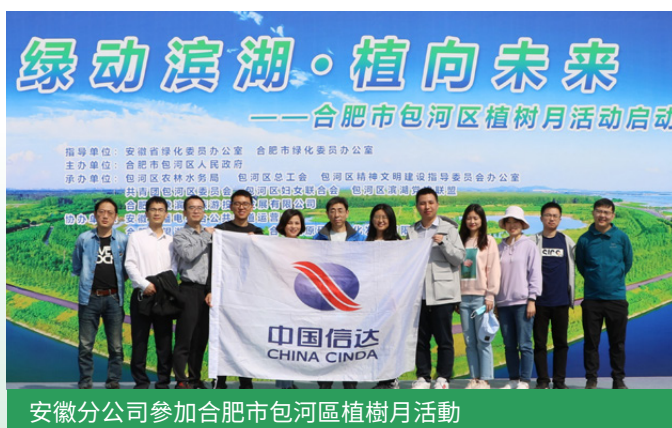
傳播綠色環保理念

中國信達持續開展義務植樹、環境清潔、低碳生活、垃圾分類宣傳等綠色公益活動，傳播生態文明理念，攜手利益相關方為實現低碳與可持續發展共同努力，共建美麗中國。

案例

» 堅持開展植樹造林活動

中國信達各單位積極投身義務植樹造林，為營造植綠護綠愛綠氛圍貢獻力量。山西分公司連續 11 年開展義務植樹活動，共種樹 3,000 餘株，綠化面積 20 餘畝，被授予“全民義務植樹先進單位”稱號；內蒙古分公司攜手項目企業設立“信達林”，同心守護綠水青山；安徽、海南分公司組織員工參與當地義務植樹活動，為城市建設再添新綠。



安徽分公司參加合肥市包河區植樹月活動

案例

» 南商中國義工服務隊清潔山野

南商中國鼓勵員工參與環保公益事業，南商中國深圳分行“鵬程星願”義工服務隊在節假日開展“清潔山野，保護環境”活動，前往深圳梧桐山、鳳凰山清野等地，傳遞“走過不留痕”環保理念，帶動周圍群眾樹立起“不亂丟垃圾、不破壞自然”環保意識，守護綠水青山美麗家園。



南商中國組織義工服務隊清潔山野

附錄

編制說明

涵蓋範圍

報告時間範圍是 2022 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。

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。

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。

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 2022 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。

匯報原則

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，本公司識別了主要 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。

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總裁辦公室，北京市西城區鬧市口大街九號院 1 號樓，郵編：100031。



普華永道

2023/SH-0163
(第一頁,共三頁)

註冊會計師獨立鑒證報告

致：中國信達資產管理股份有限公司

我們接受委託，對中國信達資產管理股份有限公司（“中國信達”）2022 年度社會責任報告中選定的 2022 年度關鍵數據（以下簡稱“關鍵數據”）執行了有限保證的鑒證業務。

關鍵數據

本報告就以下選定的中國信達 2022 年度社會責任報告關鍵數據實施了有限保證鑒證工作程序：

- 定點幫扶資金（萬元）
- 總部外購電力（兆瓦時）
- 總部日常用水消耗量（噸）
- 總部汽油消耗量（升）
- 員工總數（人）
- 女性員工人數（人）
- 網絡學習平臺總小時數（小時）
- 視頻會議召開次數（次）

我們的鑒證工作僅限於社會責任報告中選定的 2022 年度關鍵數據，社會責任報告中所披露的其他信息、2021 年及以前年度信息均不在我們的工作範圍內。

標準

中國信達編制 2022 年度社會責任報告關鍵數據所採用的標準列示於本報告後附的關鍵數據編報基礎（以下簡稱“編報基礎”）中。

管理層的責任

按照編報基礎編制 2022 年度社會責任報告關鍵數據是中國信達管理層的責任。這種責任包括設計、執行和維護與編制社會責任報告關鍵數據有關的內部控制，以使該等數據不存在由於舞弊或錯誤而導致的重大錯報。



普華永道

2023/SH-0163
(第二頁,共三頁)

我們的獨立性與質量管理

我們遵守了國際會計師職業道德準則理事會頒佈的國際會計師職業道德守則（包括國際獨立性標準）中的獨立性及其他職業道德要求。該職業道德守則以誠信、客觀、專業勝任能力及應有的關注、保密和良好職業行為為基本原則。

本事務所遵循國際質量管理準則第 1 號。該準則要求會計師事務所設計、實施和運行質量管理體系，包括與遵守職業道德要求、職業準則和適用的法律和法規要求相關的政策與程序。

註冊會計師的責任

我們的責任是在執行鑒證工作的基礎上對 2022 年度社會責任報告關鍵數據發表結論。

我們根據《國際鑒證業務準則第 3000 號（修訂版）— 歷史財務信息審計或審閱以外的鑒證業務》的規定執行了鑒證工作。該準則要求我們計畫和實施工作，以形成鑒證結論。

有限保證鑒證業務所實施程序的性質和時間較合理保證鑒證業務有所不同，且範圍較小。因此，有限保證鑒證業務獲取的保證程度遠低於合理保證鑒證業務。因此，我們不會就 2022 年度社會責任報告中選定的 2022 年度關鍵數據是否在所有重大方面按照編報基礎編制，發表合理保證意見。我們的鑒證工作包括評估 2022 年度社會責任報告關鍵數據是否存在由於舞弊或錯誤導致的重大錯報風險，以及應對評估出的風險。選擇的鑒證程序取決於我們的判斷及對項目風險的評估。在我們的工作範圍內，我們僅在中國信達總部層面開展工作。我們沒有對除中國信達總部外的其他分支機構實施鑒證工作。我們所實施的工作包括：

- 1) 與中國信達參與提供社會責任報告中所選定的關鍵數據的相關部門員工進行訪談；
- 2) 實施分析程序；
- 3) 對選定的社會責任報告中關鍵數據實施抽樣檢查；
- 4) 重新計算；
- 5) 我們認為必要的其他程序。



普华永道

2023/SH-0163
(第三頁, 共三頁)

固有限制

我們提請使用者注意，針對非財務數據，尚無公認的評估和計量標準體系，因此存在不統一的計量方法，這將會影響公司間數據的可比性。

結論

基於已實施的程序及獲取的證據，我們沒有注意到任何事項使我們相信 2022 年度社會責任報告中選定的 2022 年度關鍵數據未能在所有重大方面按照編報基礎編制。

使用限制

本報告僅向中國信達董事會出具，而無其他目的。我們不會就本報告的內容向任何其他人士承擔任何責任。

普华永道中天会计师事务所(特殊普通合伙)

普华永道中天会计师事务所(特殊普通合伙)

中国·上海市

2023年3月28日

關鍵數據編報基礎

定點幫扶資金（萬元）

中國信達社會責任（ESG）報告披露的定點幫扶資金是指中國信達向其定點幫扶地區發放的幫扶資金總額。

員工總數（人）

中國信達社會責任（ESG）報告披露的員工總數是指報告期末中國信達資產管理股份有限公司在職員工總人數，包括合同制員工和勞務派遣員工。

總部外購電力（兆瓦時）

中國信達社會責任（ESG）報告披露的總部外購電力是指報告期內中國信達總部所在北京辦公區的耗電總量，包括信達大廈辦公區及東環廣場辦公區。

女性員工人數（人）

中國信達社會責任（ESG）報告披露的女性員工人數是指報告期末中國信達資產管理股份有限公司在職女性員工總人數，包括合同制員工和勞務派遣員工。

總部日常用水消耗量（噸）

中國信達社會責任（ESG）報告披露的總部日常用水消耗量是指報告期內中國信達總部所在北京辦公區的耗水總量，包括信達大廈辦公區。

網絡學習平臺總小時數（小時）

中國信達社會責任（ESG）報告披露的網絡學習平臺總小時數是指報告期內中國信達員工參與網絡學習平臺線上培訓學習的總時長。

總部汽油消耗量（升）

中國信達社會責任（ESG）報告披露的總部汽油消耗量是指報告期內中國信達總部自有公務車汽油消耗量。

視頻會議召開次數（次）

中國信達社會責任（ESG）報告披露的視頻會議召開次數是指報告期內中國信達總部全年由信息技術部運維人員技術支持的視頻會議總次數。

ESG 報告指引內容索引

		指標	報告位置
強制披露			
ESG 報告管理	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	
	匯報原則	描述或解釋在編備 ESG 報告時如何應用下列匯報原則	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：有關匯報排放量 / 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	
	匯報範圍	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	
		解釋 ESG 報告的匯報範圍，及描述挑選哪些實體或業務納入 ESG 報告的過程。若匯報範圍有所改變，發行人應解釋不同之處及變動原因	
	不遵守就解釋		
環境	A1 排放物	一般披露：有關廢氣及溫室氣體排放，向水及土地的排汗、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	綠色低碳辦公廢棄物處置管理環境目標
		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
		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	環境目標
		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	綠色低碳辦公廢棄物處置管理環境目標

環境	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	綠色低碳辦公
		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	綠色低碳辦公環境目標
		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	綠色低碳辦公環境目標
		A2.5 製成品所用包裝材料的總量（以噸計算）及（如適用）每生產單位估量	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	應對氣候變化踐行低碳運營
		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	應對氣候變化發展綠色金融踐行低碳運營
	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
		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
社會	B1 僱傭	一般披露：有關薪酬及解僱、招聘及晉升、工作時數、假期、平等機會、多元化、反歧視以及其他待遇及福利的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料	維護員工權益
		B1.1 按性別、僱傭類型（如全職或兼職）、年齡組別及地區劃分的僱員總數	員工數據表
		B1.2 按性別、年齡組別及地區劃分的僱員流失比率	員工數據表
	B2 健康與安全	一般披露：有關提供安全工作環境及保障僱員避免職業性危害的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料	保障員工安全
		B2.1 過去三年（包括匯報年度）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
	B3 發展與培訓	一般披露：有關提升僱員履行工作職責的知識及技能的政策。描述培訓活動	支持員工發展
		B3.1 按性別及僱員類別（如高級管理層、中級管理層等）劃分的受訓僱員百分比	員工數據表
		B3.2 按性別及僱員類別劃分，每名僱員完成受訓的平均時數	員工數據表

社會	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
	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	保障客戶權益
		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	客戶投訴管理
		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 於匯報期內對發行人或其僱員提出並已審結的貪污訴訟案件的數目及訴訟結果	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
	B8 社區投資	一般披露：有關以社區參與來了解營運所在社區需要和確保其業務活動會考慮社區利益的政策	促進社區發展
		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)	促進社區發展
		B8.2 在專注範疇所動用資源(如金錢或時間)	促進社區發展

讀者反饋

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（ESG）報告的質量，歡迎您回答意見反饋表中的相關問題。

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

您的信息

姓 名

工作單位

職 務

聯繫電話

電子郵件



2022

社會責任(ESG)報告

CORPORATE SOCIAL RESPONSIBILITY (ESG) REPORT

CONTENTS

01 GOVERNANCE

- 74 Perfecting corporate governance
- 76 Risk and compliance management
- 78 Sustainable development management

- 66 Chairman's statement
- 68 CSR key performance in 2022
- 68 Honors & awards
- 70 About us



02 SOCIETY

- 84 Preventing and defusing risks
- 91 Improving customer services
- 94 Growing together with employees
- 97 Promoting community development

03 ENVIRONMENT

- 102 Responding to climate change
- 103 Developing the green finance
- 106 Practicing low-carbon operations



111 Appendix

- 111 Explanation on the Preparation of This Report
- 112 Accountant's Independent Assurance Report
- 116 Content Index of ESG Report Guide
- 120 Feedback Form for Readers

Chairman's statement

The year of 2022 witnessed the complex and austere economic and financial situations. In this context, China Cinda, as guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, comprehended by depth the political and human-oriented nature of financial work, earnestly implemented the decision-making, deployment and regulatory requirements of the CPC Central Committee and the State Council, focused on the principal duties and core business of non-performing asset management, upheld the concept of "professional operation, efficiency first and value creation", and actively integrated into and served the new development paradigm. Moreover, the Company fulfilled the economic, political and social responsibilities on all fronts as a state-owned financial enterprise, showcased new achievements and new responsibilities in environmental, social and governance (ESG) practices, and was named on the 2022 Fortune China ESG Influence List and 2022 Forbes China ESG 50 List.

Zhang Weidong

Chairman
China Cinda Asset Management Co., Ltd.

Adhering to Party building, consolidating the foundation of development for new fruits

Adhering to the well-established corporate governance principles of listed companies, China Cinda furthered the organic integration of party leadership and corporate governance, integrated party leadership into all aspects of corporate governance, and continuously improved the risk management system. In strict compliance with the regulations on anti-corruption, the Company acted by social responsibilities and ESG regulatory regulations, and actively fulfilled corporate social responsibilities, laying a solid foundation for stable operation and high-quality development. Besides, China Cinda was honored with the China Securities Golden Bauhinia Awards "The Most Valuable Company of Investment and High Quality Development in Listed Companies", and the China's Top 100 Listed Companies Summit Forum "China Best Operation Management Award".

Staying true to the original aspiration, preventing and defusing risks for new achievements

China Cinda strengthened its commitment to the service of the country in the financial sector, held its main ground of non-performing assets of banks, stepped up its efforts on the acquisition of non-performing assets of financial institutions as well as real enterprises, with newly acquired non-performing debt assets amounting to RMB88.05 billion throughout the year, including RMB55.68 billion non-performing financial assets, and continued to lead the industry in non-performing financial assets. With a focus on key areas and weak links of the national economy, China Cinda took an active part in the risk control reform of small and medium-sized financial institutions, the mitigation of the real estate market risk, the crisis relief of large enterprises, and the divestment and disposal of inefficient and invalid assets of non-principal and non-dominant business of central and local state-owned enterprises. The Company actually exercised its functions as a financial stabilizer, helping the development of enterprises for professionalization, refinement, specialization and innovation, inclusively supporting small and micro enterprises, and serving for the benefit of small and micro enterprises as well as the growth of the real economy. China Cinda was hence honored with the China Golden Tripod Award "The Financial Contribution Award of Serving the Real Economy for the Year".

Upholding customer first, upgrading customer experience by new actions

By practicing the service concept of "customer first and trustworthiness" in an all-round way, China Cinda deepened customer-oriented strategies, advanced the construction of non-performing assets ecosystem and strategic client group, further enhanced customer awareness and market awareness, reinforced customer marketing, and fully perceived customer requirements, so to constantly refine business processes, improve service capabilities, provide personalized financial solutions, and create value hand in hand with customers. Furthermore, the Company protected the rights and interests of customers with all its strength, optimized the customer complaint management system, supported information security and user privacy protection in full scale, and continued to improve service quality and customer experience.

Persisting in talent-based business development, stimulate the vitality of the staff for new initiatives

By always holding to the talent concept of "Hiring based on talent, position based on competence", China Cinda highly valued the development and training of talents, strengthened the planning of the construction of cadre team, promoted cross-post exchanges between cadres and talents, intensified the training of core business capabilities, so as to provide the mechanism for employees to stand out and the stage for them to start their own business. China Cinda cared for the physical and mental health of employees, guaranteed the occupational safety of employees, and advocated simple, fresh, positive and inclusive corporate culture, so that a united, harmonious and pleasant working environment is created, gathering the thoughts and strength of cadres and employees with efforts onto the company's development tasks, and spurring the shared growth among the cadres, employees and the enterprise.

Pursuing green development, exploring new practices in addressing climate change

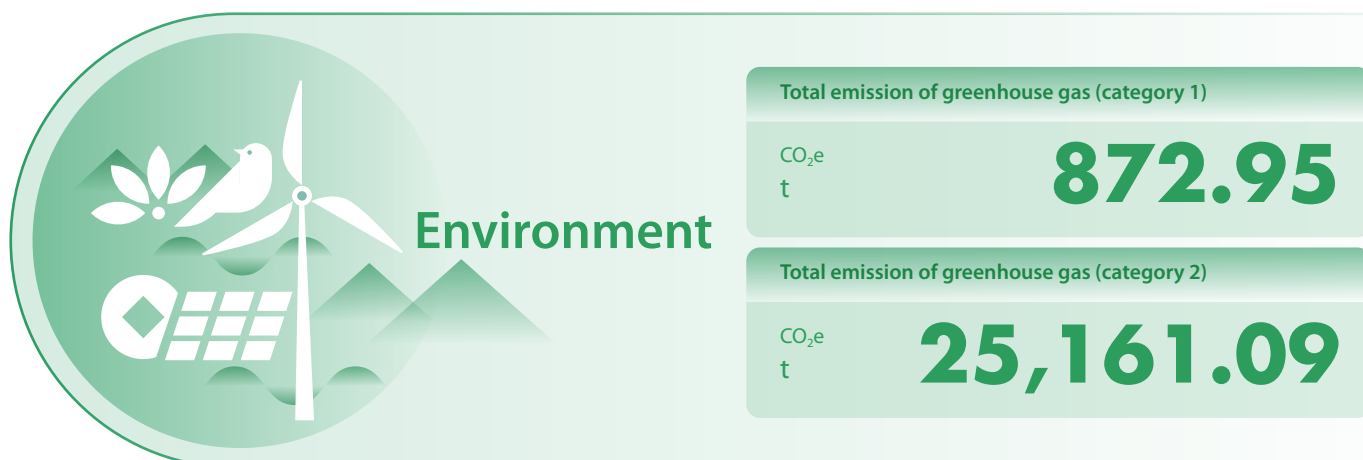
China Cinda thoroughly applied new development concepts, and performed daily operations by following green, low-carbon and sustainable concept with emphasis on the core business of non-performing assets management. On its way to actively exploring solutions in response to climate change, the Company increased its support for new energy and clean energy enterprises, serving for the goals of carbon emission peaking and carbon neutrality with green finance actions. The Company has been a strong advocate of green development by, specifically, reinforcing ESG risk management, laying down environmental objectives for office and operations, exercising energy conservation and emission reduction measures, and carrying out public service publicity on green and environmental protection to help build a beautiful China and preserve planet Earth, our common home.

Continuing to share the fruits, bringing common prosperity to a new stage

China Cinda actively implemented the rural revitalization strategy while insisting on applying a people-centered approach, and empowered rural revitalization and common prosperity with financial resources. The Company bettered the targeted poverty alleviation measures, donated RMB25.05 million for this purpose, with focus on solving problems related to people's livelihood. A new stage was reached in boosting economic and social development in the areas of targeted assistance. China Cinda encouraged employees to actively participate in voluntary services. They were mobilized to shoulder the responsibilities as an employee of the Company in COVID-19 prevention and control, support for the vulnerable and needy, and education aid. This helped people to have a dream life and inject more positivity into the society.

Long and arduous as the road ahead may be, we will eventually reach our destination if we keep pressing ahead; and the future is bright if we keep going. The year of 2023 marks the first year to fully implement the spirit of the 20th CPC National Congress, and it is the tenth anniversary of China Cinda on the stock market. In the new stand, we take on the responsibilities bestowed by the history. China Cinda will continue to move forward firmly, practice the ESG concept on all aspects, and is dedicated to becoming a central financial enterprise on its hard but right path, volunteering its services and shouldering its responsibilities. The Company will initiate a new stage of high-quality development, with perseverance in serving customers, rewarding shareholders, promoting the growth of employees, and contributing to the society, helping the sustainable development of economy, environment, society and governance on the Chinese path to modernization.

CSR key performance in 2022



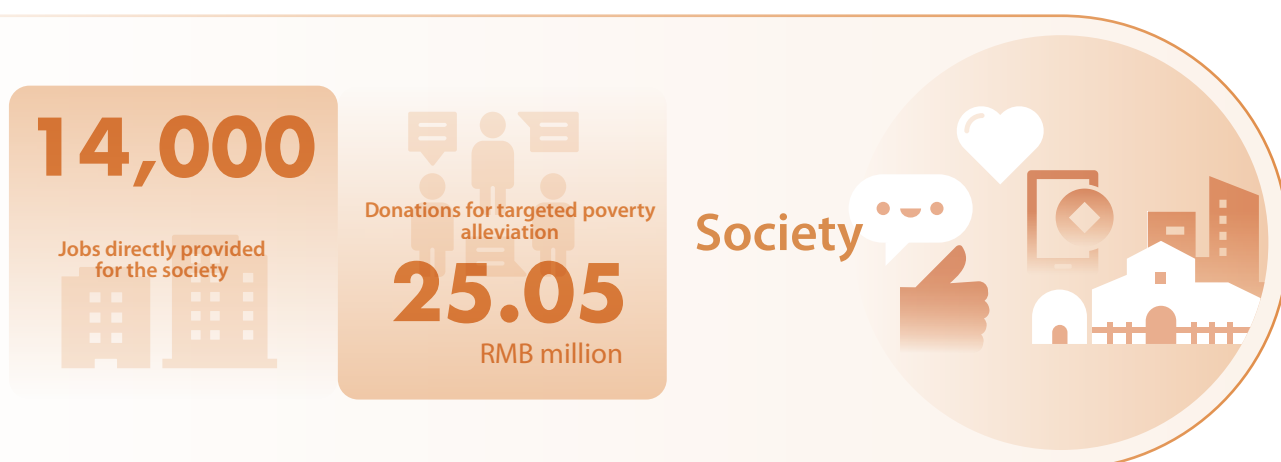
Honors & awards

Being named on the 2022 Fortune China ESG Influence List

Being named on the 2022 Forbes China ESG 50 List

The Annual Special Award for the China Securities Golden Bauhinia Awards "The Most Valuable Company of Investment and High Quality Development in Listed Companies"

The China's Top 100 Listed Companies Summit Forum "China Top 100 Enterprises Award", "China Best Operation Management Award"



The China Golden Tripod Award “The Financial Contribution Award of Serving the Real Economy for the Year”

“The Typical Case of SME Financial Services for Professionalization, Refinement, Specialization and Innovation” by the China Banking Association and China Association of Small and Medium Enterprises

China Financial Brand Case Competition “The Prize for Case of User Experience for the Year”

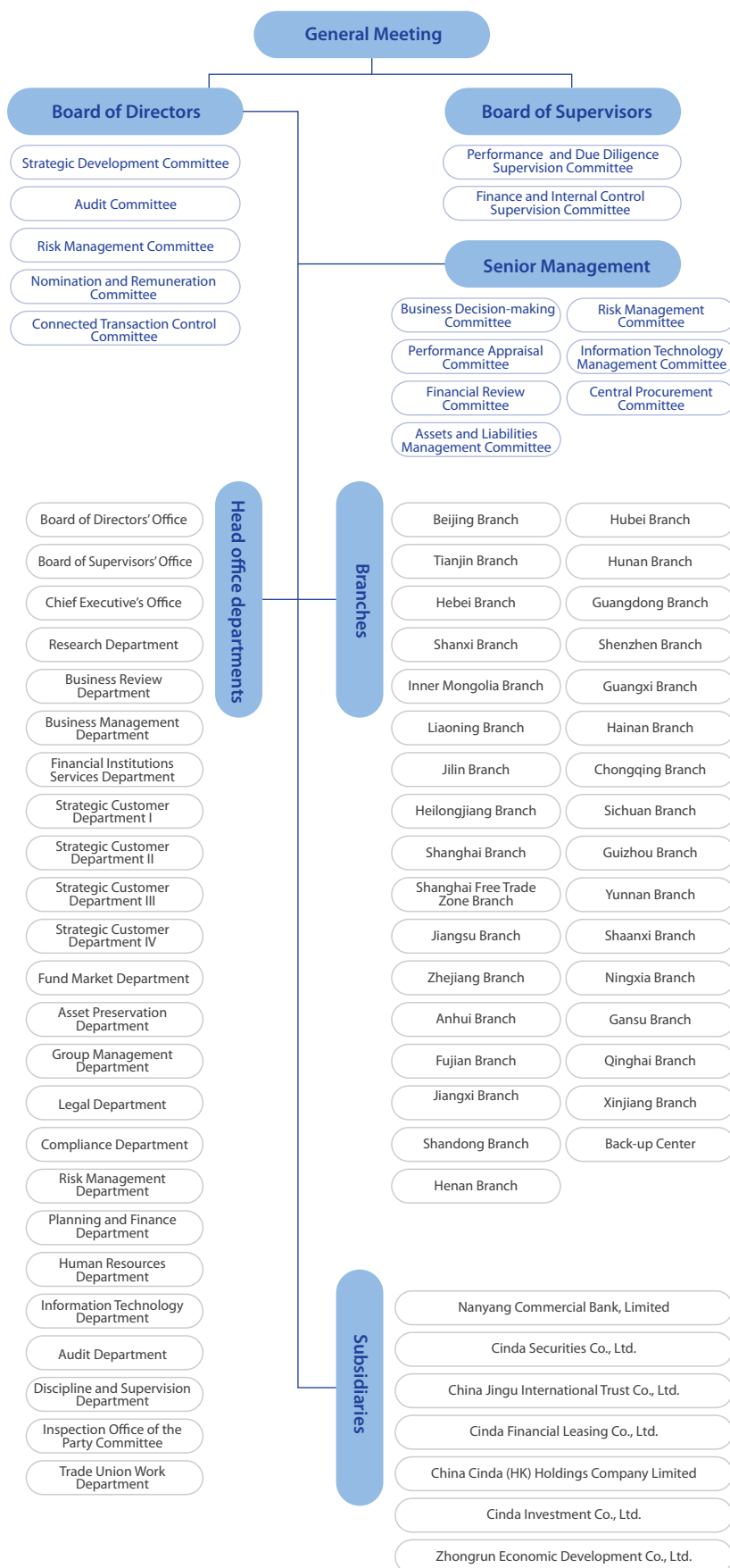
“Outstanding Issuer” and “Outstanding Settlement Business Participant” by the Shanghai Clearing House

About us

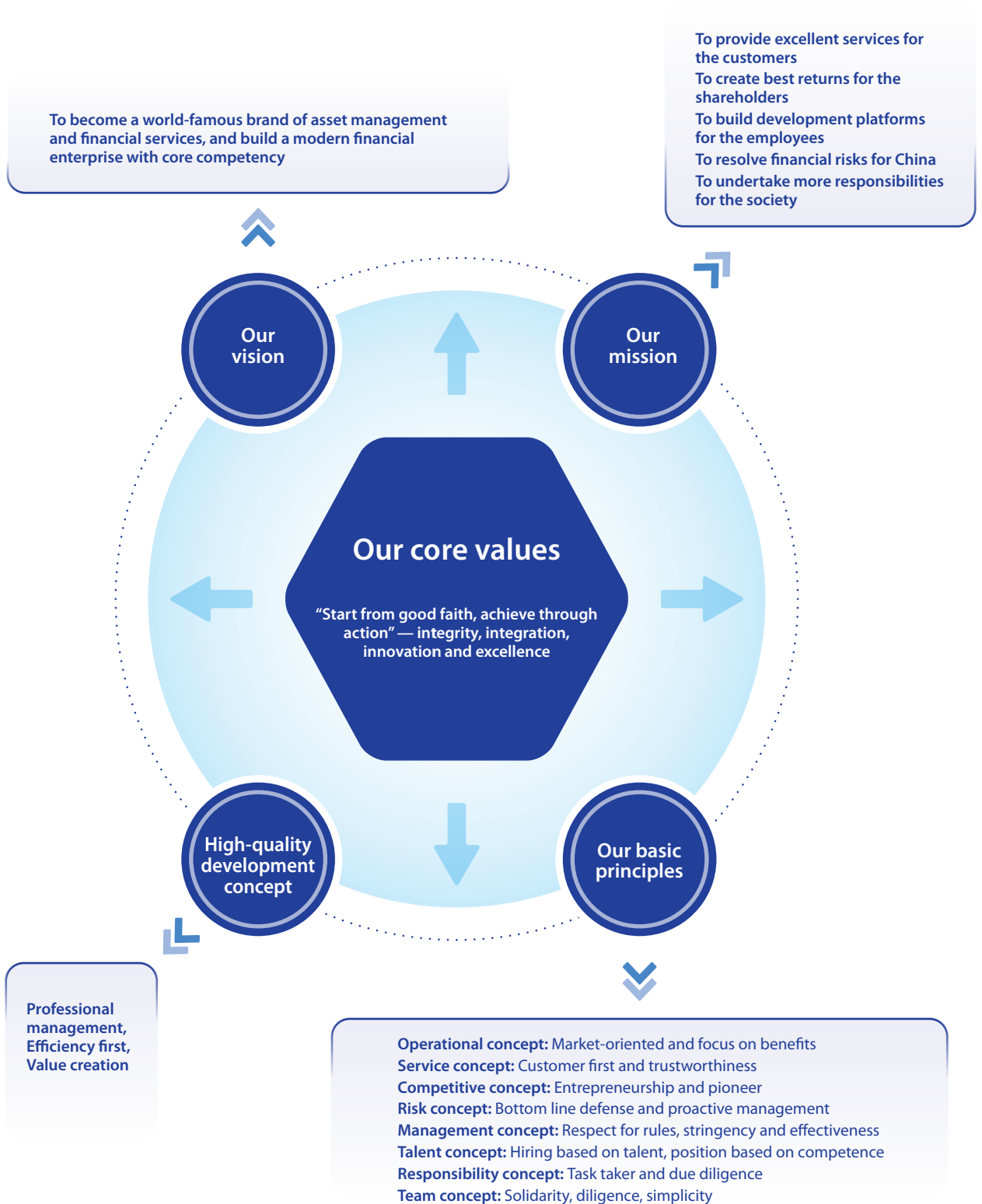
Company profile

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 Stock Exchange of Hong Kong and became the first financial asset management company in China listed on an international capital market.

Our principal business segments include non-performing asset management and financial services. As of the end of 2022, 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 non-performing asset management, asset management as well as financial services on the mainland and Hong Kong. The Company has over 14,000 employees.

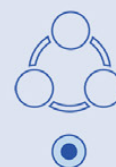


Corporate culture



01

GOVERNANCE



Perfecting corporate governance	74
Risk and compliance management	76
Sustainable development management	78





Perfecting corporate governance

Strengthening Party's leadership

China Cinda has adhered to the centralized and unified leadership of the CPC over financial work, and furthered the inspection and rectification of the central committee. In its constant exploration of the effective mechanism and path of the organic integration of the Party's leadership and modern corporate governance, China Cinda optimized the governance system, improved the governance capacity, and transformed the institutional advantages into governance efficiency and development advantages.

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 of Directors and the management in selecting and appointing human resources in accordance with the policies that are used by the Party for cadres management. The Company's Party Committee secretary concurrently served as the chairman of the Board of Directors and the deputy secretaries of the Party Committee were appointed to the Board of Directors and the Board of Supervisors, respectively. The members of management departments and the leading members of CPC organizations were 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 implemented list management and further clarified the scope of major issues that needed pre-study procedures of the Party Committee. Major issues decided by the Board of Directors, 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 of Directors 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, laying the foundation for the Company to achieve comprehensive and sustainable development.



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

General Meeting

The shareholders' general meeting is the organ of authority of the Company. It shall exercise its power in accordance with the law and its main functions include: to decide on the Company's operating policies; to consider and approve the profit distribution plan and loss recovery plan of the Company; to amend the Articles of Association of the Company, the procedural rules of the shareholders' general meeting, the meetings of the Board of Directors and the Board of Supervisors; and to decide on the employment, dismissal or termination of reappointment of accounting firms. During the Reporting Period, China Cinda held 7 general meetings, considered and approved 20 resolutions, and made 2 reports.

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.

Board of Directors

The Board of Directors is the organ of operational decision-making of China Cinda and shall be responsible for the shareholders' general meeting. The legal roles and responsibilities of the Board of Directors include, but are not limited to the following: to implement the resolutions passed at the shareholders' general meetings; to determine the development strategies, operation plans and investment plans of the Company; to formulate annual financial budgets and final account plans of the Company; to formulate the profit distribution plan and loss recovery plan of the Company; to formulate plans for increasing or reducing registered capital of the Company; to formulate the basic management system of the Company and supervise the implementation of the system; to determine the risk management, compliance and internal control policies of the Company and to establish appropriate systems with regards to the internal control and compliance management of the Company, and to formulate equity incentive plans.

As of the end of the reporting period, the Board of Directors had 13 Directors, including 3 Executive Directors, 6 Non-executive Directors and 4 Independent Non-executive Directors. During the Reporting Period, China Cinda held 13 meetings of the Board of Directors, considered and approved 57 resolutions, and made 24 reports.

Board of Supervisors

The Board of Supervisors is a supervisory body of the Company and shall be responsible for the shareholders' general meeting. The legal roles and responsibilities of the Board of Supervisors include, but are not limited to the following: to supervise the strategic, financial and risk management, and internal control policies of the Company; and to supervise the performance and due diligence of the Board of Directors, the Board of Supervisors, Senior Management and their constituent members. As of the end of the Reporting Period, the Board of Supervisors consisted of 8 Supervisors, including 1 Shareholder Representative Supervisor, 3 External Supervisors and 4 Employee Supervisors. In 2022, China Cinda held 8 meetings of Board of Supervisors and considered and approved 18 resolutions.

Management

The management led all departments at the headquarters, its branches and subsidiaries to exercise and implement the new development concept. With adherence to the general principle of pursuing progress while ensuring stability, the management worked for achieving the business objectives of stable scale, income and quality by focusing on principal duties and core business, practiced the concept of finance for the people, and continuously forged the advantages of the core business. While improving the operation and management mechanism, the management actively fulfilled social responsibilities, pushing the Company to take steady steps in high-quality development.

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 supervised the rectification by observing the inspection feedback of the Central Committee, 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. For more information about the number and results of corruption lawsuits against China Cinda, please refer to the judicial disclosure information.

China Cinda constantly strengthened the Party's leadership over anti-corruption work, for which a leading group for improving Party conduct, upholding integrity and combating corruption was established, and the *Work Rules of the Leading Group for Improving Party Conduct, Upholding Integrity and Combating Corruption* was released, aiming at establishing and updating the leadership mechanism for anti-corruption efforts. By establishing rules and regulations, China Cinda continued to upgrade the work system for clean and honest Party conduct, and formulated such systems as the *Several Measures for Strengthening Supervision over Leaders and the Leading Group*. The Discipline Inspection Committee meeting system was strictly implemented, and the collective research and judgment were organized regularly on complaint reporting and clues to problems, during which case-handling disciplines were strictly followed, and the "four forms" were applied to handle cases as per regulations and disciplines. 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 complaint reporting handling process was strictly carried out. Any complaint report received would be registered, accepted, handled, notified and filed, and the information of whistle blowers were kept confidential to prohibit any retaliation against them.

The Company strengthened the anti-corruption education and training, constantly carried out anti-corruption education in the company system, and organized 7 activities, including lectures on the spirit of the 20th CPC National Congress, lectures on discipline inspection, discipline inspection training, policies and regulations training, covering over 17,000 attendances. China Cinda organized major corruption case themed warning education, and held warning education meetings through "discipline, law and responsibility education by cases". Company system case analysis materials were prepared and circulated; the "Warning Education Week" was set up, and themed activities were organized to make warning education more targeted and comprehensive. The honest financial culture was further built, accompanied by release of several measures for this purpose in the effort to create the honest financial culture building brand.

The Company actively urged and organized Directors to participate in various forms of anti-corruption-related training, provide them with related regulatory information and learning materials for their reference and study, helping them to continuously enhance their sense of integrity and ability of duty performance.



Risk and compliance management

Comprehensive risk management

China Cinda followed the risk management concept of "protecting the bottom line by managing risks proactively", constantly improved the comprehensive risk management system, and promoted the high-quality development of the Company. The Company had a sound risk governance structure. The responsibilities of the Board of Directors, the Board of Supervisors and Senior Management in the comprehensive risk management system were clear, specific and well-defined. The requirements for risk management were integrated into daily management and business process of the Company, and three lines of defense for risk management were set up: Business operation departments as the first line of defense; the functional department for risk management as the second line of defense; and 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 *2022 Risk Appetite Management Measures of the Group*, the *Group Risk Management Policy* and the *Group Risk Tolerance Management Scheme* to facilitate the implementation and communication of the Company's appetite management measures and to further ensure asset quality and liquidity safety by strengthening risk source control. In 2022, the risk control capacity of the Company was significantly improved, as all the risks were controlled within the acceptable scope.

While actively responding to the complex and severe environment and risk challenges at home and abroad, China Cinda formulated risk management strategies in a timely manner to vigorously resolve risks and stabilize asset quality. Through technology enabling, the early warning and monitoring of risks were strengthened to proactively respond to risks in a timely manner, and to facilitate the early detection, early warning and early disposal of risks. The risk-related systems, processes, and mechanisms were rechecked through risk screening. The business and audit processes were integrated into the new core system for system development and building, and the all-business-process risk prevention and control was gradually transformed from “manned prevention” to “technical prevention”. With continuous efforts on the publicity of risk and compliance culture, we raised the responsibility and risk awareness of the employees, and cultivated a risk management culture of prudent and sound operation within the Company.

Compliance internal control management

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 of Directors, 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 programmatic documents for compliance internal control are the *Regulations for Compliance Management* and the *Basic Regulations for Internal Control*.

In 2022, China Cinda followed the management concept of “compliance creates value”, established and updated the business compliance negative list management mechanism, and issued regulatory policies to strengthen compliance training and case notification. Besides, the Company continued to implement regulatory policies to the primary level and the front line of business to make continuous progress in the compliant operation. The daily works were normalized in line with supervision requirements, and 60 systems were selected for institutional re-evaluation, so as to constantly consolidate the quality and effectiveness of management in key areas of internal control. Other efforts were made, including operational risk investigation and outsourcing risk assessment, to make progresses in the operational risk management and risk prevention awareness. The Company further improved its compliance assessment and accountability mechanism, and explored the establishment of compliance monitoring system indicators. We practiced the accountability mechanism in patrol inspection and audits in strict accordance with rules and regulations, ensuring investigation and punishment for any problem detected.

Anti-money laundering management

China Cinda 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 and earnest execution of its basic obligations of anti-money laundering. Two sessions of anti-money laundering training were conducted at the Company headquarters, covering 741 attendances, in order to continuously improve the risk awareness and performance ability of employees.

Fight against illegal financial activities

China Cinda carried out publicity and education on fighting illegal fundraising and publicized the preventive measures and the relevant laws and regulations on illegal fundraising on the WeChat Official Account and the Company's official website. Crime crackdown was made normal and the *Anti-organized Crime Law* was publicized actively to continuously strengthen the coordination and connection with relevant government departments, and to shape a pattern with special and joint prevention and control.



Sustainable development management

Strictly following the ESG requirements of the *Listing Rules* of the Stock Exchange of Hong Kong, China Cinda continuously optimized its social responsibility and ESG management systems, constantly explored and practiced the corporate strategies and ESG strategies in operations to perfect the social responsibility and ESG management systems and promote high-quality development of the Company.



Statement of the Board of Directors

The Board of Directors leads the overall decision-making and deployment of ESG management of China Cinda and shall be responsible for the overall supervision, guidance and practice review of ESG-related issues and promoted the ESG integration into and practice in corporate strategies and business operations of the Company. Under the supervision and guidance of the Board of Directors, China Cinda continued to practice 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 non-performing 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.

Throughout the year, the Board of Directors continued to identify and evaluate material ESG issues, and ranked the materiality of them, and comprehensively studied and judged the key risks and countermeasures of material ESG issues taking into account the corporate strategies and business practice (see "Responding to climate change" for details of the impact of climate change on business operation). The risk management and internal control system of the Company effectively covered the risks related to ESG issues, and the general risk of material ESG issues was controllable.

China Cinda set and disclosed economic, environmental and social targets to elaborate the orientation of business operation, development path, ESG concepts and social responsibility mission of the Company. This year, we inspected the target process and practice in relevant fields:

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 Directors of the Company on March 28, 2023.



Economic targets

Content of target

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

Inspection of process

While consolidating the advantages in the principal business, China Cinda steadily participated in the mitigation of the real estate market risk, and actively explored the relief of high-risk institutions to prevent and resolve the risks for new achievements with more efforts on the acquisition of non-performing assets; it served for the carbon emission peaking and carbon neutrality strategies for energy security, helped the development of enterprises for professionalization, refinement, specialization and innovation, and participated in the disposal of inefficient and invalid assets of non-principal and non-dominant business of central and local state-owned enterprises to increase the quality and efficiency in its service for the benefit of small and micro enterprises as well as the new fruits of the real economy.



Environmental targets

Content of target

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

Inspection of process

See "Practicing low-carbon operations" for details of related environmental objectives of office operations



Social targets

Content of target

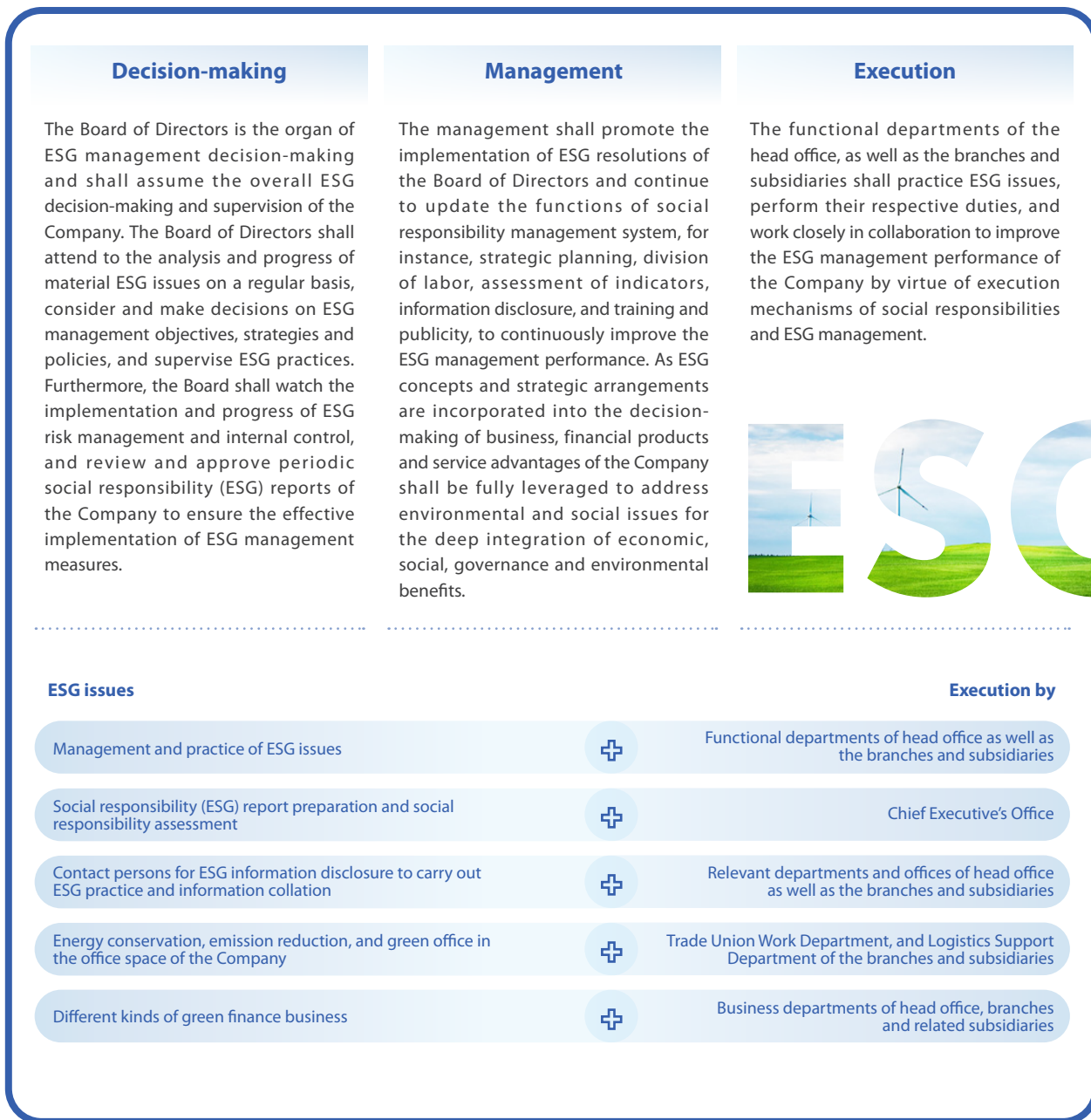
China Cinda promoted community development and social well-being with active engagement in community investment and social welfare activities that prioritized rural revitalization and with support for vulnerable groups, fulfilled corporate citizenship responsibilities with rapid response to major public 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.

Inspection of process

The Company implemented the rural revitalization strategy, bettered the targeted poverty alleviation measures, and donated RMB25.05 million for this purpose. The employees were mobilized into various charitable practices such as education aid, support for the vulnerable and needy, and COVID-19 prevention and control. Cinda Real Estate Co., Ltd. took an active part in the fire rescue in Beibei, Chongqing, and donated a batch of emergency relief materials. China Cinda highly valued the development and training of talents, intensified the training of core business capabilities, and cared for the physical and mental health of employees, specifically, distributing 220,000 pieces of COVID-19 antigen test kit to employees for their health protection in special periods.

ESG Governance Framework

China Cinda continuously optimized its social responsibilities and ESG management system, and built a hierarchical ESG organizational framework system of “decision-making - management - execution” from highest to lowest based on its concept of social responsibilities. Collaboration and connection at all levels effectively brought functional and professional advantages into play, substantively promoting the steady implementation of ESG management throughout the Company.



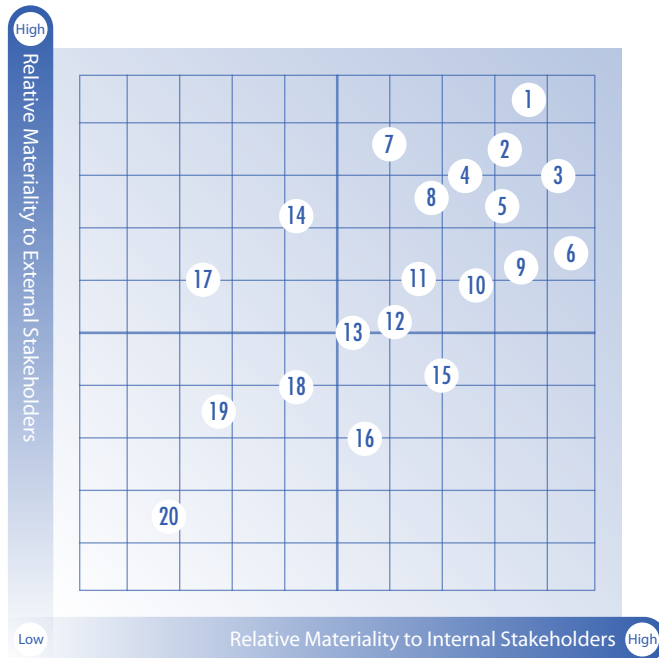
Communication with stakeholders

China Cinda continued to conduct exchanges and interactions with stakeholders, energetically shared its practices and progresses in Cinda's ESG concepts, corporate sustainable development plans, and fulfillment paths of social responsibilities to actively explore the orientation of optimization and improvement. This year, based on the characteristics of business operations, we exchanged and communicated with all shareholders extensively, for instance, 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, via diverse communication channels, sharing its efforts and results in ESG and social responsibility concepts and related fields. Moreover, China Cinda continuously improved the social responsibility and ESG work systems based on the communication results and feedback from stakeholders, increased information disclosure, and worked with all stakeholders to create economic, environmental, social and corporate governance value.

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 Stock Exchange of Hong Kong, China Cinda, based on the "materiality" reporting principle, drew on the practice of financial associates and scientifically and systematically sorted out 20 material ESG issues with full consideration of stakeholders' concerns and business operating characteristics.

For evaluating the materiality of material ESG issues, China Cinda extensively consulted stakeholder representatives and ESG expert teams for opinions, and conducted the 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, and related results are presented through the materiality matrix chart.

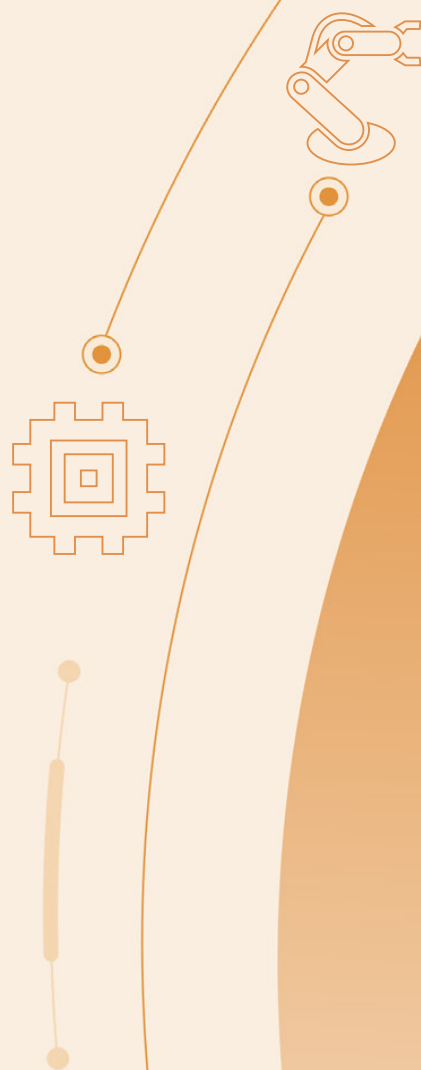


Material Issues

- 1 Helping mitigate financial risks
- 2 Serving real economy
- 3 Supporting national strategies
- 4 Compliance operation
- 5 Responding to public crises and disasters
- 6 Informatization
- 7 Green finance
- 8 Protecting rights and interests of employees
- 9 Community investment
- 10 Impact of climate change on business operation
- 11 Health and safety
- 12 Development and training
- 13 Communication with stakeholders
- 14 Product liability
- 15 Anti-corruption
- 16 Supply chain management
- 17 Business impact on the environment and resources
- 18 Use of resources
- 19 Emissions
- 20 Labor standards

02

SOCIETY



Preventing and defusing risks	84
Improving customer services	91
Growing together with employees	94
Promoting community development	97





Preventing and defusing 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 non-performing bank loans. While deeply engaging in the public market business of bulk transfers, the Company strengthened the acquisition of non-performing assets of trust, financial leasing and assets management plan, and actively participated in the risk control reform of small and medium-sized banks, continuously relieving the pressure on financial institutions' non-performing assets. During the year, we acquired non-performing debt assets of RMB88.05 billion, including RMB55.68 billion of non-performing financial assets, and continued to lead the industry in non-performing financial assets business. While enlarging the holding of non-performing assets, we exerted our role in circulating financial system as a scavenger, in isolating financial risks as a firewall, and in resolving financial crises as a fire brigade with actions to improve the asset disposal mechanisms online and offline and promote the optimal allocation of idle and misallocated resources.

CASE

>> Resolving financial risks in the service area

All branches of China Cinda stayed committed to the principal duties and core business, actively integrated into local development, and continued to work on the non-performing assets market of regional banks. With efforts on strengthening contact with local branches of major banks and local banks, Zhejiang Branch deeply and extensively engaged in the public market business of bulk transfers. It successfully acquired 21 non-performing debt asset packages of banks in the whole year, with a total principal of RMB6.367 billion, and continued to maintain its first place in Zhejiang in terms of primary market share of the non-performing assets of banks, contributing to resolving the financial risks and safeguarding the local financial stability in Zhejiang.

CASE

>> Acquiring non-performing assets of non-bank financial institutions

With close attention to the new forms of risks in the financial field, Guangdong Branch proactively enlarged the acquisition channels, and actively expanded the non-performing assets business of non-bank financial institutions. Through visits to many trust, securities and financial leasing companies, it grasped the demand for resolving non-performing assets, and acquired non-performing assets of non-bank financial institutions amounting to RMB2.14 billion throughout the year, helping many local institutions to dispose of risky assets.

CASE

>> Engaging in the risk control reform of small and medium-sized financial institutions

China Cinda fully implemented the decisions, arrangements and regulatory requirements of the CPC Central Committee and the State Council, and actively participates in the risk control reform of small and medium-sized financial institutions. Under the guidance of the regulatory authorities, China Cinda took part in the design of risk control reform plans for small and medium-sized banks in many places. In this way, the Company supported 41 local small and medium-sized banks to divest and dispose of distressed debts, and provided risk mitigation training for more than 70 small and medium-sized banks, contributing to the risk control reform for small and medium-sized banks.

CASE

>> Resolving redemption risks of expected defaulted bonds

In recent years, due to the influence of macroeconomics, the credit risk of bond market in China was exposing rapidly, accompanied by increasing events of default. In active response to the call of regulatory agencies, Shanghai Branch explored the business model of acquiring default bonds and rescuing expected default bonds to help solve the redemption issue of financial institutions and resolve potential financial risks. Affected by industrial policies and other factors, a well-known private enterprise in Shanghai ran into liquidity difficulties, for which a redemption risk arose as some corporate bonds were about to enter put-back period. This may affect the capital safety of financial institutions and trigger mass disturbance among investors. Shanghai Branch acquired the expected default bonds of RMB1.16 billion, which avoided the material breach caused by short-term liquidity issues of the enterprise, reflecting the professional capabilities of Cinda and its fulfillment of the social responsibility as a financial asset management company.

CASE

>> Disposition of non-performing assets by technology enabling

Complying with the industry trend of technology enabling, China Cinda has been advancing the deep integration of Internet and non-performing assets, upgrading and launching the 2.0 version of "Smart Tao", its own platform for promoting non-performing assets. As of the end of the year, "Smart Tao" delivered nearly 3,500 pieces of information, involving RMB500 billion of assets, and received 50,000 clicks. The "Stepping Forward through Waves" online live promotion for non-performing assets was held, introducing more than 700 projects with debt principal of about RMB160 billion, covering such industries as manufacturing, energy, tourism, real estate, technology. It attracted nearly 200 institutions and more than 3.5 million views, and was extensively reported and followed up by many news media. The online asset disposal marketing and promotion system of the Company played an active role in increasing the efficiency of disposition of non-performing assets, boosting the sound development of the industry ecosystem, and speeding up the virtuous circle between finance and the real economy.

Resolve the risks of troubled assets and institutions

China Cinda actively participated in real estate market risk resolution, crisis enterprise rescue, enterprise bankruptcy reorganization, divestiture of state-owned enterprises in “non-main business and non-advantage” and “inefficient assets and invalid assets”, and capital market relief, etc., to prevent and resolve risks in the real economy, promote enterprise transformation and upgrading, and help to maintain social stability, and won the China Jinding Award for “Annual Financial Contribution Award for Serving the Real Economy”.

CASE

» Real estate market risk resolution

China Cinda thoroughly implemented the requirements of “guaranteeing the delivery of buildings and stabilizing people’s livelihood”, actively promoted the resumption of work and production of trapped real estate enterprises, helped high-quality real estate enterprises to acquire and merge, effectively repaired the supply chain value chain of the real estate industry, and achieved positive results in risk resolution in the real estate market. A special plan to support bail-out assets was issued on the SSE (specially used for guaranteeing the delivery of buildings) to bail out ABS for the first order renewal “guaranteeing the delivery of buildings” in the financial asset management industry and the exchange market. By providing special funds, the problem of arrears of upstream and downstream supply chains and migrant workers of a real estate company in the southeast region was solved, and four projects in Hangzhou region were promoted to resume work and production and achieve normal sales. 896 expired commercial bills for 144 holders were guaranteed to be paid, the overdue project payment of RMB264 million was completed, the wages of migrant workers were paid more than RMB50 million as scheduled, and the unpaid materials of RMB36 million were paid, thus making positive contributions to maintaining social stability. China Cinda fully supported the relief work of troubled real estate in Henan Province, set up a fund in conjunction with relevant institutions, promoted the resumption of work and production and smooth delivery of troubled projects, cooperated with the government to effectively resolve regional risks, and stabilized the market and reassured the people.

CASE

» Crisis relief of large enterprise groups

In July 2021, Beijing No.1 Intermediate People’s Court ruled to approve the reorganization plans of five companies of a Group, and three industrial investors planned to acquire all the assets of the Group. The reorganization of the Group, led by the People’s Bank of China as the manager, lasted for two years, involving a large amount of money and great influence, and was highly concerned by the CPC Central Committee, the State Council and relevant departments. At present, the assets have been delivered. During the implementation of the Group’s reorganization plan, the international hospitals and medical industrial park companies, which are the core assets of the Group’s bankruptcy reorganization, faced difficulties in financing, expensive financing and operation difficulties. China Cinda provided solutions and financial support for the two assets during the transition period of reorganization, helping them maintain normal operation, boosting the smooth bankruptcy reorganization of the Group and effectively resolving financial risks.

CASE

>> Support state-owned enterprise reform to resolve risks

It is an important decision made by the CPC Central Committee and the State Council to comprehensively clean up the factory-run collective. In 2020, it was included in the "Three-year Action Plan for State-owned Enterprise Reform". Because of its huge assets, complex business and large number of employees, a collective investment center run by an energy central enterprise has become the "last hard bone" in the reform of the central enterprise. China Cinda supported the center to carry out the ownership reform in the form of substantial reorganization, classified and revitalized the underlying assets, helped the enterprise successfully complete the reform task of "factory-run collective", promoted the reform and transformation of enterprises, improved quality and efficiency, maintained the stable employment of more than 4,000 employees and preserved and increased the value of more than RMB3 billion state-owned assets, and played an important economic and social role.

CASE

>> Set up a fund to help enterprises in distress

By the end of 2022, China Cinda had rescued 23 bankruptcy reorganization projects with a total investment of RMB8.804 billion by operating the bankruptcy business investment tool - Investment Fund for Enterprises in Distress (Phase I), involving machinery manufacturing, pharmaceutical logistics, nonferrous metal, steel and real estate. In 2022, China Cinda initiated the establishment of an Investment Fund for Enterprises in Distress (Phase II) of RMB20 billion, which continued to help bankrupt enterprises. In that year, four projects were invested with an amount of RMB626 million. These two funds have played a key role in promoting social investment, resolving non-performing assets, paying off employees' creditor's rights and unpaid taxes, maintaining employees' employment, promoting bankruptcy reorganization and liquidation, assisting bankrupt enterprises in regenerating, and maintaining regional social stability. They have been well received by local governments, courts, creditors, bankrupt enterprises and employees. The funds were selected as excellent cases in the *Blue Book of Social Responsibility of Financial Enterprises* and won the "User Experience Annual Case Award" in the China Financial Brand Case Competition.

CASE

>> Participate in capital market bail-out

A listed company engaged in business in the name of the company due to the violation of regulations by major shareholders, involving RMB2.186 billion of debt principal, which led to the company being entangled in a large number of lawsuits by ST, the core assets being seized, and the stock price being halved. Hubei Branch acquired RMB430 million of the creditor's rights of the bank to the major shareholder's overdue lawsuit, which helped the listed company to bail out. In May 2022, the local government substantially reorganized the company and obtained the controlling right of the listed company. With the entry of state-owned shareholders and the dissolution of debts, the share price of the listed company has gradually recovered and rebounded, and the company has unloaded heavy debt burdens and returned to a benign development track.

Serve the national strategy

China Cinda closely follows the national strategy and macro-policies, bases itself on the new development stage, implements the new development concept, increases its support for advanced manufacturing industry, strategic emerging industry and specialized, fine, characteristic and innovative SMEs, helps traditional enterprises to deeply integrate with new technologies and formats, and helps to enhance the national core competitiveness. China Cinda cooperates with the national regional strategic layout, strengthens the allocation of resources in key areas, accurately serves the real economy, and helps to build a new development pattern.

CASE

» Support the development of semiconductor enterprises

China Cinda cooperated with industrial investors to substantially reorganize a semiconductor manufacturer facing bankruptcy risk, revitalize inefficient assets, and prevent the value of state-owned assets from being devalued. China Cinda also contributed funds to provide liquidity support for a key components manufacturer of semiconductor equipment, helping the key links of the semiconductor industry chain to realize localization substitution. Shanghai Branch established the Yangtze River Delta Semiconductor Industry Fund to promote the leap-forward development of the regional semiconductor industry chain, which was selected as one of the *Outstanding Cases of Shanghai International Financial Center Supporting the High-quality Integrated Development of the Yangtze River Delta*. Shanghai Free Trade Zone Branch helped wafer manufacturers to ease the financial pressure, speed up the construction of production lines, reduce financial costs, and strongly support to increase production and efficiency by means of market-oriented debt-to-equity swaps.

CASE

» Support the development of specialized, fine, characteristic and innovative SMEs

In 2022, the practice of NCB (China) and Liaoning Equity Exchange Center serving specialized, fine, characteristic and innovative SMEs was selected as typical case of financial services for specialized, fine, characteristic and innovative SMEs. Relying on products such as "Puhuibao", "Shizhentou" and credit loans, NCB (China) has continuously increased the support for innovative SMEs, specialized, fine, characteristic and innovative SMEs and "little giant" enterprises, with a total of 34 new enterprise projects approved and RMB1.054 billion invested. Liaoning Equity Exchange Center is a strategic cooperation project between China Cinda and the People's Government of Liaoning Province. The Exchange Center has set up a special board for specialized, fine, characteristic and innovative SMEs, which has accumulated RMB75.4 billion in financing for listed and managed enterprises.

CASE

» Support the development of advanced new materials enterprises

A new material company in Hefei has realized a closed-loop business model of the whole industry chain from metal purification, and target production to waste target recycling, and achieved a technological breakthrough in ITO target production in the "bottleneck" field. In recent years, benefiting from the development of heterojunction technology in PV industry, the demand for ITO targets has greatly increased. The company actively expanded production and increased the upstream raw material reserves, resulting in tight liquidity. Shanghai Branch provided RMB200 million of liquidity support to the company in the form of market-oriented debt-to-equity swap, helping the company to broaden financing channels, optimizing asset-liability structure, guarding against debt risks, enhancing market competitiveness, and promoting the development of China's "bottleneck" industry.

CASE

» Support the construction of high-end equipment manufacturing industry

Dalian has introduced 13 companies, including a South Korean shipbuilding enterprise, to build a comprehensive shipbuilding marine production base. The shipbuilding enterprise went into bankruptcy liquidation due to poor management, and its land, factory buildings and other assets were auctioned off after several rounds of auctions, forming the largest idle stock asset in the local area. China Cinda cooperated with a strategic investor to acquire bankruptcy liquidation assets of the enterprise and reorganize them, which solved the problems of unpaid wages, financial loans and various taxes and fees, maintained regional social stability and resolved regional financial risks. By increasing investment, and introducing advanced management concepts and industrial resources, the industrial investor is committed to building a world-class green shipbuilding and high-end equipment manufacturing base and contributing to the revitalization of Northeast China in the new era.

CASE

» Support the transformation and upgrading of the “west-to-east power transmission” enterprise

An energy enterprise in Guizhou is the largest and highest-quality state-owned coal base in Southwest China, and also the main power generation area in the southern line of “west-to-east power transmission”. In the critical period of business transformation and development, China Cinda has carried out market-oriented debt-to-equity swap business for the enterprise through leverage reduction funds, helping the enterprise to repay financial liabilities and optimize capital structure, ensuring long-term capital demand of the enterprise, helping the enterprise to optimize and upgrade the industrial structure, promoting the integration and development of upstream and downstream industries, improving the level of energy supply security, and helping Guizhou participate in the western development.

Help people’s livelihood

China Cinda continues to strengthen its financial service function, focusing on weak links and key areas of economic and social development, and actively supports projects in the areas of people’s livelihood such as COVID-19 prevention and control, medical and health care, housing and food processing. China Cinda actively practices the inclusive finance concept, solves problems for small and micro enterprises, maintains economic and social stability, and continuously improves the quality and efficiency of serving the real economy.

CASE

» Transform auction assets to help COVID-19 prevention and control

Shanghai Branch cooperated with a real estate company to bid for auction asset - Shanghai Yingtong Building. At that time, the COVID-19 prevention and control in Shanghai was under unprecedented pressure, and a large number of cases needed to be treated urgently. The government urgently needed to build mobile cabin hospitals. Shanghai Branch provided Yingtong Building to the district government for use as a mobile cabin hospital immediately. After emergency renovation, Shanghai’s first three-dimensional mobile cabin hospital with a capacity of more than 3,500 beds was put into use, effectively alleviating the pressure on treating patients. Urban leaders spoke highly of it, and the mainstream media rushed to report it, which achieved good social benefits.

CASE

>> "Shizhentou" of NCB (China) finances for small and micro enterprises

The corporate account overdraft service of NCB (China) has the characteristics of online operation, flexible guarantee, simple withdrawal, loan while repayment and accurate daily interest calculation, which can help customers flexibly use assets and obtain the support of bank credit funds. NCB (China) optimized its products in time according to customer requirements, launched "Shizhentou" for small and micro enterprises, granted an overdraft limit to legal persons of a certain scale in combination with the daily settlement of enterprises, and implemented a differentiated pricing scheme to reduce the dependence of small and micro enterprises on collateral for credit granting, obtain more convenient credit support and relieve the financial pressure of small and micro enterprises. NCB (China) was awarded the Outstanding Service Unit of Shanghai Banking Industry in Inclusive Finance.

CASE

>> Jingu Trust helps medical group for bankruptcy reorganization

Jingu Trust cooperated with China Cinda Sichuan Branch to set up a bankruptcy reorganization investment trust with a scale of RMB200 million to provide funds to a health industry group and participate in the bankruptcy reorganization of a medical enterprise. As one of the largest general hospital groups in China, the Health Industry Group took action at a critical moment, which not only effectively improved the management ability of the enterprise, but also protected the core assets of the enterprise from being liquidated, safeguarding the legitimate rights and interests of employees, all creditors and minority shareholders, and effectively resolving the debt default risk of corporate financial institutions.

CASE

>> Cinda invests in revitalizing the affordable housing project

The Pinghu "Transformation of Old Industrial Areas into Affordable Housing" Project in Longgang District, Shenzhen means that an industrial workshop is transformed into an affordable housing (residential commodity housing). Cinda cooperated with industrial investors to help a problematic institution to get out of financial and operational difficulties, completely solve the follow-up funding problem of Pinghu Project, and promote the normal development and construction of the Project. The Project is expected to contribute 45,400 m² of residential commodity housing, and will also be equipped with schools, community service centers and other public facilities to ensure the basic housing needs of residents.

CASE

>> Help pig breeding enterprises tide over the difficulties

An industrial company in Henan Province is one of the suppliers of Shuanghui Group, a leading meat service provider in China. Due to the impact of factors such as the downward cycle of live pigs, the enterprise had a large inventory backlog, and there were problems such as operational difficulties and poor liquidity. Therefore, the enterprise was unable to repay the matured debt of RMB200 million, and the creditors had failed to recover the loan, and the production and operation had also been seriously affected. Henan Branch acquired overdue creditor's rights and restructured the debts, so that the debtor got a three-year buffer period, relieving the pressure of debt repayment, and the creditors' funds were withdrawn, enabling normal production and operation.



Improving customer services

Protect customers' rights and interests

China Cinda strictly abides by the *Law of the People's Republic of China on the Protection of Consumers' Rights and Interests* and other laws and regulations, constantly optimizes the customer service system and processes around customer requirements, strengthens the management of customer complaints, improves the customer privacy protection mechanism, pays attention to safeguarding intellectual property rights, and regularly carries out financial consumer education and publicity, effectively safeguarding customer rights and continuously improving customer service quality.

1 Strengthen customer service

Adhering to the concept of "customer first", China Cinda has steadily promoted the construction of non-performing assets ecological circle and strategic client group, continuously enhanced customer awareness and market awareness, stepped out to actively strengthen communication with financial institutions, actively met the requirements of disposition of non-performing assets, optimized business processes, provided personalized financial solutions, created thoughtful services, and joined hands with customers to create value.

CASE

» Participate in China (Guangzhou) International Financial EXPO

Holding an international financial EXPO is a strategic measure for Guangdong to build a strong financial province. In June 2022, Guangdong Branch and NCB Guangzhou Branch jointly participated in the 11th China (Guangzhou) International Financial EXPO to publicize financial knowledge and cases, promote products and services, answer inquiries from visitors, explore business cooperation opportunities, visit booths of financial institutions, understand the development trends of regional financial institutions, learn advanced working methods, broaden customers and business channels, and further enhance the company's brand image.

2 Customer complaint management

China Cinda formulated and implemented the *Administrative Measures for Handling Consumer Complaints*, continuously optimized the process of handling consumer complaints, actively listened to customer feedback, and continuously improved the management level of customer complaints. China Cinda also constantly promotes the practice of consumer complaint management in various business units, unblocks diversified feedback channels, handles customer complaints in a timely and effective manner, strengthens the supervision of complaint cases, urges the implementation of rectification responsibilities, and earnestly safeguards consumer rights and interests. In 2022, the subsidiary accepted 809 customer complaints.

NCB (China) continued to promote the protection of consumers' rights and interests, added a special assessment system for the protection of consumers' rights and interests, fully integrated the assessment and evaluation of consumer protection into multiple functional departments, and conducted assessments on public education and training, personal information security, mechanism and system standardization, and customer complaint management. Jingu Trust put the protection of consumers' rights and interests on the agenda of the Board of Directors and supervised the performance of the Board of Directors and Senior Management in the protection of consumers' rights and interests; The construction of complaint handling system was constantly improved, the accountability system was strictly implemented, and all complaints were handled in a timely manner in strict accordance with the requirements of timeliness; Relevant departments involved in consumer complaints promptly traced back to the source and rectified the problems such system and process reflected in the complaint cases, so as to improve the quality of customer service.

3 Customer privacy protection

China Cinda regards customer information as one of the core resources, attaches great importance to the management and maintenance of customer information security, and prevents the customer privacy data leakage. The Company has formulated a series of information technology management systems such as *Information Technology Management Regulations* and *Data Governance Regulations*, which set clear requirements for network security and data security. The *Information Security Management Measures*, *Information Technology Operation and Maintenance Management Measures*, *Data Governance Regulations* and other relevant institutional documents are timely updated and optimized to effectively respond to the regulatory requirements of customer information protection.

Equipment and security services covering network security, terminal security, host security, application security, data security, access management and security management are deployed, and the Company's information security management system is improved. The *Measures for IT Emergency Management* is formulated, clarifying the process and mechanism of emergency classification, reporting and disposal, and bringing network security emergency management into the scope of IT emergency management. The information security awareness training for all employees is organized, to effectively improve the information security risk prevention ability of the Company and employees.

Cinda attaches great importance to the management and maintenance of customer information security. In order to improve employees' information security awareness, Cinda organizes network information security education and training regularly or on demand, and consolidates the training effectiveness by means of questionnaire survey and online examination. NCB (Hong Kong) has continuously strengthened information security risk management and control, formulated the *Detailed Rules for the Implementation of Information Classification and Protection*, defined the classification level of customer data and related protection measures, actively promoted information security, and strengthened employees' awareness of protecting sensitive data.

4 Maintain intellectual property rights

China Cinda strictly abides by the *Trademark Law of the People's Republic of China*, the *Anti-Unfair Competition Law of the People's Republic of China*, the *Copyright Law of the People's Republic of China* and other relevant provisions, and formulates the *Administrative Measures for Intellectual Property Protection*, constantly improving the Company's intellectual property management mechanism and maintenance system, strengthening the protection and utilization of intellectual property rights, effectively preventing the Company's reputational risk and safeguarding the Company's brand image and legitimate rights and interests.

The Company has established a clear intellectual property management system. And the function divisions of relevant departments are clear, which coordinate and cooperate to promote the standardized management of intellectual property continuously. The Company has engaged professional intellectual property agencies to provide special services and consultancy services for intellectual property protection-related issues of the Company, so as to ensure that various activities of the Company comply with the requirements of intellectual property laws & regulations.

The Company has monitored and maintained the Company's exclusive rights of trademark and company names, etc., in a real-time manner based on the principle of "Dynamic Monitoring and Timely Protection of Rights". In response to other people's violations of the Company's intellectual property, the Company would promptly adopt effective ways such as applying to the competent authorities for objections, sending Lawyer's Letter and filing lawsuits, etc., in accordance with the prescribed procedures, so as to achieve comprehensive protection of the Company's intellectual property. In the process of specific business development, the Company has always attached great importance to the protection of the intellectual properties of all parties to the transaction. For specific businesses that might involve intellectual property, special provisions for intellectual property protection would be clearly set in the transaction contracts, in a bid to avoid infringing on the intellectual property of others, as well as protecting the Company's intellectual property from being infringed by others.

In addition, the Company has formulated the *Software Genuine Management Specification*, which has incorporated software genuine into the internal control system of the enterprise. In addition, the Company has set up a special department to be responsible for the governance work concerning software piracy and has established a sound copyright management system, which has clarified the management requirements for software procurement, authorization, and utilization. The Company has regularly organized software demand investigation and procurement, so as to ensure the Company's legitimate and compliant utilization of software and improve the intellectual property management level of the Company.

5 Financial knowledge promotion

According to the regulatory requirements and combined with its own reality, China Cinda has carried out targeted and normalized education & publicity work for financial consumers, has disseminated financial knowledge through various channels, has improved the financial awareness of the public, has promoted the healthy development of financial business, and has assisted the healthy and stable operation of the social economy.

CASE

» NCB China conducted a series of financial education and publicity activities

NCB China actively responded to the centralized education & publicity activities such as the 315 Publicity Week, Popularizing Financial Knowledge & Guarding Money Bags and Publicity Month for Preventing Illegal Fund-raising, Publicity Activity for Preventing Pension Fraud, Financial and Education & Publicity Month Activity, and the National "Respect-for-the-Elderly Month" Activity in China, etc., which were organized by regulatory agencies. It combined the publicity channels such as the head office's official website, WeChat Official Account, and WeChat Video Channel with local special activities of various outlet branches. A total of 282 various publicity activities were held throughout the year, with 1,853 person-time of manpower invested, 22,151 various publicity materials distributed, and 189,386 pieces of public welfare SMS messages released. And the total number of customers, who accepted the financial knowledge promotion, reached 371,564, achieving good results.

Deepening win-win cooperation

China Cinda has continued to strengthen the supply chain construction, intensify the supplier audit management, implement the environmental and social risk regulation, actively promote the green procurement, and build a sustainable supply chain. As of the end of 2022, the Company had 3,148 in-warehouse suppliers in total, including 3,059 Suppliers from mainland China, as well as 89 Suppliers from Hong Kong, Macao, and Taiwan of China, and foreign countries.

The Company has standardized the implementation of rules and regulations such as the *Regulations for Procurement Management* and *Rules for Centralized Procurement Management*, has improved the supply chain management system, and has strictly implemented the management system that separates the centralized procurement decision-making management function from the operational execution function. Firstly, the Centralized Procurement Management Committee shall be responsible for examining and approving the centralized procurement implementation plan of the project. Secondly, the Bid Evaluation or Negotiation Committee shall recommend the best Candidate Supplier for the project, which shall be examined and approved by the Centralized Procurement Management Committee then. And the open bidding project shall publicize the procurement review results as per the regulations.

The Company has strictly standardized the supplier audit management process, has regularly inspected and evaluated the qualifications, product performance or service status, after-sales, and other performance of cooperative suppliers, has added high-quality in-warehouse suppliers as needed, and has cleared out suppliers with poor performance or small cooperation opportunities. In addition, the in-warehouse or out-warehouse adjustment of the suppliers needs to be determined by the Centralized Procurement Management Committee for collective decision-making and deliberation. At the same time, the Company has paid close attention to the relevant performance of Suppliers' business ethics, product quality, reputation, and other environmental and social impacts, has conducted public information retrieval on suppliers' operating conditions, negative reports, etc., and has fully prevented the related risks in the procurement process. In order to prevent the integrity risks concerning procurement, the newly-revised *Management Measures for Frequently-used Intermediary Agencies* require that the *Integrity Risk Notification Letter* shall be sent when sending out invitations to Suppliers, clearly informing the reporting channels, and strengthening the awareness of Suppliers and procurement personnel in incorruptible and compliant procurement.

The Company has incorporated the green concept into procurement management. And it has clearly stipulated in the *Rules for Centralized Procurement Management* that centralized procurement shall give priority to the procurement of energy-saving and environmentally-friendly products. And it has strictly implemented the relevant review standards for green procurement in the supplier in-warehouse management process and has urged all subsidiaries to implement relevant requirements for green procurement. Cinda Financial Leasing has clearly required the suppliers to provide environmentally-friendly decoration materials above E0 level in the tendering plan for office building decoration design and adopt the LED green light sources in large areas to try their best to reduce energy consumption. NCB Hong Kong has continued to practice the green concept and purchase and use energy-saving products and services that would support sustainable development, such as the use of "FSC"-certified paper.



Growing together with employees

Protecting employee rights and interests

China Cinda has been committed to creating a fair, just, diverse, and harmonious work environment for employees, and has strictly complied with laws & regulations such as the *Labor Law of the People's Republic of China*, the *Labor Contract Law of the People's Republic of China* and the *Social Insurance Law of the People's Republic of China*. And it has formulated and implemented the *Measures for Contract Management* and other internal management documents and has promised to respect and protect various rights and interests of employees.

The Company has always followed the national basic welfare system in accordance with the law of China and has constantly improved the salary and welfare system. The Company has dealt with various social insurances and housing provident funds for employees as per the regulations, has built a multi-level pension and medical security system for employees, has provided supplementary benefits such as enterprise annuity and supplementary medical insurance, etc., and has provided employees with the multi-level guarantee to enhance their sense of belonging. The Company has always adhered to the principle of "Distribution according to Work, Efficiency First, and Fairness", has established an objective and fair salary system, has scientifically carried out performance appraisal management, and has reasonably evaluated employees' work values and performance contributions. The Company has paid attention to creating a diverse, co-fusion, equal, and friendly workplace atmosphere and has resolutely eliminated the discrimination or discriminatory treatment related to different personal characteristics such as race, gender, age, nationality, religious belief, cultural background or family status, etc., in recruitment, remuneration, promotion, dismissal, and other links. The Company has fully protected the employees' labor and rest rights, has strengthened the scientific employment management, has respected and considered the employees' reasonable demands for labor distribution, and has prohibited any form of forced labor. We have resolutely opposed and prohibited the employment of child labor. During the recruitment process, we would check and examine the identity documents of applicants and check whether their ages meet the legal employment requirements, so as to avoid the occurrence of employment of child labor. The Company would make clear accountability and take serious measures in accordance with relevant laws and regulations if it identifies the occurrence of employment of child labor or forced labor. The Company did not identify any incidents of forced labor or employment of child labor in 2022.

China Cinda has continued to improve the democratic management system in the basic form of the Workers Congress as well as the Member Congress, deepen the essential requirements for the democratic management of the Company, and make it a powerful tool to promote high-quality development of the Company. In 2022, the Trade Union of the Company normatively held the fifth meeting of the fourth session of the Workers Congress as well as the fourth meeting of the first session of the Member Congress to smooth the channels for employees' democratic participation and effectively protect employees' expression rights and participation rights.

Ensuring health and safety

China Cinda has attached great importance to the health and safety of employees, has strictly complied with laws & regulations such as 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*, and has paid close attention to the physical and mental health of employees, has provided a safe work environment for employees, and has protected the employees from occupational hazards.

The Company has carried out periodic physical examinations for employees, has paid close attention to the physical health

conditions of employees, has promptly increased or adjusted the medical examination items according to the physical examination conditions of employees, so as to ensure the effectiveness of physical examinations for employees. The Company has continued to do well in the regular epidemic prevention & control work for COVID-19, has purchased the masks, alcohol, and other protective and epidemic prevention supplies, and has distributed 220,000 pieces of novel coronavirus antigen kits to protect the health rights and interests of employees in special periods.

In order to maintain the order in the workplace and create a safe and healthy work environment, the Company has formulated

and implemented the *Administrative Rules for Internal Security Work* as well as the *Management Measures for Emergencies*. The Company has installed the air purifier system in the office building and has performed regular maintenance to maintain a comfortable work environment. It has carried out fire drills and on-site practical operations and has established fire safety awareness to enhance the self-rescue and mutual assistance capabilities of employees. It has regularly conducted security checks on office buildings and has made a good effort in safety and security work to reduce employees' health and safety risks.

And it has advocated for the concept of "Happy Work, Healthy Life", and has carried out various recreational and sports activities such as brisk walking, online answering of business skills, speech contests, organizing & planning salons, etc., to enrich employees' cultural life and balance employees' work and life.

Providing employee caring

The Company has further implemented the employee caring mechanism and has regularly carried out condolence activities on the occasions of employee birthdays, statutory holidays, hospitalization, marriage, childbirth, etc., to fully demonstrate humanistic care. It has organized heart-warming activities concerning the New Year's Day as well as the Spring Festival and has visited the employees in difficulty as well as the managers serving temporary positions in remote areas for 266 person-time, and has distributed condolence funds of RMB1.17 million.

The Company has paid attention to the caring work of retired employees, held the farewell party for retired employees, provided commercial supplementary medical insurance for retirees and organized comprehensive physical examinations, and organized a series of Live-streaming lecture activities on "Colorful Retirement and New Life" Mobile Phone Photography to enrich the agedness life of retired employees.

In order to protect the legal rights of female employees, the Company has continued to promote the signing of the *Special Collective Contract for Protecting Rights and Interests of Female Employees*, build the "female employee care room", organize the wonderful March 8th Women's Day activities, and effectively protect female employees' rights and interests during special periods, such as wedding, pregnancy, childbirth, breastfeeding, etc.

Supporting employee development

Adhering to the people-oriented principle and the concept of streamlined and efficient talent allocation, China Cinda has attached great importance to the cultivation of young talents and has been committed to building a high-quality talent team that adapts to the times, industries, and high-quality development of enterprises. The Company has continued to strengthen the informatization, standardization, and scientization construction level of the human resources management system and has insisted on improving the Company's human resources management efficiency.

It has striven to smooth the career development channels of employees, has revised and released the internal management systems such as the *Employee Management Measures* as well as the *Selection and Appointment Measures for Middle-level Cadres & Managers*, has formulated the *Implementation Measures on Encouraging Managers and Employees to Take the New Actions in the New Era under the New Responsibilities*, has strengthened the overall planning of the manager team, has researched and formulated the Management Work Plan for Talent Pool and the Work Implementation Plan in Exchanging with the Managers, has established a clear orientation of emphasizing hard work and performance, has intensified the talent management mechanism as well as the internal and external communication mechanism of managers and employees, and has promoted the growth of employees in various ways and angles.

It has focused on the improvement of the overall quality of employees, has revised and released the *Employee Training Management Measures*, has standardized the training workflow, has formulated core business training plans and implementation plans, and has further improved the hierarchical and classified training system. It has explored and carried out immersive case training, has reviewed classic business cases, and has improved the employees' professional core capabilities. Through the combination of centralized training and video lectures, offline self-study and online learning, and air classrooms, more than 3,300 training sessions of various types have been completed throughout the year, covering 300,000 person-times. And the total hours of Cinda's network learning platform have reached 65,077.98 hours.

Index Description	Unit	Type	Data of 2022
B1 Employment			
Total number of employees	Person	-	14,256
Number of employees by gender	Person	Number of male employees	7,836
		Number of female employees	6,420
Number of employees by employment category	Person	Regular employees	13,717
	Person	Number of dispatched employees	539
Number of employees by age	Person	30 and below	2,323
		31-50	9,901
		51 and above	2,032
Number of employees by place of work	Person	Mainland China	12,501
		Hong Kong, Macao, and Taiwan of China	1,740
		Overseas	15 (Foreign countries)
Number of employees by other types	Person	Number of minority employees	755
	Person	New employees	542
Employee turnover rate by gender	%	Male	6.15
		Female	5.87
Employee turnover rate by age	%	30 and below	15.63
		31-50	4.13
		51 and above	4.28
Employee turnover rate by place of work	%	Mainland China	4.25
		Hong Kong, Macao, and Taiwan of China	18.85
		Overseas	0
B2 Health and safety			
Number of work-related fatalities	Person	2020	0
		2021	0
		2022	0
Percentage of work-related fatalities	Person	2020	0
		2021	0
		2022	0
Lost days due to work injury (work injury-related lost days)	Day	2022	0
B3 Development and training			
Male attendance rate to training	%	---	99.47
Female attendance rate to training	%	---	99.89
Attendance rate of headquarters department-level and branch-level leaders & managers and above to training	%	---	99.73
Attendance rate of headquarters department-level and branch-level leaders & managers and below (excluded) to training	%	---	99.80
Average training hours completed by male employees	Hour/person	---	34.62
Average training hours completed by female employees	Hour/person	---	33.30
Average training hours completed by headquarters department-level and branch-level leaders & managers and above	Hour/person	---	24.34
Average training hours completed by headquarters department-level and branch-level leaders & managers and below (excluded)	Hour/person	---	31.69

Note: The statistical scope of the development and training data of China Cinda covered the employees of the Company's headquarters, branches, and headquarters of subsidiaries, as well as employees of the headquarters of Cinda Real Estate and Cinda Capital.



Promoting community development

Serving rural revitalization

China Cinda has actively implemented the decision-making & deployment of comprehensively promoting rural revitalization, has continued to give full play to the advantages of financial central enterprises, has invested and introduced assistance funds of RMB23 million to Ledu District, Qinghai Province, and has implemented 44 assistance projects of various types, has trained various personnel of 5,556 person/time. And the total number of agricultural products, directly purchased and assisted in the sale within the poverty-stricken areas, has reached more than RMB9.27 million, comprehensively promoting the consolidation & expansion of poverty-alleviation achievements and the effective connection with the rural revitalization strategies, as well as helping the economic and social development of the designated areas for assistance to reach a new level.

CASE

>> **Assisting in the reconstruction of houses with potential safety hazards in rural areas of Ledu District of Qinghai Province**

China Cinda has focused on the key livelihood issues that had been concerned about by local people and has invested RMB7 million to assist Ledu District to combine the beautiful plateau towns, beautiful plateau villages, and rural revitalization projects to coordinate and promote the rural housing security work, so as to guarantee the reconstruction and upgrading of 1,000 houses that have potential safety hazards in the district and achieve the goal of "Having a place to Live and a Safe Place to Stay" for the masses, and effectively solve the comprehensive transformation from "Good House" to "Comfortable Living Environment" under the premise of "available" and "safe" housing for farmers and herdsmen.

CASE

>> **Co-construction of the Communist Party of China and the Chinese Communist Youth League to Gather strength for assistance**

In 2022, all system units of the China Cinda actively carried out pairing and co-construction activities with the Party Branches of the poverty-stricken villages in Ledu District. 35 Party Branches of poverty alleviation villages and 1 Party Branch of school in 12 villages and towns renewed the Party Branch Co-construction Agreement, built the Party building cooperation platform, strengthened the Party building work exchanges, and actively carried out the activities such as the Spring Festival condolences, online learning, donation of office computers, and school supplies together with 52 Party Branches in 3 departments of agency units of the headquarters of the Company, 7 branch companies, and 5 subsidiaries, with the aim to promote the rural revitalization through co-construction of Party Branches. The Youth League Committee of the Company, together with the Youth League Committee of Ledu District, carried out the online carnivals of "Connecting Hearts and Hands Together to Build a Circle of Childlike Innocence", "Red Scarf Commentator" training, volunteer teaching in summer vacation, and other caring & love activities for adolescents and children.

CASE

>> Xinjiang Branch continued to do a good job in designated areas for assistance work

The Xinjiang Branch has been rooted in the Pamirs Plateau and has continued to promote rural revitalization and friendship work for ethnic unity. In 2022, it continued to select and send 7 managers & cadres staying at villages, who had been totally released from their work, to station in designated assistance villages, strengthen the monitoring of returning to poverty, promote peace & safety construction, and intensify border stability. It supported the development of the yak breeding industry, improved the quality of yaks in Bulunkou Village and reduced the disease rate and mortality rate of livestock through artificial breeding, and expanded the sales channels of yaks through multiple approaches. The total inventory number of livestock in the village has reached 14,000. It conducted the in-depth exploration of tourism resources, established the "Baisha Starlight Night Market", planned the construction of beautiful courtyards, and opened the special homestays - Mujiale by relying on the beautiful natural scenery of Bulunkou Village. The annual output value of the tourism industry was more than RMB1.6 million. It invested RMB800,000 as assistance funds to start the expansion of the farmers' market in Bulunkou Village, built new stores and supporting facilities, further strengthened the tourism supporting facilities, and increased the collective income of the Village. It started the reconstruction project of Manas Square, built new carved fences with the Kirgiz characteristics, repaired the Manas sculpture, and promoted and inherited the world's intangible cultural heritage - *Manas*. And it purchased the garbage collection trucks for Bulake Village and Aleitunqi Village to solve the problem of garbage collection and help to create a good living environment.

CASE

>> Cinda Securities supported the industrial revitalization

Cinda Securities has continued to do a good job in the designated assistance work in Ledu County of Qinghai Province, Dafang County of Guizhou Province, Zhijin County of Guizhou Province, Nayong County of Guizhou Province, Yuanyang County of Yunnan Province, Jiulong Mountain of Sichuan Province, Sanya of Hainan Province, and other places, and has donated RMB3.5 million to focus on supporting the development of collective economic industries in villages, building beautiful villages, repairing infrastructures for rural schools, and performing the inheritance and publicity of intangible cultural heritage, and vigorously promoting the modernization of agriculture and rural areas in the assistance areas.

It has conducted the investigation and research work of "Serving County Economic Development via Securities Industry" in Dafang County of Guizhou Province, focusing on the core issue of "How to Transform the Characteristic Resources into the Industrial Revitalization Advantages of Dafang County". It has surveyed three characteristic industries, including the local agricultural product industry, handicraft industry, and rural tourism. It has deeply considered the problems existing in the development of characteristic industries and has offered advice and suggestions for the transformation and upgrading of the County economy as well as the stable income increase of residents. And the Investigation Report was selected into the compilation of *Exploration and Practice of Inclusive Finance in the Securities Industry* by the Securities Association of China.

CASE

>> Cinda Real Estate's education assistance empowered the rural revitalization

In 2022, Cinda Real Estate increased education assistance, and provided counterpart assistance to primary schools in many places through material donations, education assistance auctions, condolences & interactions, so as to empower comprehensive rural revitalization. The Regional Company in Shanghai - Jiangsu signed a Cooperation Agreement with Xuzhou Tongshan Experimental Primary School to donate funds to encourage education. And the funds were used for the addition and procurement of educational and teaching facilities and equipment, the transformation of campus culture, the introduction of famous and excellent teachers, as well as the establishment of scholarships. The Regional Company in South China held a public welfare education assistance auction for raising money to improve the teaching environment in Guangzhou Shiming Primary School and other schools. The Regional Company in West China used the Thematic Party Day Activity of the Party Branch as a carrier, and successively donated funds to students for assisting education in impoverished mountain villages in Qijiang and Shizhu of Chongqing Municipality, and provided a large number of school supplies, daily supplies, epidemic prevention supplies, etc., to convey love and warmth, and helped the students living in the mountainous area to realize their dreams.

Participating in public welfare establishments

China Cinda has continued to pay attention to public welfare establishments and has actively participated in community services such as fighting the epidemic of COVID-19, helping the weak and needy, and providing education assistance to students. All these community services have interpreted the responsibilities and undertakings of Cinda staff, have helped more people in need, and have injected more positivity into society.

CASE

» NCB Hong Kong actively participated in community services

NCB Hong Kong participated in the co-organization of visiting activity with the theme of “Celebrating Hong Kong’s Return, Celebrating the Mid-Autumn Festival, and Welcoming the National Day” to care for the elderly and sent volunteers to visit the elderly and presented the lucky bags filling with the epidemic prevention supplies to fight the COVID-19 together. It actively cooperated with the financial service demands of the elderly care industry, donated 25 cases of “Lianhuaqingwen Capsules” to two organizations related to the private elderly care industry, and donated 10,000 oximeters to the elderly caring homes and community service centers for the elderly in various communities in response to the strong demands for epidemic prevention supplies in the elderly caring homes, and sent volunteers to participate in services such as packaging, distribution, and quarantine of community materials, contributing to the COVID-19 prevention and control work of Hong Kong.

CASE

» NCB China organized employees to donate blood

The red genes of patriotic overseas country fellowmen have flown in the blood of NCB China. And it has never forgotten its social responsibilities. The branches in Guangzhou and Shantou have organized employees to donate blood for many years, contributing our pygmy efforts to society. The number of employees participating in the blood donations has gradually expanded from a few at the beginning to dozens of people. There are old employees who donate blood every year, as well as young people who are new to the industry. And more and more female employees are joining the team for blood donations. Shantou Branch was appraised as the Voluntary Blood Donation Love & Dedication Unit in the Banking and Insurance Industry of Shantou City.

CASE

» Cinda Securities supported the education of the disabled children as well as the left-behind children

The Special Education School in Yuanyang County of Yunnan Province currently has more than 80 students and is responsible for the compulsory education task for school-age disabled children in the four counties of Yuanyang, Honghe, Lvchun, and Jinping in border areas. In recent years, the incomes of the School have exceeded the expenditures due to the lack of funds for students’ living expenses as prices have risen. Cinda Securities donated money to help solve the problem of students’ board expenses, so as to support the normal operation of the School as well as the daily nutritional needs of children.

There are more migrant workers in Yuanyang County and Xinyuan Community. And there are more than 500 children aged 6-15 in the community, of which the left-behind children account for about 40%. The lack of family education has led to a decline in children’s learning initiatives, which has a certain negative impact on mental health and character development. Cinda Securities donated the funds to support the preparatory work for the construction of community child-caring service stations, and help to add and purchase tables & chairs, bookcases, toy cabinets, books & brochures, etc., so as to build a “Warm Home” for children.

CASE

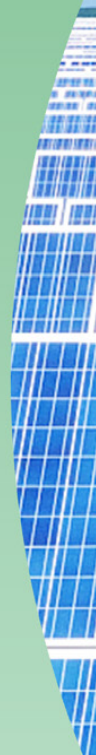
» Cinda Real Estate assisted with the wildfire relief work in Beibei

After the Beibei wildfire broke out in Chongqing Municipality in August 2022, the fire continued to spread and was very difficult to extinguish due to the local high temperature. The fire made many people anxious. Cinda Real Estate’s Regional Company in West China issued a voluntary donation initiative to employees, calling on all employees of the Company to take action for fire relief. And it quickly raised a batch of power banks and heatstroke prevention and cooling materials that were in shortage on the firefighting front, and immediately delivered them to Beibei District Relief Supplies Transfer Point for donation, contributing to the fight against wildfires.

03

ENVIRONMENT

Responding to climate change	102
Developing the green finance	103
Practicing low-carbon operations	106



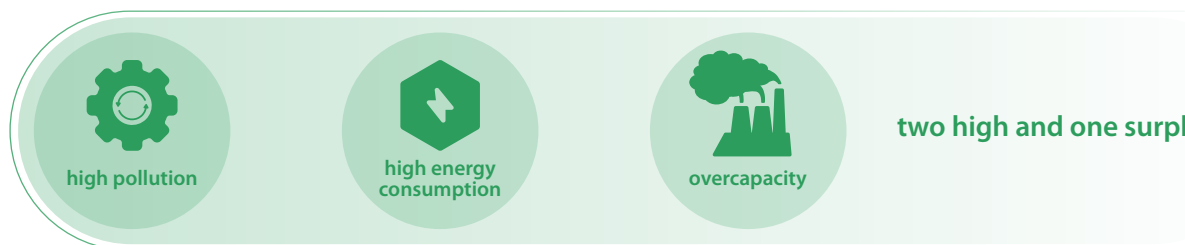




Responding to climate change

Risk identification for climate change

China Cinda has actively implemented the concept of green development and sustainable development strategy and has paid attention to the risks and potential impacts of climate change. Through stakeholder surveys and materiality judgment of ESG issues, China Cinda has identified “the impact of climate change on business operation” as a material ESG issue related to business operations. Combined with the business operation development strategy as well as the research & analysis of the issues, it was believed that a small part of the Company’s newly acquired non-performing assets and stock assets was considered assets involving high pollution, high energy consumption, and overcapacity (“two high and one surplus”). With the roll-out of new regulations and policies on climate change might have compliance, financial and reputational impacts on the promotion and disposal of related projects.



Risk response to climate change

China Cinda has actively responded to climate change challenges, has proactively identified and grasped business opportunities that have been brought about by climate change, has actively practiced the ESG concept, and has formulated differentiated industry strategies, plans, and schemes for relevant business lines, aiming to effectively respond to the risks of climate change. For example, the energy line has issued the investment strategy guidelines for new energy, has continued to promote the energy transition of the energy sector of the Company from traditional energy to new energy, has orderly disposed of and compressed assets in the “two high and one surplus” industries, and has continued to improve and optimize the structure of the assets, so as to minimize the compliance and financial risks brought to the Company by the climate change. At the same time, it has continued to improve the information disclosure mechanism, has improved the relevant standards and requirements for ESG and climate risk information disclosure, has actively disclosed the Company’s climate change practices, has responded to the concerns of all parties in a timely manner, and has strengthened the communications with stakeholders and the capital market. In August 2022, in response to a string of extremely-high-temperature weather events rarely seen in history, the Chongqing Branch held special sessions to research the related matters concerning work safety and COVID-19 prevention and control, and issued the *Proposal on Heatstroke & Drought-relief, Disaster Prevention & Mitigation, Water & Power Conservation, and COVID-19 Prevention and Control*, so as to improve the climate risk prevention mechanism.



Developing the green finance

Supporting the development of the green industry

China Cinda has insisted on supporting the development of green and low-carbon industries as the business orientation, giving full play to its main business advantages, giving priority to the resources, increasing its investments in green enterprises and projects such as new energy and clean energy, and continuously improving its financial service capabilities to support the carbon emission peaking and carbon neutrality goals.



CASE

» Establishing the new energy industry fund

On July 28, China Cinda and State Power Investment Corporation Limited (SPIC) signed a Strategic Cooperation Agreement to give full play to their respective industrial leading advantages, jointly initiate the establishment of a new energy industry fund, and invest in the assets of the clean energy field, including wind power, photovoltaics, biomass, energy storage, and hydrogen energy, etc., through the substantive recombination mode, and conduct the investment along the upstream & downstream of the industry chain of SPIC in the meantime, build an investment ecosystem in the field of new energy, and join hands to contribute to the carbon emission peaking and carbon neutrality goals of China.

CASE

» Participating in the bankruptcy reorganization of a gas internal combustion engine enterprise

A power machinery group affiliated to a central energy enterprise was originally the largest and most influential leading manufacturing enterprise of the gas internal combustion engine in China. It could take advantage of coal mine gas, biogas, industrial exhaust gas, and other types of gas for power generation, and its market share in market segments once reached 70%. It had a concept of clean energy and energy conservation & environmental protection. Due to the impacts of the surge in accounts receivable caused by the cyclical fluctuations of downstream customers, improper decision-making in the absence of contributors, and problems in regional mutual insurance, the enterprise fell into bankruptcy and reorganization. China Cinda joined hands with industrial investors to reorganize the Group, paid off the reorganization debts, and helped the enterprise to standardize governance, optimize management, and introduce advanced technology. After the reorganization, the enterprise quickly realized the comprehensive recovery & expansion of the international and domestic markets. And its operating performance exceeded expectations. The project has been fully recognized by the local government and has gained a good reputation in the market.

CASE

>> Market-oriented debt-to-equity swaps supported the development of enterprises in new energy materials

Focusing on the carbon emission peaking and carbon neutrality strategy and energy security of China, China Cinda has continued to expand its new energy business layout. An advanced materials company in Hubei Province was a leading enterprise in the field of lithium iron phosphate - a kind of cathode material for new energy batteries. China Cinda participated in the Company's D1 round of financing, and implemented a market-oriented debt-to-equity swap of RMB300 million in stock issuance to repay debts, helping the enterprise to reduce its asset-liability ratio. At the same time, the Company assisted the enterprise to connect with another debt-to-equity swap customer of the Company to supply phosphoric acid, helped it to improve the supply chain of raw materials, and supported the stable and sustainable development of the enterprise.

CASE

>> Promoting the transformation and upgrading of the regional energy industry

Nanjing Power Plant, a central power enterprise, was constructed and put into operation in 1994, with an installed capacity of 640,000 kW. In recent years, its energy structure for power generation as a thermal power plant has not met the carbon emission peaking and carbon neutrality goals of China. At the same time, the Power Plant is located along the Yangtze River, which has a great impact on surrounding residents' life and ecological environmental protection. It has been listed as a key shut-down enterprise by the Nanjing Municipal People's Government. As social investors, the Company cooperated with industrial institutions to help the central power enterprise to revitalize and shut down power plants and build the "China Energy Valley" Project. After the completion of the Project, it would become an integrative collaborative hundred-billion-level energy innovation industrial cluster in the Yangtze River Delta. It is one of the important measures for Nanjing to comprehensively promote the transformation and upgrading of the regional energy industry and create a low-carbon pioneer city.

Developing green finance business

The financial subsidiaries under China Cinda have further expanded the innovative practice of green financial instruments through green bonds, green credits, green trusts, etc., based on their business operation fields, combined with their own characteristics as well as the characteristics of customers, and have striven to provide diversified low-carbon financial products, contributing to responding to climate change and promoting economic and social green and low-carbon transition and development.

CASE

>> Assisting the issuance of green bonds

NCB Hong Kong has continued to support the green bond issuance business and has strongly supported the development of green industries. The Company clearly defined the green projects, limited the use of proceeds raised by bonds, strengthened the funds management of proceeds, added the third-party certification for green bonds, strengthened the transparency of green bond information disclosure, and helped the development of the green bond market. In 2022, the Company assisted the overseas branches of three domestic banks in China to issue high-grade unsecured green bonds, all of which received enthusiastic market responses and were oversubscribed several times at the time of bookkeeping and filing, setting a record for the highest peak subscription multiples of all Chinese-funded banks issuing USD bonds this year. Some projects have been certified by authoritative ESG organizations around the world, such as Sustainalytics and Green Finance by Hong Kong Quality Assurance Agency (HKQAA).

CASE

>> Issuing the green credits

NCB China has adopted a number of measures to promote the continuous growth of the business scale of green credits. And the Bank's green credit balance has increased by more than 200% compared with that of 2021. An environmental protection company in Zhejiang Province was mainly engaged in the investment & operation management of water treatment facilities and was a leading large-scale environmental protection enterprise in the Province. The five sewage treatment projects in PPP mode operated by the enterprise had large investments in the early stage, the investment recovery time would be long, hence, there was a larger mat endowment pressure. NCB China granted a general credit limit of RMB580 million to replace the borrowed funds invested by shareholders in the early stage, which effectively alleviated the tension situation of enterprise management.

CASE

>> Underwriting the green bonds

Cinda Securities has actively practiced the concept of green finance and has carried out the underwriting work for green bonds. In 2022, Cinda Securities served as the lead underwriter for the non-public offering green short-term corporate bond (Phase I) of a central enterprise engineering bureau, with an issuance scale of RMB500 million. It was the first blue bond¹ in Shanghai and also the green corporate bond with the lowest interest rate, which was issued at the current period in China. The proceeds raised from the bonds would be used for the construction project for installation and operation & maintenance ships for offshore wind power, so as to fully develop offshore wind resources, and help the sustainable development of marine resources.

¹ Blue bonds refer to green bonds whose proceeds are mainly used to support projects related to marine conservation and sustainable utilization of marine resources.

CASE

>> Setting up the green trusts

A trust plan established by Jingu Trust has issued a scale of RMB300 million. The trust funds were invested in a high-end new material enterprise, so as to support the enterprise to replenish capital for material and equipment procurement, ease the financial pressure of the enterprise, and promote the development of green chemical enterprises. Jingu Trust also cooperated with Cinda Sichuan Branch to set up another bailout investment trust, which was used to issue bailout creditors investment funds to a leading international lithium enterprise, repay overseas lithium mine M&A loans issued by the international syndicated organizations, help the enterprise to build the advantages of the global industrial chain in a vertically integrated manner, promote the long-term sustainable development of lithium-ion battery technology in the electric vehicle and energy storage industry.



Practicing low-carbon operations

Green and low-carbon office

Strictly abiding by 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 has continued to practice the concept of green and low-carbon office, has implemented the resource conservation measures from various aspects, has improved the resource and energy efficiency, and has striven to reduce resource and energy consumption and waste discharge in office operations and create the green enterprise.

In terms of saving paper, the Company has promoted the paperless office, has further increased the utilization of modern office tools such as electronic office platforms, conference calls, video conferences, etc., and has advocated for the utilization of two sides of printing paper to reduce paper consumption by the employees. The number of video conferences held at the headquarters was 2,150 times throughout the year.

In terms of saving electricity, the Company has standardized the utilization of air conditioners and has strictly set the temperature and running time of air conditioners in office buildings. The Company has supervised and urged employees to turn off the power of equipment in time during festivals and holidays and off-duty periods and has advocated the practice of turning off lights and shutting off air cleaners and other equipment when leaving the offices.

In terms of saving water, the Company has done a good job in the daily maintenance & management of water supply equipment, and has regularly inspected, repaired, and replaced the aging water supply pipelines and water utilization facilities to eliminate spraying, dripping, and leaking of water as well as the phenomenon of "running water", and has vigorously promoted the utilization of water-saving switches and sanitary wares. Since there was no production & manufacturing enterprise in the Company's system and the main source of water was municipal water supply, hence, the problems in obtaining suitable water sources have not been identified.

In terms of the management of service cars, the Company has continued to implement the unified car dispatching system, and has encouraged employees to make use of public transport means first when going to areas with convenient transportation for dealing with business. When going to areas with inconvenient transportation and long distances, the employees could apply for car use or take a taxi, and the employees should apply for carpooling first to reduce fuel consumption.

The Company's business has not involved the utilization of packaging materials, hence, no relevant information and data have been disclosed.

CASE

>> Hefei Backup Center built a smart park

The Hefei Back-up Center has undertaken important responsibilities such as the Group's backup base management, financial sharing management, as well as research & development and operation & maintenance of the information system. In 2022, the Center promoted the intelligent management level of park asset management, security & fire protection management, and operation management to enter into a new level, and achieved safe and stable operation as well as energy conservation and emission reduction.

On the premise of maximizing the utilization of old materials & equipment, the Company has realized the intelligent upgrading and transformation of security and fire protection systems and has improved the timeliness of fire warning as well as the reliability of fire protection systems through integrating software, optimizing infrastructure, adding various types of monitoring equipment in the Internet of Things, etc. The Company has introduced the Luopan IPMS management system to standardize the online management of service assets in the sectors of food & beverage and apartments. By optimizing the system parameter settings of the computer rooms in the data center, the PUE² value of the power efficiency has been reduced to 2.07 from 2.25 in 2021, and the energy use efficiency has been further improved.

² PUE (Power Usage Effectiveness): The closer the PUE value is to 1, the higher the green degree of the data center is

Waste disposal management

The primary wastes of China Cinda in daily operations were office supplies waste and domestic waste. Among them, hazardous wastes included waste cartridges, ink boxes, and lead-acid batteries, and non-hazardous wastes included waste computers, printers, servers, food wastes, etc.

The Company has collected waste cartridges, ink boxes, waste computers, printers, and other office wastes in a unified manner, and has hired qualified professional institutions or original factories to dispose of office wastes in a standardized manner. The Company has actively promoted the implementation of measures to save food and reduce food waste. Shanghai Branch has launched a special activity of "Practicing Diligence & Frugality and Opposing Waste in Food & Beverage", has implemented the meal-taking report system, and has effectively reduced food waste by ordering meals as needed. Cinda (Hong Kong) has formulated the *Tips for Following Proper Table Etiquette and Practicing Good Table Manners* and the *Guide to Queuing for Meals*, has insisted on implementing the "Electronic Ordering Platform for Lunch Meals", has taken the form of limited food fetching, has implemented full compensation for excess dishes in the reservations to control the amount of fetching meals and reduce food waste of lunch meals as well as the generation of food waste.

Environmental objectives

China Cinda has combined the established environmental objectives at the operational level to promote the practice & implementation of the ESG concept persistently and improve the ESG management level continuously. According to the requirements of the *Environmental, Social and Governance Reporting Guide* of the Hong Kong Stock Exchange as well as the "quantitative" reporting principle, the Company's environmental objectives have been formulated by the Company and have been approved by the Company's Board of Directors. And the progress and completion of the environmental objectives in the reporting year have been carefully reviewed by the Company.

Overall target of the Company's environment: The Company has continued to expand low-carbon office operations for corporate green development.



Emission reduction target

Content of target

Launching online and paperless meetings and promoting the utilization of electronic meeting files and double-sided printing of paper documents

Inspection of process

- The Company has further intensified the use of modern office tools such as electronic office platforms, conference calls, video conferences, etc., and has held 2,150 video conferences at the headquarters throughout the year.
- The Company has advocated for the utilization of two sides of printing paper to reduce paper consumption by the employees.



Waste reduction target

Content of target

Advocating for the harmless disposal of hazardous wastes including cartridges, ink boxes, and electronic waste of office computers, printers, and copiers, as well as the practice of sorted disposal of domestic waste

Inspection of process

- Throughout the year, 1,277 waste cartridges and 469 waste ink boxes were collected and disposed of in a unified and normative manner.
- The Company has launched a special activity of "Practicing Diligence & Frugality and Opposing Waste in Food & Beverage", has implemented the meal-taking report system, and has effectively reduced food waste by ordering meals as needed.
- The Company has organized the waste classification policy and knowledge publicity & education activities, has comprehensively promoted domestic waste classification & treatment and recycling work, and has improved the awareness of waste classification among all employees.



Energy saving target

Content of target

Promoting and advocating for the utilization of LED energy-saving lamps, and reducing the lighting configuration in non-working hours in corridors and other non-office areas by half

Inspection of process

- The Company has continued to replace the light source equipment with LED lamps.
- The Company has strictly controlled the air-conditioning temperature of the office buildings.
- The Company has supervised and urged employees to turn off the power of equipment in time during festivals and holidays and off-duty periods for the conservation of electricity and has advocated the practice of turning off lights and shutting off air cleaners and other equipment when leaving the offices.



Water saving target

Content of target

Promoting the utilization of the environmentally-friendly water-saving taps in the Company's office buildings with its own property rights

Inspection of process

- The Company has continued to implement various water-saving measures and expand the application scope of water-saving taps.

CASE

» Providing the low-carbon and efficient e-services

China Cinda has actively adopted green finance technology to empower its business and has conducted investment promotion through its official website, WeChat Official Account, Mini Program of "Cinda Smart Tao", and Internet platforms such as JD and Taobao, as well as video live-streaming to improve the efficiency of disposition of non-performing asset and reduce labor and environmental costs.

NCB China has created an all-online bill discounting service "Online Bill Discounting within Seconds" based on electronic commercial bills, so that enterprise customers could enjoy a convenient & fast, safe & efficient intelligent online bill discounting service experience, helping companies to raise funds efficiently. Cinda Securities has continued to optimize and update the Company's website, WeChat Official Account, and "Cinda Tianxia APP", has vigorously promoted online and intelligent business construction, and has continued to improve user experience. Jingu Trust has utilized modern technology to realize technological empowerment and has launched the "Jingu Fortune APP" to realize functions such as the online signing of electronic contracts, etc.

CASE

» Office Building of Beijing Cinda Center obtained the highest level of green building certification

According to the actual situation of the buildings in the "Cinda Center" Project, Cinda Real Estate has comprehensively adopted a number of technical measures for green building energy-saving to maximize the building's green environmental protection performance and reduce the building energy consumption (achieving an energy conservation rate of 65%) while meeting the functionality and economy of the building, so as to build high-quality intelligent buildings and create a comfortable, environmentally-friendly, low-carbon office environment. The Project has been recognized by a number of international and domestic authoritative green building rating agencies and has gained the prizes such as LEED Platinum Level, WELL Green Building (Pre-certification), China Green Building - Three-star Green Building, etc.

	Index	Unit	Data of 2022
A1 Emissions	Total amount of greenhouse gas emissions (Category 1 and Category 2)	tons of CO ₂	26,034.04
	Intensity of greenhouse gas emissions (Category 1 and Category 2)	tons of CO ₂ /Person	4.49
	Direct emissions (Category 1)	tons of CO ₂	872.95
	Gasoline	tons of CO ₂	714.21
	Diesel Oil	tons of CO ₂	62.88
	Natural gas	tons of CO ₂	92.75
	Liquefied petroleum gas (LPG)	tons of CO ₂	3.11
	Indirect emissions (Category 2)	tons of CO ₂	25,161.09
	Purchased electricity	tons of CO ₂	22,089.53
	Purchased heat	tons of CO ₂	3,071.56
	Total hazardous wastes	Ton	17.58
	Cartridge	Ton	3.00
	Ink box	Ton	0.35
	Integral cartridge and ink box	Ton	0.44
	Lead-acid battery (UPS battery)	Ton	13.79
	Weight density of hazardous waste	Ton/Person	0.0030
	Total non-hazardous wastes	Ton	11.28
	Desktop computer	Ton	4.10
	Laptop (including iPad)	Ton	0.85
	Printer	Ton	3.25
Duplicator	Ton	0.0070	
Server	Ton	3.08	
Weight density of non-hazardous waste	Ton/Person	0.0019	
A2 Use of Resources	Total energy consumption	MWh	41,487.71
	Energy consumption intensity	MWh/Person	7.15
	Direct energy consumption	MWh	3,643.86
	Gasoline	MWh	2,916.25
	Diesel Oil	MWh	239.25
	Natural gas	MWh	474.34
	Liquefied petroleum gas (LPG)	MWh	14.02
	Indirect energy consumption	MWh	37,843.85
	Purchased electricity	MWh	30,087.38
	Purchased heat	MWh	7,756.47
	Purchased electricity for the headquarters	MWh	3,759.17
	Gasoline consumption for the headquarters	Liter	13,971.40
	Daily water consumption	Ton	123,161.24
	Daily water consumption intensity	Ton/Person	21.22
	Daily water consumption for the headquarters	Ton	23,749.42
	Total paper consumption	Ton	201.84
	Paper consumption intensity	Ton/Person	0.035

Note: 1. The statistical scope of China Cinda's emissions and resource use covers the workplaces of China Cinda's headquarters, branches, and headquarters of subsidiaries, as well as 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 *Average Carbon Dioxide Emission Factors for Regional Power Grids of China in 2011 and 2012* published by the National Development and Reform Commission, the latest emission factor data published by HONG KONG ELECTRIC COMPANY, LIMITED, and the *2006 IPCC Guidelines for National Greenhouse Gas Inventories (2019 Refinement)* published by the Intergovernmental Panel on Climate Change (IPCC).

3. The energy consumption data is calculated according to the 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.

Spreading the concept of green environmental protection

China Cinda has continued to carry out green public welfare activities such as voluntary tree planting, environmental cleaning, low-carbon life, and waste classification publicity, so as to spread the concept of ecological civilization and work together with stakeholders to achieve low-carbon and sustainable development and jointly build a beautiful China.

CASE

>> **Persisting in carrying out the afforestation activities**

All units of China Cinda have actively participated in voluntary afforestation and have contributed to creating an atmosphere of green planting, green protection, and green caring. Shanxi Branch has carried out voluntary tree planting activities for 11 consecutive years and has planted more than 3,000 trees, with a green area of more than 20 mu. And it was awarded the title of "National Advanced Unit of Voluntary Tree Planting". Inner Mongolia Branch has joined hands with the project companies to set up "Cinda Forest" to protect lucid waters and lush mountains together. Anhui Branch and Hainan Branch have organized employees to participate in local voluntary tree planting activities to add new greenery to urban construction.

CASE

>> **NCB China Volunteer Service Team cleared the mountains**

NCB China has encouraged employees to participate in environmental protection and public welfare establishments. The "Pengcheng Xingyuan" Volunteer Service Team of the Shenzhen Branch of NCB China has carried out activities of "Cleaning the Mountains and Protecting the Environment" during festivals and holidays, and it has gone to Shenzhen Wutong Mountain, Fenghuang Mountain, etc., for clearing the wilderness. And it has passed on the environmental protection concept of "Walking through without Leaving a Trace" and has driven the surrounding people to establish the environmental protection awareness of "No Littering and No Damage to Nature" so as to protect the beautiful homes with lucid waters and lush mountains.

Appendix

Explanation on the Preparation of This Report

Coverage

The time scope is from January 1, 2022 to December 31, 2022. 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 and Insurance Regulatory Commission, the *Guidelines on Corporate Social Responsibility of Banking Financial Institutions of China* 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* (GRI Standards) issued by the Global Reporting Initiative.

Preparation Procedure

This Report is prepared on the basis of social responsibility practice of China Cinda, and the basic procedure is material collection → preparation and revision → review by the top management → disclosure. All contents and data disclosed in this Report have been reviewed and approved by the Board of Directors.

Data Sources

Key financial data in this Report are selected from the *2022 Annual Report of China Cinda Asset Management Co., Ltd.* The report has been audited by Ernst & Young Hua Ming LLP (special general partnership). Other data are from the internal system of the Company or manual sorting. The currency herein shall be RMB.

Report Principles

Importance: As per the importance principle of Hong Kong Stock Exchange in the *Environmental, Social and Governance Reporting Guide*, the Company identified key ESG events, assessed and ranked the importance level of ESG events, disclosed relevant ESG events according to the importance evaluation result. The Board of Directors reviewed and confirmed relevant evaluation process and result. Refer to “Determination of Important Events” for the process of identifying and evaluating important ESG events.

Quantification: This report, based on quantification principle of Hong Kong Stock Exchange in the *Environmental, Social and Governance Reporting Guide* and combined with relevant quantitative criteria, measures and discloses applicable key performance indicators. The information on the standards, methods, assumptions and/or calculation tools used to quantify greenhouse gas emissions and energy consumption, and the sources of the conversion factors used have been disclosed in the appropriate location.

Consistency: The preparation method, statistical approach or measurement criteria, methodology, assumptions and/or calculation tools of key performance indicators as well as the conversion factors used remain consistent with those in previous years, and no changes that may affect meaningful comparison with the reports in previous years are identified.

Release Form

This Report is published in hard copy and electronically. The electronic edition can be found on the official website of China Cinda and the official website of Hong Kong Stock Exchange.

Contact Details

President's Office of China Cinda Asset Management Co., Ltd., Building 1, Yard 9, Naoshikou Street, Xicheng District, Beijing, postcode: 100031.

Accountant's Independent Assurance Report

2023/SH-0163
(Page 1/3)

English Translation for Reference Only

Independent practitioner's assurance report

To the Board of Directors of China Cinda Asset Management Co., Ltd.

We have been engaged to perform a limited assurance engagement on the selected 2022 key data as defined below in the 2022 Corporate Social Responsibility Report ("CSR Report") of China Cinda Asset Management Co., Ltd. (the "Company").

Selected Key Data

The selected key data in the Company's 2022 CSR Report that is covered by this report is as follows:

- Donations for targeted poverty alleviation (RMB10,000)
- Purchased electricity for the headquarters (Mwh)
- Daily water consumption for the headquarters (ton)
- Gasoline consumption for the headquarters (liter)
- Total number of employees (person)
- Number of female employees (person)
- Total hours of network learning platform (hour)
- Number of video conferences (time)

Our assurance was with respect to the year ended 31 December 2022 information only and we have not performed any procedures with respect to earlier periods or any other elements included in the 2022 CSR Report.

Criteria

The criteria used by the Company to prepare the selected key data in the 2022 CSR Report is set out in the basis of reporting of the key data (the "basis of reporting") after this assurance report.

Management's Responsibilities

The Management of the Company is responsible for the preparation of the selected key data in the 2022 CSR Report in accordance with the basis of reporting. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation of the selected key data in the 2022 CSR Report that is free from material misstatement, whether due to fraud or error.

Our Independence and Quality Management

We have complied with the independence and other ethical requirement of the International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants, which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behavior.

Our firm applies International Standard on Quality Management 1, which requires the firm to design, implement and operate a system of quality management including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Practitioner's Responsibilities

It is our responsibility to express a conclusion on the selected key data in the 2022 CSR Report based on our work.

We conducted our work in accordance with the International Standard on Assurance Engagements 3000 (Revised) "Assurance Engagements Other Than Audits or Reviews of Historical Financial Information". This standard requires that we plan and perform our work to form the conclusion.

The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Accordingly, we do not express a reasonable assurance opinion about whether the Company's 2022 selected key data in the 2022 CSR Report has been prepared, in all material respects, in accordance with the basis of reporting. Our work involves assessing the risks of material misstatement of the selected key data in the 2022 CSR Report, whether due to fraud or error, and responding to the assessed risks. The extent of procedures selected depends on our judgment and assessment of the engagement risk. Within the scope of our work, we have performed the following procedures in the Headquarters of the Company. We have not conducted work in other branches.

- 1) Interviews with relevant departments of the Company involved in providing information for the selected key data within the CSR Report; and
- 2) Analytical procedures;
- 3) Examination, on a test basis, of documentary evidence relating to the selected key data on which we report;
- 4) Recalculation; and
- 5) Other procedures deemed necessary.

2023/SH-0163
(Page 3/3)

Inherent Limitation

The absence of a significant body of established practice on which to draw to evaluate and measure non-financial information allows for different, but acceptable, measures and measurement techniques and can affect comparability between entities.

Conclusion

Based on the procedures performed and evidence obtained, nothing has come to our attention that causes us to believe that the 2022 selected key data in the 2022 CSR Report is not prepared, in all material respects, in accordance with the basis of reporting.

Restriction on Use

Our report has been prepared for and only for the board of directors of the Company and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the content of this report.

PricewaterhouseCoopers Zhong Tian LLP

Shanghai, China

March 28, 2023

Basis of Reporting

Donations for targeted poverty alleviation (RMB 10,000)

The donations for targeted poverty alleviation disclosed herein refers to the total amount of donations provided by the Company to its targeted assistance areas.

Total number of employees (person)

The total number of employees disclosed herein refers to the total number of employees in the Company at the end of the reporting period, including contract employees and dispatched employees.

Purchased electricity for the headquarters (MWh)

The purchased electricity for the headquarters disclosed herein refers to the total electricity consumption of the Company in Beijing during the reporting period, including the office areas of Cinda Building and East Gate Plaza.

Number of female employees (person)

The number of female employees disclosed herein refers to the total number of female employees in the Company at the end of the reporting period, including contract employees and dispatched employees.

Daily water consumption for the headquarters (ton)

The daily water consumption for the headquarters disclosed herein refers to the total water consumption for the headquarters of the Company in Beijing during the reporting period, including the office areas of Cinda Building.

Total hours of network learning platform (hour)

The total hours of network learning platform disclosed herein refer to the total hours of online training of employees in the Company during the reporting period.

Gasoline consumption for the headquarters (liter)

The gasoline consumption for the headquarters herein refers to the total amount of gasoline consumed by the Company's own official vehicles during the reporting period.

Number of video conferences (time)

The number of video conferences disclosed herein refers to the total number of video conferences supported by the operations personnel of the Information Technology Department at headquarters of the Company during the reporting period.

Content Index of ESG Report Guide

Index		Report location	
Compelled disclosure			
ESG report management	Management architecture	Publish the statement of the Board of Directors	Statement of the Board of Directors
		Disclose the supervision of Board of Directors over ESG	
		Disclose the ESG management policy and strategy of the Company/ Board of Directors, including the process of assessing, prioritizing and managing important ESG/sustainable development matters (including risks for the issuer's business)	
		Disclose how the Board of Directors reviews the progress according to the ESG/ sustainable development goals and explain how they relate to the issuer's business	
	Report Principles	Describe or explain how to apply the following report principles when preparing the ESG report	Explanation on the Preparation of This Report
		Importance: The ESG report shall disclose (1) the process of identifying important ESG factors and criteria for selecting them; (2) a description of the identified important stakeholders and the process and outcome of the issuer's stakeholder engagement, if the issuer's stakeholder has been involved	
		Quantification: The information on the criteria, methods, assumptions and/or calculation tools used to report emissions/energy consumption (if applicable) and the sources of conversion factors used shall be disclosed	
Consistency: The issuer shall disclose the changes of statistical method or key performance indicators (if any) or any other related factor affecting the meaningful comparison			
Report scope	Explain the scope of the ESG report and describe the process of selecting entities or businesses in the ESG report. If the report scope changes, the issuer shall interpret the differences and the reason for the change.		
Explanation of non-conformity			
Environment	A1 Emissions	General disclosure: Disclosure about relevant exhaust gas and greenhouse gas emissions, discharge into water and land, hazardous and non-hazardous wastes: (a) policy; and (b) the information about the compliance with relevant laws and regulations that have a significant impact on the issuer	Green and low-carbon office Waste disposal management Environmental objectives
		A1.1 Emission types and relevant emission data	Environmental performance sheet
		A1.2 Direct (scope 1) and indirect (scope 2) greenhouse gas emissions from energy sources (in tons), and (where appropriate) intensity (e.g. per unit of production volume, per facility)	Environmental performance sheet

Environment		A1.3 Total hazardous waste produced (in tons) and (where appropriate) intensity (e.g. per unit of production volume, per facility)	Environmental performance sheet
		A1.4 Total hazardous waste produced (in tons) and (where appropriate) intensity (e.g. per unit of production volume, per facility)	Environmental performance sheet
		A1.5 Describe the emission objectives set and the steps taken to achieve such objectives	Environmental objectives
		A1.6 Describe the method to dispose of hazardous and non-hazardous wastes, waste reduction objectives set and the steps taken to achieve such objectives	Green and low-carbon office Waste disposal management Environmental objectives
	A2 Resource utilization	General disclosure: Policies on the efficient use of resources, including energy, water and other raw materials	Green and low-carbon office
		A2.1 Direct and/or indirect energy (e.g. electricity, gas or oil) consumption in total (per thousand kWh) and intensity (e.g. per unit of production volume, per facility) by type	Environmental performance sheet
		A2.2 Water consumption in total and intensity (e.g. per unit of production volume, per facility)	Environmental performance sheet
		A2.3 Describe the energy use efficiency objectives set and the steps taken to achieve such objectives	Green and low-carbon office Environmental objectives
		A2.4 Describe any problems in obtaining the applicable water sources, the water use efficiency objectives set and the steps taken to achieve such objectives	Green and low-carbon office Environmental objectives
		A2.5 Total packaging material used for finished products (in tons), and (if applicable) proportion of per production unit	Not applicable
	A3 Environment and natural resources	General disclosure: Policies on minimizing the issuer's significant impact on the environment and natural resources	Responding to climate change Practicing low-carbon operations
		A3.1 Describe significant impacts from business activities on the environment and natural resources and the actions taken to manage them	Responding to climate change Developing green finance business Practicing low-carbon operations
	A4 Climate change	General disclosure: Policies on identifying and responding to significant climate-related issues that have already had or may have an impact on the issuer	Responding to climate change
		A4.1 Describe significant climate-related issues that have already had or may have an impact on the issuer and corresponding responsive actions	Responding to climate change

Society	B1 Employment	General disclosure: Information on compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare: (a) policy; and (b) the information about the compliance with relevant laws and regulations that have a significant impact on the issuer	Safeguarding employees' rights
		B1.1 Total workforce by gender, employment type (full time or part-time), age group and geographical region	Employee data sheet
		B1.2 Employee turnover rate by gender, age group and geographical region	Employee data sheet
	B2 Health and safety	General disclosure: Information about providing a safe work environment and protecting employees against occupational hazards: (a) policy; and (b) the information about the compliance with relevant laws and regulations that have a significant impact on the issuer	Ensuring health and safety
		B2.1 The number and ratio of work-related deaths annually in the past three years (including the reporting year)	Employee data sheet
		B2.2 The number of lost workdays due to work-related injury	Employee data sheet
		B2.3 Describe occupational health and safety measures adopted, how they are implemented and monitored	Ensuring health and safety
	B3 Training and development	General disclosure: Policies on improving employees' knowledge and skills for discharging duties at work Training activity description	Supporting employee development
		B3.1 The percentage of employees trained by gender and employee category (e.g. senior management, middle management, etc.)	Employee data sheet
		B3.2 Average training hours completed per employee by gender and employee category	Employee data sheet
	B4 Labor standards	General disclosure: Disclosures about preventing child and forced labor: (a) policy; and (b) the information about the compliance with relevant laws and regulations that have a significant impact on the issuer	Safeguarding employees' rights
		B4.1 Describe the measures to review employment practices to avoid child and forced labor	Safeguarding employees' rights
		B4.2 Describe the steps taken to eliminate such practices when discovered	Safeguarding employees' rights
	B5 Supply chain management	General disclosure: Environmental and social risk policies for supply chain management	Deepening win-win cooperation
		B5.1 Number of suppliers by geographical region	Deepening win-win cooperation
B5.2 Describe the 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	

Society		B5.3 Describe the practices used to identify the environmental and social risks at every stage of the supply chain and relevant implementation and monitoring methods	Deepening win-win cooperation
		B5.4 Describe the practices used to promote the use of green products and services at the time of selecting suppliers and relevant implementation and monitoring methods	Deepening win-win cooperation
	B6 Product responsibility	General disclosure: Disclosure about health and safety, advertisement, label and privacy matters relating to products and services provided and methods of redress: (a) policy; and (b) the information about the compliance with relevant laws and regulations that have a significant impact on the issuer	Protecting customers' rights and interests
		B6.1 Percentage of total products sold or shipped subject to recalls for safety and health reasons	Not applicable
		B6.2 Number of products and services related complaints received and how they are dealt with	Customer complaint management
		B6.3 Describe the practices relating to safeguarding and protecting intellectual property rights	Maintain intellectual property rights
		B6.4 Describe the quality verification process and product recall procedures	Not applicable
		B6.5 Describe consumer data protection and privacy policies and how they are implemented and monitored	Customer privacy protection
	B7 Anti-corruption	General disclosure: Disclosure about bribery, extortion, fraud and money laundering: (a) policy; and (b) the information about the compliance with relevant laws and regulations that have a significant impact on the issuer	Incorruptible work Anti-money laundering management
		B7.1 The 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	Incorruptible work
		B7.2 Describe the preventive measures and whistle-blowing procedures, and how they are implemented and monitored	Incorruptible work
		B7.3 Describe the anti-corruption training provided for the directors and employees	Incorruptible work
	B8 Community investment	General disclosure: Policies on community participation to understand the needs of the communities where the issuer operates and to ensure its business activities take into consideration the communities' interests	Promoting community development
		B8.1 Focus areas of contribution (e.g. education, environmental concerns, labor needs, health, culture, and sports)	Promoting community development
		B8.2 Resources (e.g. money or time) contributed to the focus areas	Promoting community development

Feedback Form for Readers

Dear readers,

Thank you very much for your support of our social responsibility work. To provide more professional and valuable corporate social responsibility information for you and other stakeholders and further improve the quality of ESG report of China Cinda, you are welcome to answer relevant questions in the feedback form.

1. Are you satisfied with this report? Please give your evaluation.
2. Do you think our fulfillment of social responsibilities has been fully disclosed?
3. Is the information you want to know fully disclosed in this Report?
4. Do you have any suggestions on the improvement of this Report?

Your information

Name

Employer

Position

Tel.

Email



中国信达
CHINA CINDA

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

地址：北京市西城区闹市口大街9号院1号楼

郵編：100031

電話：86-10-63080000

傳真：86-10-83329205

網址：www.cinda.com.cn