



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

(在中华人民共和国注册成立的股份有限公司)

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

股份代号 (Stock code): 01359

优先股股份代号 (Preference Shares Stock Code): 04621



2023

Corporate Social Responsibility (ESG) Report

社会责任(ESG)报告



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董事长致辞



“

2023年，中国信达全面贯彻落实党的二十大精神 and 中央金融工作会议、中央经济工作会议部署要求，坚持金融工作政治性、人民性，以深入开展主题教育为契机，聚焦不良资产主责主业，积极参与防范化解金融风险，服务实体经济，努力做好金融“五篇大文章”，扎实履行金融央企经济、政治和社会责任，在环境、社会及治理（ESG）实践方面彰显新担当，为金融强国建设作出新贡献。

”

张卫东

董事长
中国信达资产管理股份有限公司

坚持党的领导，筑牢发展根基。坚持和加强党对金融工作的集中统一领导，坚守上市企业管治原则，深化党的领导与公司治理有机融合，将党的领导融入公司治理和综合经营各环节，严格执行廉洁从业规定，加强风险合规内控管理，强化“数字信达”赋能，认真落实社会责任和ESG规定，全面提高规范化、精细化管理水平，实现稳健经营和高质量发展，荣获中国证券金紫荆“卓越上市公司”奖、中国上市公司百强论坛“中国百强企业奖”“最佳管理运营奖”。

防范化解风险，服务实体经济。坚决落实中央关于防范化解金融风险、服务实体经济各项部署，聚焦银行不良资产风险化解，深度参与公开批转市场业务，收购银行不良资产1,818.7亿元，同比增长56%，市场占比34%，继续保持市场领先地位。积极参与中小金融机构改革化险、大型企业危机救助、房地产市场风险化解，助力国企深化改革，服务战略性新兴产业发展和国家能源安全，在支持国家及区域发展战略和做好金融五篇大文章中取得新成效，获评“行业领军企业”，有关案例被评为“服务实体经济优秀案例”。

坚持客户中心，提升服务品质。坚持“客户至上，赢得信赖”服务理念，深化客户中心战略，加大客户开发力度，持续推进客户群、生态圈建设，组织“十省二十城”综合营销、“央地AMC携手走进上交所”研讨会、化解风险服务实体分享会等活动，打造“踏浪前行”资产推介品牌。优化客户投诉管理体系，扎实做好信息安全和客户隐私保护，持续提升服务品质和客户体验，被有关国际机构评为“全球十大资产管理品牌”。

坚持人才兴业，激发员工活力。坚持“人尽其才，有为有位”人才理念，加强干部队伍建设规划，推进核心业务培训课程体系和专业人才库建设，组建重点任务柔性组织，举办沉浸式案例培训、实战化训练营、资产配置大赛和新员工成长训练营等活动，强化专业训练和实践锻炼，加快员工核心能力培

养。关心关爱员工身心健康，保障员工职业安全与合法权益，组织举办文体活动，坚持开展送温暖活动，构建“家园文化”，不断提升员工向心力、凝聚力。

坚持绿色发展，服务“双碳”战略。坚持围绕绿色金融大文章，积极应对气候变化，立足不良资产主业，通过专业化服务，助力高碳企业绿色转型、减污降碳，加快清洁能源、新能源产业布局。发展绿色金融，通过绿色债券、绿色信贷、绿色信托、绿色基金和绿色租赁，助力实现“双碳”目标。积极践行低碳运营，加强ESG风险管理，制定办公运营环境目标，落实节能减排措施，开展绿色公益宣传，助力美丽中国建设。

服务乡村振兴，助力共同富裕。坚持以人民为中心的发展思想，深入贯彻落实乡村振兴战略，发挥金融优势，投入帮扶资金2,262万元，实施六类30余个项目，持续巩固脱贫攻坚成果与乡村振兴有效衔接。支持员工积极参与社区服务，在扶弱济困、教育助学等领域展现信达责任与担当，获评“中国上市公司慈善公益500强”。

征程万里风正劲，重任千钧再奋蹄。2024年是新中国成立75周年，是实现“十四五”规划目标任务的关键一年，也是中国信达成立25周年。新起点新征程，中国信达将以习近平新时代中国特色社会主义思想为指导，深入学习习近平生态文明思想，立足新发展阶段，完整、准确、全面贯彻新发展理念，坚决贯彻党中央、国务院决策部署，加强ESG管理顶层设计，积极承担社会责任，坚决扛起防范化解风险、服务实体经济职责使命，为国家、客户、股东、员工和社会创造更大价值，为建设金融强国和推进中国经济高质量发展贡献信达力量。

2023年社会责任关键绩效

经济



15,943.6 亿元

资产总计

资本充足率

18.02%

百分比

社会

为社会直接提供就业岗位

14,484 个

投入帮扶资金

2,262 万元



社会认可

- 1 中国证券金紫荆年度特别奖“2023卓越上市公司”
- 2 21世纪金融发展优秀案例评选“2023年度行业领军企业”
- 3 中国上市公司百强论坛“中国百强企业奖”“中国百强最佳管理运营奖”
- 4 英国“品牌金融”(Brand Finance) 2023“全球十大资产管理品牌”
- 5 中国企业慈善公益论坛“中国上市公司慈善公益500强”

归属本公司股东净利润

58.2

亿元

不良债权资产净额

3,078.8

亿元

所得税费用

11.9

亿元



温室气体范畴一排放总量

1,164 二氧化碳
吨

温室气体范畴二排放总量

27,606 二氧化碳
吨

环境



6 金融企业社会责任论坛《负责任金融蓝皮书(2023)》“服务实体经济优秀案例”

7 《中国金融》品牌案例大赛“社会责任年度案例奖”

8 《中国银行保险报》“金诺·中国金融年度优秀社会责任项目”

9 《上海证券报》“金融资·卓越机构LP”奖

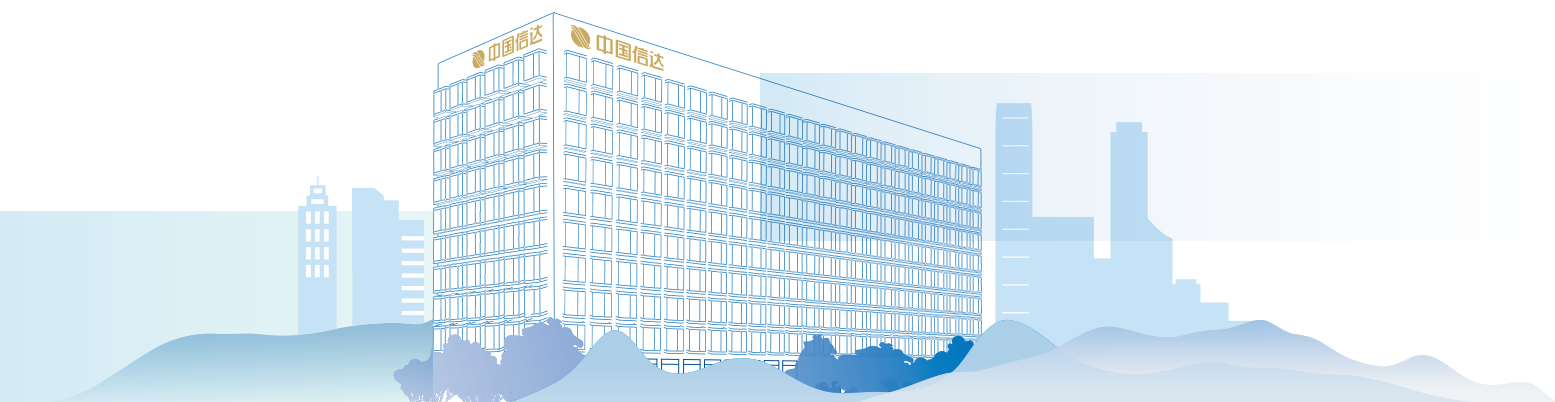
10 中国银行业协会“银行业‘创新发展’好新闻”奖

关于我们

公司概况

公司始建于1999年,前身为中国信达资产管理公司,是经国务院批准,为有效化解金融风险、维护金融体系稳定、推动国有银行和国有企业改革发展而成立的首家金融资产管理公司。2010年6月,公司完成整体改制。2012年4月,公司成功引入全国社会保障基金理事会等4家战略投资者。2013年12月,公司在香港联合交易所主板成功上市,成为首家登陆国际资本市场的中国金融资产管理公司。

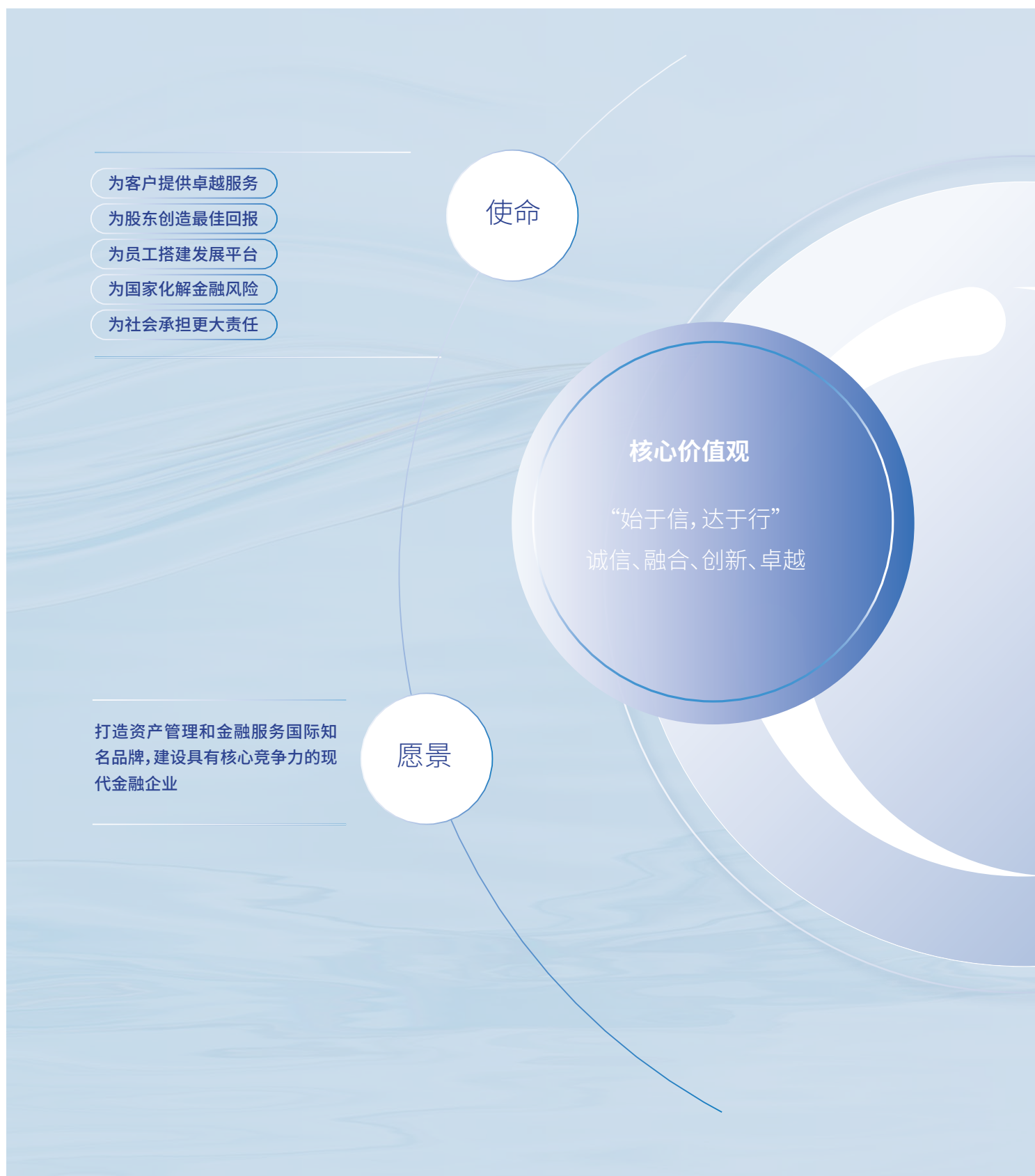
公司主要业务包括不良资产经营业务和金融服务业务。截至2023年末,公司在中国内地30个省、自治区、直辖市设有33家分公司(包括合肥后援基地管理中心),在内地和香港拥有6家从事不良资产经营和金融服务业务的全资或控股平台子公司,集团员工超1.4万人。



中国信达组织架构图



企业文化







01

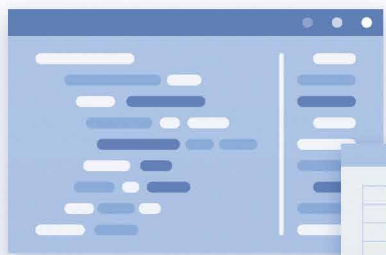
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GOVERNANCE



加强党的领导 提升治理质效



加强党的领导

中国信达党委始终坚持党中央对金融工作的集中统一领导，扎实开展学习贯彻习近平新时代中国特色社会主义思想主题教育，深入学习贯彻中央金融工作会议精神，坚持在完善公司治理中加强党的领导，贯彻“两个一以贯之”，发挥党委把方向、管大局、保落实的领导作用，优化治理体系，完善治理能力，将公司制度优势转化为治理效能。

中国信达2023年中 工作会议暨党建工作会议



中国信达将党建工作要求写入公司章程，明确党组织的职责权限、机构设置、运行机制、基础保障等重要事项，完善“双向进入、交叉任职”领导机制，构建权责法定、权责透明、协调运转、有效制衡的公司治理机制，在坚持“党管干部”原则上实现与董事会、经营层依法选人用人的有机结合。

中国信达认真贯彻执行党委会重大事项前置研究程序，落实党委事前、事中、事后监督机制，确保公司深入贯彻落实党的路线方针政策。修订完善《公司贯彻落实“三重一大”决策制度实施办法》，实行清单管理，进一步明确党委会前置研究的重大事项范围，董事会、监事会、高管层决策的重大事项，事先提交党委会研究。董事会决议执行情况定期向党委会报告，接受党委会监督。运用党的纪律约束，探索党的纪律监督、监事会监督、内控管理和审计监督有机融合。通过一系列机制，实现党的领导融入公司治理的制度化、规范化、程序化，为公司实现稳健可持续发展奠定基础。

公司党委组织编制 《中国信达基层党建工作实用手册》



股东大会

股东大会是公司权力机构。公司股东大会全年共召开3次会议，审议议案14项，报告事项3项。

坚持同股同权。股东按其持有股份的种类和份额享有权利、承担义务，同种类的每一股份具有同种权利。

保障股东权益。公司依法合规召开股东大会，为股东参会提供便利，保障股东行使表决权。通过信息披露和积极的投资者关系管理，加强与股东沟通交流，提升公司治理透明度，保障股东对公司经营管理的知情权。

注重股东回报。公司章程规定，公司利润分配政策应保持连续性和稳定性，同时兼顾公司的长远利益、全体股东的整体利益以及公司的可持续发展，优先采用现金分红的利润分配方式。

董事会

董事会是公司经营决策机构，对股东大会负责。截至报告期末，公司董事会由11名董事组成，其中执行董事3名，非执行董事3名，独立非执行董事5名。公司董事会全年共召开9次会议，审议议案47项，报告事项21项。

监事会

监事会是公司监督机构，对股东大会负责。截至报告期末，公司监事会有监事7名，其中外部监事3名，职工监事4名，全年共召开4次监事会会议，审议通过10项议案。

高管层

在公司党委的坚强领导下，高管层坚持以人民为中心的发展思想，落实金融监管政策，充分发挥不良资产主业优势，防范化解风险、服务实体经济，在社会责任和ESG领域作出新贡献，展现金融央企新担当。

廉洁从业

中国信达严格遵守《中华人民共和国公司法》等法律法规及相关监管规定，强化正风肃纪反腐相关工作落地落实，以良好的商业道德准则提升廉洁诚信标准与要求，加强廉洁从业引导与业务实践管理，夯实清廉诚信的企业文化。

中国信达积极开展党风廉政建设相关活动，组织推进反腐败工作，旨在营造风清气正的企业环境，切实保障利益相关方权益。坚持以发挥党对反腐败工作的领导作用为核心，实施一揽子措施推动落实反腐败工作。深化作风建设，修订《贯彻落实中央八项规定精神实施细则》，制定《系统各级党委和纪委运用“第一种形态”实施细则（试行）》，不断强化党委主体责任的落实。坚持定期集体研判信访举报和问题线索，严格遵循办案纪律，运用“四种形态”方法途径对相关问题依规依纪处理。持续健全纪检举报机制，完善来信、来访、电话和网络等举报渠道，切实保障各类渠道举报受理机制的完备有效。严格实施信访举报办理程序，在“登记、受理、办理、告知、归档”全流程确保举报人信息严格保密，并通过多种方式保障举报人利益，防止打击报复行为发生。

中国信达面向各职级、各岗位员工开展廉洁从业、反贪污相关培训。组织加强党的作风建设专题讲座、警示教育周系列活动、新员工廉洁教育、纪检业务培训班等，覆盖人数1.6万人次，持续营造诚信经营氛围。积极鼓励和组织董事参与不同形式的反腐倡廉培训9次，26人次参训。向董事提供反贪污相关监管信息和学习资料，供董事参考及研究，协助董事不断提高廉洁意识和履职能力。

关于贪污诉讼案件数目及诉讼结果等更多信息可参见司法公开信息。



完善风险管理 恪守合规运营



全面风险管理

中国信达遵守相关法律法规，持续推进全面风险管理体系建设，确保风险偏好集团的统一传导。及时制定、调整风险管控政策，加强集团风险管控，优化业务全流程风险管控，进一步提高风险管理前瞻性。把握好业务规模、经营收入与风险承担的匹配性，坚决守住不发生系统性风险底线，根据风险偏好合规稳健开展业务，保障公司高质量发展。

中国信达坚持“守住底线，主动管理”的风险管理理念，不断健全全面风险管理体系，促进业务高质量发展。公司风险治理架构健全，董事会、监事会、高级管理层在全面风险管理体系中的职责明确、边界清晰。将风险管理各项要求融入日常管理活动和业务流程中，建立风险管理三道防线：各业务经营部门为第一道防线，风险管理职能部门为第二道防线，内部审计职能部门为第三道防线。公司风险管理制度体系已覆盖各业务条线和风险种类。制定2023年《集团风险偏好陈述书》《集团风险管理政策》《集团风险限额管理方案》等，打好资产质量保卫战、风险化解攻坚战，进一步夯实资产质量，保障流动性安全。2023年，集团风险管控能力持续强化，各类风险均控制在可接受范围内。

中国信达积极应对国内外复杂严峻的风险环境和挑战，加强风险早识别、早预警、早发现、早处置。强化风险源头管控，促进业务结构优化，防范新增风险，大力推动风险处置，消除风险隐患，向风险化解要效益，为业务高质量发展创造空间。不断加强“智能风控”建设，及时进行风险预警、风险提示，采取措施主动应对风险，进一步实现风险合规控制前置和“人防+机防”的有机融合。建立风险项目复盘分析机制，持续开展教育和宣导，深入贯彻风险管理文化。



合规内控管理

合规内控管理

中国信达建立“三会一层”领导下的内部控制三道防线管理架构，明确从治理层到员工的合规内控责任分工和报告关系。公司内部控制主要载体是公司制度、内部控制手册和评价手册，合规内控管理纲领性文件为《合规工作管理规程》和《内部控制基本规程》。

中国信达持续加强内部控制管理质效。完善制度管理顶层设计，修订《制度管理办法》，促进制度管理规范进一步提升。对标监管要求持续开展制度重检、内控手册更新，持续优化内部控制制度体系，夯实内控措施有效性。明确重点开展员工异常行为排查、内部岗位制衡排查，不断提升公司岗位履职规范，及时消除风险隐患。着力提升制度执行，以线上线下相结合的方式开展制度培训宣讲，加深员工对公司制度的理解和掌握。持续推进操作风险管理工具运行，开展操作风险排查、外包风险评估和安全生产专项排查等工作，防范发生重大操作风险事件。

反洗钱管理

中国信达严格遵守贯彻《中华人民共和国反洗钱法》等相关法律法规及监管要求，认真履行反洗钱基本义务，通过建立健全反洗钱制度体系、推动反洗钱管理系统改造、强化反洗钱集团管控等举措，有效完善洗钱风险防控体系。公司组织开展8次反洗钱培训，覆盖人数5,139人次，不断提升员工风险意识和履职能力。



防范非法金融活动

中国信达集中开展防范非法集资和电信网络诈骗宣传教育工作,通过线上线下等多种方式,积极宣传相关防范知识,不断提升预防金融犯罪手段的能力。常态化开展扫黑除恶工作,持续加强与政府相关部门协同联动,努力形成专防专治、联防联控的工作格局。



吉林分公司积极开展
线上金融知识宣传活动



黑龙江分公司深入社区开展打击非法集资宣传活动



信达证券投教基地举办图书捐赠活动

强化责任管理 推动持续发展



中国信达严格遵循香港联合交易所上市规则中ESG相关要求,不断完善ESG管理体系,广泛开展ESG策略与管理举措的探索创新及应用实践,积极承担社会责任,持续推动公司高质量发展。

社会责任理念

助力化解风险的稳定器

聚焦银行不良资产风险化解,深度参与公开批转市场业务,积极参与中小金融机构、资本市场及非银金融机构等领域风险化解,加快不良资产处置和金融风险出清,切实发挥金融风险化解国家队、主力军作用。

服务实体经济的助推器

强化金融服务实体经济功能,聚焦国民经济重点领域和薄弱环节,积极参与企业危机救助、国企改革纾困、支持战略性新兴产业等工作,着力做好普惠金融、养老金融;践行客户中心战略,保障客户权益,持续提升服务品质和客户体验,携手客户共创价值。

实现员工价值的共同体

坚持“人尽其才,有为有位”人才理念,切实维护员工合法权益,保障员工职业安全,提升员工核心能力,为员工提供干事创业舞台,携手员工共同成长。

参与环境保护的践行者

围绕做好绿色金融大文章,积极应对气候变化,立足主责主业拓展绿色金融服务,支持传统产业低碳转型、绿色产业加快发展,积极践行低碳运营,助力实现“双碳”目标。

增进社会福祉的企业公民

坚持以人民为中心的发展思想,以金融之力赋能乡村振兴,促进共同富裕;积极参与社区服务和公益慈善,助力实现人民对美好生活的向往。

中国信达
CHINA CINDA

社会责任
理念

董事会声明

董事会作为公司最高ESG管理决策机构，负责ESG管理的总体决策部署，对公司ESG事宜实施整体监管、督导与实践检讨，促进公司ESG理念与战略落地。

在董事会的监管指导下，公司立足自身实际，持续践行科学合理、融合公司经营特色的ESG管理策略：深入贯彻创新、协调、绿色、开放、共享的发展理念，严格遵守社会责任和ESG监管政策法规，积极落实“专业经营、效率至上、创造价值”的高质量发展理念，持续完善ESG管治架构和风险管理体系，聚焦不良资产核心主业，稳步推进数字信达建设，协同开展金融服务业务，着力提供优质客户服务，搭建员工发展平台，倡导绿色环保，增进民生社会福祉，努力创造优秀的经济绩效、环境绩效、社会绩效和管治绩效，助推公司长期可持续发展。

董事会负责督导审议公司ESG主要事项，参与ESG相关事项的识别、评估及重要性排序相关工作，动态关注审阅实施进展。结合公司整体战略与实际业务需求，检视ESG主要事项与目标进展，关注ESG相关风险事项，审议风险缓释措施与解决方案（气候变化对公司经营的影响详见“探索管理实践 应对气候变化”一节）。深化ESG事项相关风险管理融合，将ESG相关风险纳入风险管理及内部控制体系，ESG主要事项总体风险可控。

中国信达已制定经济、环境及社会目标，明确阐述公司主营业务、发展战略、ESG理念及社会责任使命。本年度，相关领域目标进展情况及实践举措检视情况如下：



本报告阐述了上述工作具体情况，并详细介绍了公司积极承担社会责任、加强ESG管理工作方面的实践进展。本报告已由公司董事会于2024年3月26日审议通过。

ESG 治理架构

中国信达不断优化社会责任和ESG管理体系，围绕信达社会责任理念，构建了“决策层—管理层—执行层”自上而下、层层递进的ESG组织架构体系。各层级协同联动，有效发挥职能与专业优势，切实推动公司系统ESG管理工作的落地实施。

决策层

董事会是ESG管理决策机构，对ESG相关工作实施监督及指导。董事会负责监督公司ESG及社会责任目标的制定及执行，定期听取ESG相关工作进展，并确保在工作开展过程中ESG风险管理举措及内部监控机制的有效执行。董事会负责审阅公司定期发布的社会责任(ESG)报告，确保全面准确展现公司ESG管理实践及履行社会责任方面的工作成效。

管理层认真落实董事会ESG工作决议，充分履行制定战略规划、推动分工执行、开展指标考核、提升披露水平、组织培训宣导等职责，将公司ESG及社会责任理念有机融入业务决策过程，促进ESG管理提质增效。管理层密切关注业务运营涉及的ESG相关问题，切实推动经济、环境、社会及企业管治效益的深度融合。

管理层

执行层

执行层包括总部职能部门及各分子公司，主要负责ESG相关工作的落地实施。执行层以公司ESG及社会责任管理机制为指导，协同联动，高效配合，携手提升公司ESG管理水平。

ESG工作事项

- 社会责任(ESG)报告编制及社会责任考核工作
- ESG 事项管理与实践
- ESG 信息披露工作联络员，负责组织开展 ESG 实践及信息整理
- 办公场所节能减排和绿色办公
- 开展各类绿色金融业务

落实机构

总裁办公室
总部职能部室及各分子公司
总部相关部室及各分子公司
工会工作部、各分子公司后勤保障部门
总部、分公司及相关子公司业务部门

利益相关方沟通

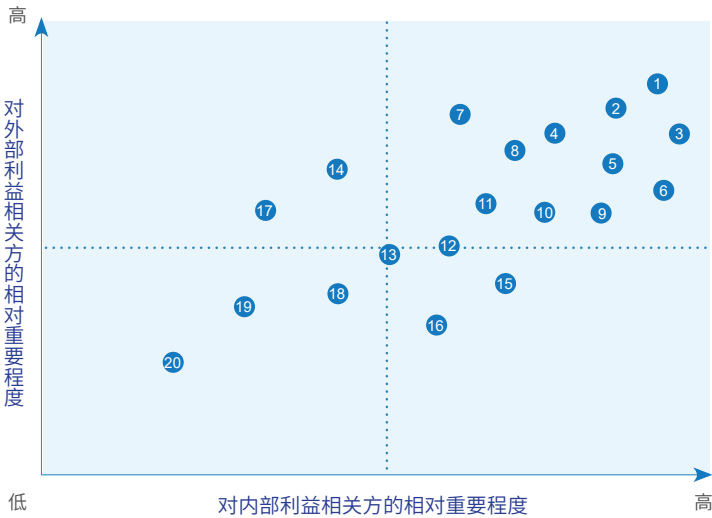
中国信达高度重视与利益相关方的交流互动，积极搭建与股东和投资者、政府监管机构、客户、供应商、同业及行业协会、非营利组织、公益慈善机构、员工、管理层等利益相关方的多元化沟通渠道，组织举办上市10周年座谈会、中期业绩发布全球分析师电话会议、重要投资人客户座谈会、银行客户座谈会、新能源汽车行业座谈会、青年员工建言献策及成长感悟分享会等一系列沟通会议，积极向利益相关方传递公司经营理念和价值追求，分享社会责任工作实践成效，回应各方诉求与期望，研讨交换改进意见与优化路径，携手各方共创经济、环境、社会及企业管治价值。



公司召开上市 10 周年座谈会

重要事项判定

中国信达以中国银行业协会《中国银行业金融机构企业社会责任指引》及香港联合交易所《环境、社会及管治报告指引》等政策文件要求为基础，严格遵循“重要性”汇报原则，充分考量利益相关方诉求并结合自身业务运营特点，持续开展ESG相关事项梳理与重要性评估。广泛听取内外部利益相关方意见，分析探讨金融同业的优秀表现实践，结合社会责任及ESG专家团队反馈，研定并梳理对本公司重要性水平较高的20项ESG重要事项。根据公司发展战略、业务进展及经营重点，形成如下ESG重要性议题矩阵。



重要事项	
1 化解金融风险	11 健康与安全
2 服务实体经济	12 发展及培训
3 支持国家战略	13 利益相关方沟通
4 合规运营	14 产品责任
5 应对公共危机与灾害	15 反贪污
6 信息化建设	16 供应链管理
7 绿色金融	17 业务对环境及资源的影响
8 员工权益保护	18 资源使用
9 社区投资	19 排放物
10 气候变化对经营的影响	20 劳工准则

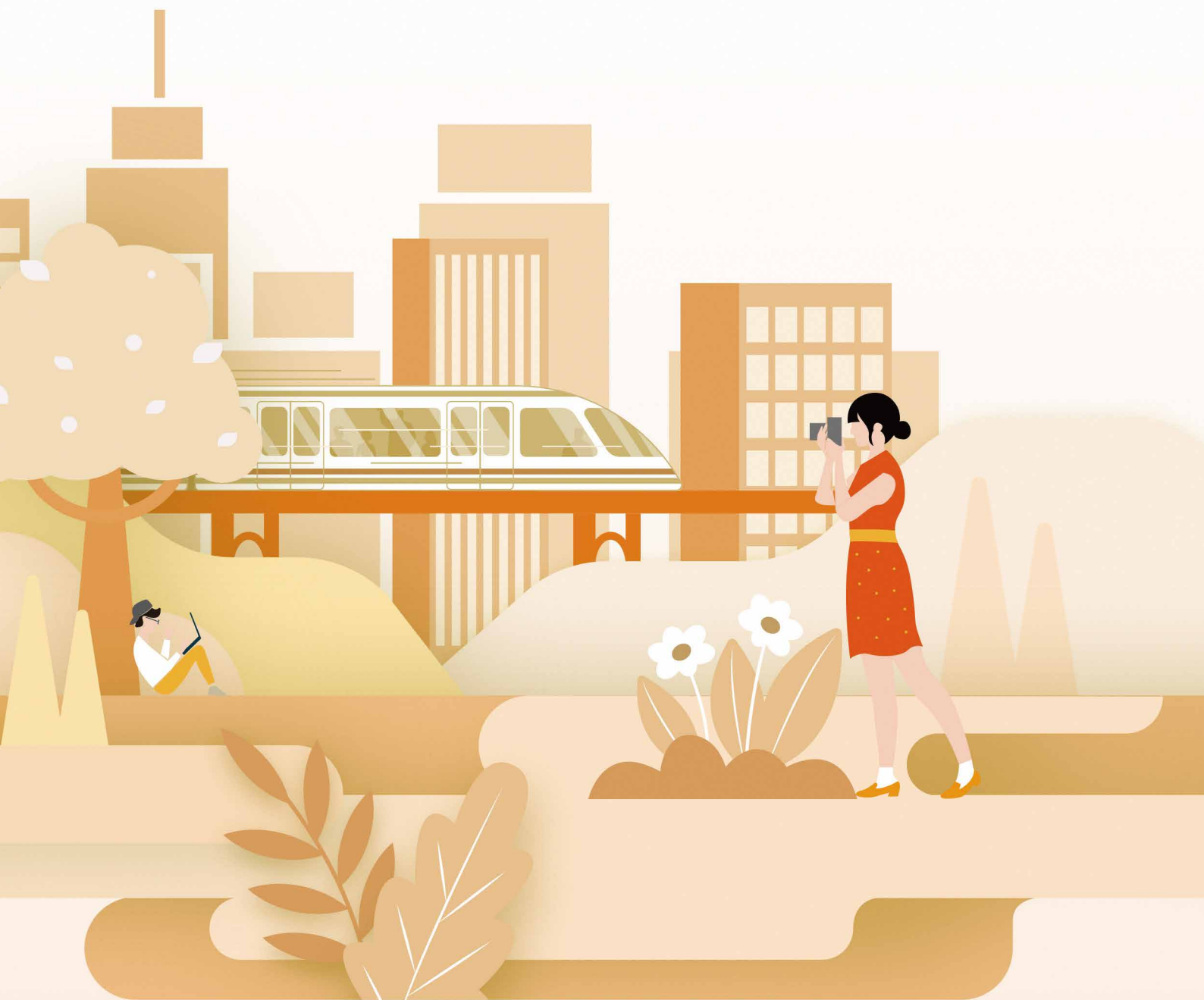


社会篇

COMMUNITY

02

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防范化解风险 服务实体经济



化解金融风险， 助力维护国家 金融安全

中国信达坚守银行不良资产风险化解主业，深度参与公开批转市场业务，积极参与中小银行改革化险、资本市场纾困和非银金融机构风险化解，有效缓释金融机构存量信用风险。完善线上线下资产处置机制，加快不良资产处置和金融风险出清，助力维护金融机构健康运转，切实发挥金融风险化解国家队、主力军作用。



案例

聚焦银行不良资产风险化解

中国信达主动适应不良资产市场新形势新变化，加强“总对总”营销走访，举办银行不良资产处置座谈会，积极对接重点领域风险化解、银行资产盘活处置需求。各分公司及时掌握银行不良资产处置信息，深入开展尽调，充分挖掘资产价值，发挥估值定价专业优势，提高收购效率。2023年收购银行不良资产债权总额1,818.7亿元，同比增长56%，银行公开批转市场占比34%，继续保持市场领先地位。扎实推进中小银行改革化险，新增收购79家中小银行不良资产889亿元，为防范化解金融风险、盘活低效金融资源、畅通金融与实体经济循环作出贡献。



公司与进出口银行签署合作备忘录



公司举办银行不良资产处置座谈会



案例

圆满化解博源集团违约债券风险

博源集团是内蒙古自治区重点民营化工企业，是国内最大的天然碱开采加工集团。中国信达以化解该集团30亿元违约债券风险为切入点，设计实施股权抵债等一揽子方案，深度参与企业生产经营，帮助企业化解债务危机，历时近6年时间推动项目圆满收官，助力维护区域金融和社会稳定，开创国内银行间市场违约债券场内交易过户和非现金注销两项先例，为化解违约债券风险贡献信达智慧。项目入选《负责任金融蓝皮书(2023)》“服务实体经济优秀案例”。

30 亿元

中国信达以化解该集团30亿元违约债券风险为切入点，设计实施股权抵债等一揽子方案



博源项目入选
“服务实体经济优秀案例”



案例

设立北京法拍基金参与盘活存量资产

北京分公司联合信达资本，设立北京区域法拍资产处置盘活与重整基金，参与竞拍法院法拍资产。通过法拍基金联合产业投资人共同组建合作平台，成功竞得丰科总部某项目，并将启动保障性租赁住房改造。项目为客户提供“资金+综合解决方案”——前期对标的不良资产进行“扫院子”，后期产业投资人发挥专业优势，重新规划建设成服务式青年公寓。通过司法拍卖盘活核心区域低效资产，扩大有效投资，助推区域经济发展，产生较好社会效益。



案例

竞得国内首个对公车贷资产包

随着我国车企违约事件增多，行业风险有所上升。某汽车金融公司被列为对公车贷不良资产处置试点单位。2023年，广东分公司在银登中心竞得该公司对公不良资产包，是国内首例对公车贷不良资产包，为汽车金融公司缓解流动性压力提供选项，开辟了国内对公车贷不良资产转让业务新篇章。



案例

“数字信达”赋能不良资产经营



中国信达深入推进“数字信达”战略，持续推动数字金融服务体系建设。融合推进多种新技术运用，驱动业务模式升级，完成新业务系统投产上线，取得数字化积极成果，形成具有信达特色的数字金融解决方案，不断提升数字化服务能力，项目获评中国计算机用户协会云应用分会“云鹰最高成就项目”。

充分运用“互联网+”处置手段，推动“中国信达·智慧淘”不良资产招商推介系统电脑端、移动网页端、小程序迭代升级，应用场景持续扩充，促进不良资产信息资源在更大范围畅通流动。截至报告期末，累计发布信息 4,000 项，涉及资产金额超 6,500 亿元，点击量超 17 万人次。各分公司积极扩展客户需求，协助客户在智慧淘推介资产，持续打造不良资产对客开放平台。

“中国信达·智慧淘”不良资产招商推介系统微信小程序

4,000 项

累计发布信息 4,000 项

6,500 亿元

涉及资产金额超 6,500 亿元

17 万人次

点击量超 17 万人次

救助危困企业，
助力区域经济
稳健发展

中国信达充分发挥逆周期功能优势，积极参与房地产市场风险化解、企业破产重整、危机企业救助，盘活问题资产，纾困问题企业，帮助企业焕发生机，在推动经济结构转型升级、化解区域金融风险、维护社会稳定方面取得积极成效。



案例

纾困房地产企业，助力保交楼

中国信达积极响应国家“保交楼、保民生、保稳定”要求，深度参与区域纾困及大型房企集团风险化解。在上交所发行规模 100 亿元的纾困资产支持专项计划（专项用于保交楼），是不良资产管理行业和交易所首单续发型“保交楼”纾困 ABS。参与房地产风险化解项目 47 个、投放规模 246 亿元，预计可保障 36,891 套商品房按期交付，推动 13 家金融机构 36 亿元逾期债权清偿，协助解决 1.9 亿元农民工工资、38 亿元上下游供应商欠款支付问题，带动 1,304 亿元货值项目复工复产，助力房地产市场平稳健康发展。

近年来，郑州某知名房企受房地产市场下行影响，企业流动性压力凸显。中国信达对其旗下三个城改项目进行重组，截至 2023 年末，已实现 15.42 亿元集合资金信托计划兑付、支付工程款 5.8 亿元、偿付 1.7 亿元农民工工资、解决农民工就业 2,200 余人，预计可带动 345 亿元货值盘活，保障 4,243 套安置及商品房交付，保障了购房人合法权益，助力维护区域经济社会稳定大局。

100 亿元

在上交所发行规模 100 亿元的纾困资产支持专项计划（专项用于保交楼）



案例

纾困大型钾肥企业，助力打造世界级盐湖基地



公司支持的钾肥生产企业所属盐湖产区

钾肥是我国严重短缺的矿产资源。青海某家主营钾肥生产销售的企业，拥有832平方公里的大盐滩钾镁盐矿采矿权，资源潜在经济价值巨大，近年来多重因素导致企业出现暂时性财务困难。中国信达以收购银行不良债权等方式，帮助企业在破产重整中引入产业投资人，实现债务清偿和恢复经营。该项目是公司救助危困企业，支持地方经济发展，助推世界级盐湖产业基地建设的生动实践。



案例

专业赋能有色企业重整,服务区域新旧动能转换

某铜冶炼集团产能位居行业前列,近年来,受内外部多种因素影响,企业陷入债务和经营危机,最终进入破产重整,重整成功与否对当地金融生态和产业发展影响巨大。中国信达全过程参与重整方案设计执行,为企业提供“方案设计+资金支持”服务,量身定制投资组合,已投放3笔资金,有效保障重整计划顺利落地。项目化解了地方旧动能债务风险,引入区域产业新动能,为实体企业迈入正向循环释放了资源和空间。



案例

帮助国家重点特殊钢生产企业重振风采再出发

某大型特殊钢生产企业受行业周期性波动等因素影响,2023年被法院裁定进入破产重整程序。中国信达以“产业投资人和战略投资者”以及“最大债权人”为抓手,创新性设计业务模式,一方面为产业投资人提供破产重整资金,支持行业整合和并购重组;另一方面通过反向收债+抵债股票处置收益分成,帮助盘活存量资产,降低企业财务成本,有效化解风险。该项目不仅保障企业4,000余员工就业生计,也有力助推企业重新焕发生机,向打造千万吨级特钢集团迈进,实现了良好的经济社会效益。

4,000 余员工
保障企业 4,000 余员工就业生计

支持国企改革
助力国有经济做强
做优

中国信达积极支持国企深化改革,持续关注“两非”“两资”“两金”剥离处置和并购重组,参与发起设立国有企业存量资产优化升级基金,协助天津、重庆、珠海、西安等地龙头国企剥离盘活存量低效资产,助力央地国企结构调整,提高国有资本配置效率。

公司与中国国新签署战略合作
协议,服务央企改革发展





案例

助力电力央企主辅分离

根据《国企改革三年行动方案(2020—2022年)》要求,某电力央企下属发电上市公司需将与其主营业务相关性不高的股权剥离。为助力央企加速聚焦主业、剥离辅业资产,支持地方国企做大做强,中国信达协助某地方国企收购该上市公司剥离的股权,实现了多方共赢。



案例

助力长江经济带产业转型升级

某电力央企位于长江下游沿岸的原金属物流基地资产改造盘活进展缓慢,成为低效资产。中国信达提供“资金支持+资产管理+咨询顾问”综合解决方案,配合企业深度重组,解决项目公司债务问题,推动该集团区域总部基地开发,打造能源创新产业集群,建设集金融科技、电子商务、休闲旅游为一体的多元化综合产业平台,把推动长江经济带高质量发展重大区域战略落到实处。



项目盘活后的效果图



案例

支持战略性资源领域央企专业化整合

某战略性资源领域央企集团成立后,面临资产规模庞大但利用效率不高、发展潜能未充分释放,旗下上市公司体量小、抗风险能力弱等痛点难点问题。中国信达通过市场化债转股,支持其上市公司并购整合国内最大单本离子型稀土矿山,助力该集团盘活存量资产,提升资本配置效率,帮助上市公司专业化整合,将业务延伸至上游开采环节,进一步固链补链强链,提升核心竞争力和可持续发展能力,更好地引领稀土产业发展。支持矿山配套冶炼分离项目投产,促进当地就业,助力区域经济社会高质量发展。



案例

纾困救助国有大型商贸物流企业

某上市公司是以商贸物流产业为核心的园区开发运营商,是我国构建“双循环”格局的重要市场主体。近年来,因外部因素变化,企业出现流动性困难,对金融机构、上下游中小制造业企业和员工就业影响面较广。中国信达联合某地方国企重组该公司位于西安的项目,有效实现纾困救助,助力地方国企高质量发展,支持稳定就业与经济发展。

服务国家战略， 支持高水平科技 自立自强

中国信达认真落实国家战略和宏观政策，加强对新科技、新赛道、新市场的金融服务，促进“科技—产业—金融”良性循环，有力服务战略性新兴产业高质量发展，精准赋能新质生产力，奋力做好科技金融大文章。



案例

举办专精特新“小巨人”企业培育宣讲



公司参与举办专精特新“小巨人”企业培育宣讲活动

中国信达积极响应国家创新驱动发展战略，打造覆盖创新型企业全生命周期的综合金融服务方案，支持专精特新企业高水平发展。携手上海交易集团创新业务中心，举办专精特新“小巨人”企业培育专题政策宣讲活动，帮助企业了解“小巨人”申报要求，提升企业申报积极性和主动性。深化与专精特新企业合作，通过专业金融服务，运用多年来服务实体经济积累的行业经验和产业思维，更好服务专精特新企业，赋能战略性新兴产业。



案例

助力创新药研发制造及商业化发展

科伦博泰是A股医药制造业龙头科伦药业孵化的创新药平台，是全球领先、国内一流的抗体偶联药物创新药研发企业，在TROP-2、HER-2等靶点的抗肿瘤产品研发领域优势突出，与全球Top10的跨国药企默沙东达成总金额超过100亿美元的授权合作。鉴于医药行业“十年磨一剑”高创新高研发投入的特点，中国信达成立了覆盖医药、金融、财务和法律综合背景的项目团队，经过对企业投资价值的专业研判，通过市场化投资方式及时介入，帮助企业降杠杆，助力企业在港交所成功上市。



公司支持科伦博泰在港交所成功上市



案例

发行交易所最大单科技创新ABS

中国信达在上交所发行信达明远6号科技创新ABS, 发行规模106.94亿元, 是截止目前行业和交易所最大单科技创新ABS, 募集资金70%用于科技创新领域投资, 推动实体产业转型升级, 助力国产替代、“专精特新”企业解决“卡脖子”难题。



案例

缓解晶圆代工企业流动性压力

中国信达深化探索新的另类投行业务模式, 支持战略性新兴产业、高水平科技自立自强取得良好成效。某特种工艺晶圆代工企业由于前期研发费用高企, 加之还需耗费大量资金投入产能建设, 现阶段企业财务压力较大, 自有资金不足以支撑后续产能建设。中国信达通过市场化债转股方式, 缓解企业资金压力, 有力支持国家半导体前沿产业发展。

服务社会民生发展

中国信达立足主责主业, 积极践行金融为民理念, 着力加强对涉及国计民生的重点领域、薄弱环节提供优质金融服务, 积极支持粮食生产、城中村改造、医疗健康等重点项目, 持续做好普惠金融、养老金融, 为实现人民对美好生活的向往添砖加瓦。



案例

以优质金融服务助力农业强国建设

中国信达积极落实粮食安全战略, 聚焦农业重点领域, 深入研究行业, 发挥协同优势, 灵活运用多种金融工具, 提升服务农业产业发展质效。在吉林长春举办农业业务研讨会, 与北大荒农垦集团签署战略合作协议, 为现代农业与金融领域融合发展注入新动能。

中国信达联合发起设立中国第一支国家级农业基金——中国农业产业发展基金, 深耕种子种苗培育、生态保护和环境治理、生物药品制品制造等细分领域, 重点投资成长型农业产业化企业和农村发展项目。2023年投资农业作业机械化龙头企业——威马农机, 助力其在创业板上市, 打造国内山地丘陵农机第一股。

正邦科技是国家农业产业化重点龙头企业之一, 受宏观经济、生猪养殖行业周期性价格波动及猪饲料价格上涨等因素影响, 企业陷入流动性困难。2023年, 中国信达参与企业重整投资, 引入产业投资人, 助力企业提高资产质量, 增强持续盈利能力, 解决了近6,000名员工、500户农户就业和收入问题, 维护了5万户可转债投资人、20万户中小股东的权益, 为维护资本市场和社会稳定作出积极贡献。



公司与北大荒农垦集团签署战略合作协议



案例

助力破解城中村改造痛点惠民生

中国信达充分发挥逆周期救助功能，加大对“三大工程”建设支持力度，积极参与旧改、危改、城中村改造等项目，助力解决历史遗留问题和债务问题，盘活烂尾项目，助推重点民生工程落地。公司成功发行市场首单城中村改造ABS，大力支持城中村改造。为化解西安城市核心区“城改困难村”项目风险，公司通过收购存量不良债权，协助产投人对项目重组，引入信达地产提供增量资金，合作开发某城改项目，推动34万平方米安置楼恢复正常开发建设，解决1,400户共计4,500名村民的回迁安置问题，助力地方政府解决迫在眉睫的民生问题。


34 万平方米

推动 34 万平方米安置楼恢复正常开发建设



案例

南商银行普惠金融支持中小企业发展

南商银行坚守普惠金融初心，切实提升中小微企业服务质效。南商香港推出多项“中小企业融资担保计划”产品，全程参与香港金管局“预先批核还息不还本”计划十三轮措施，与广大中小企客户共克时艰。2023年通过各项中小企业融资担保计划发放贷款289笔、余额近29亿元。新增1,040户中小企客户、同比增长41%。南商中国以“信易贷”项目为试点，通过优化业务进件、审批、放款流程，“信易贷”服务效率提升一倍，切实提升小微企业主体体验感。


29 亿元

2023 年通过各项中小企业融资担保计划发放贷款 289 笔、余额近 29 亿元


1,040 户

新增 1,040 户中小企客户、同比增长 41%。



案例

南商中国多措并举发力养老金融

南商中国高度关注养老客群综合服务需求,有针对性引入10款保险产品,还与太平人寿开展系列合作,提供养老社区增值服务,丰富养老金融产品,满足多层次、多元化养老保障需求。积极探索适老化金融服务,针对老年客群不适应电子支付情况,网点现金柜台实行机动服务制度,设置网银体验机,指导老年人在线支付操作,让老年客户切实体验移动支付的便利性。同时,还可使用移动展业设备上门服务。南商中国上海分行四家网点入选上海“敬老服务示范网点”。



南商中国上海分行开展敬老助老系列活动



案例

联合举办医疗行业发展论坛

中国信达联合相关机构,举办“穿越周期,与医疗同行”行业专题发展论坛,来自头部医疗企业集团、知名投资机构和金融机构的百余位嘉宾应邀参加。活动围绕“创新药企业如何穿越行业周期”“医改环境下创新医疗器械企业的发展之路”等话题深入交流讨论,公司与苏州当地相关医疗产业园达成战略合作,助力苏州医疗产业创新集群发展。



公司联合举办医疗行业发展论坛

坚持客户中心 深化合作共赢



保障客户权益

中国信达在业务开展过程中始终将保障客户权益放于首要位置,严格遵守《中华人民共和国消费者权益保护法》《中华人民共和国广告法》等法律法规及监管要求,专注提升客户服务与产品质量,健全客诉管理机制,强化落实客户隐私保护举措,加强知识产权保护,推广金融知识普及宣教,促进提升客户满意度。

深化客户服务

中国信达坚持“以客户为中心”战略,创新优化服务方式,精准对接客户需求,通过与地方政府负责人会晤、签署战略合作协议、举办综合营销活动、业务需求座谈会、同业合作交流会等形式,努力整合各方资源,凝聚防范化解风险与服务实体经济合力。



案例

开展“十省二十城”综合营销活动

中国信达开展“十省二十城”综合营销活动,组建金融专家服务团,深入太原、重庆、贵阳等14地举办宣讲会、座谈会,围绕服务实体经济、化解金融风险、推动国企改革、新兴产业发展、房地产纾困等方面,与地方政府、企业加强合作,建立“一对一”精准服务机制,持续拓展综合金融服务,受到相关省区政府和客户肯定和好评。



公司举办“助力山西产业转型 服务经济高质量发展”金融专家团精准服务客户活动



案例

举办“央地 AMC 携手走进上交所”培训研讨会

为推动不良资产管理行业深化合作、凝聚合力，构建完善行业生态圈，中国信达联合上海证券交易所，举办“央地AMC携手走进上交所”培训及研讨会，13家地方资产管理公司参加。活动搭建起央地资产管理公司与上交所合作纽带，推动各方在服务资本市场、盘活存量资产等层面深化合作，探索行业新蓝海和转型升级道路，助力深化金融改革。



公司联合举办“央地 AMC 携手走进上交所”培训研讨会



案例

打造“踏浪前行”特殊资产招商推介品牌

中国信达在广州举办“踏浪前行”——商业地产类特殊资产推介会，推出500余个项目，债权本金合计近千亿元，近200家业内机构现场参加，线上直播吸引超过450万人次观看。全年公司微信公众号推出10余期“踏浪前行”资产推介，为投资者呈现各地区、各行业、各品类的资产。通过持续打造“踏浪前行”特殊资产招商推介品牌，积极探索与市场各参与主体互惠共赢的合作模式，共建开放共赢高效的不良资产生态圈，加快不良资产处置和金融风险出清，积极助力行业健康平稳发展。



公司在广州举办“踏浪前行”——商业地产类特殊资产推介会

客户投诉管理

中国信达制定并严格落实《消费投诉处理管理办法》，明确各层级机构投诉管理职能，规范消费者投诉处理全流程工作机制，并持续强化投诉管理工作的审查机制与监督措施，切实保障客户投诉管理机制的优化与落实。拓宽客户意见反馈渠道与沟通机制，重视客户反馈意见，对客户投诉做到接诉即办，加强投诉案件督办力度，确保相关方及时整改，最大限度保障消费者权益，提升客户服务体验。2023年，子公司受理客户投诉835件。

南商香港制定《客户投诉处理操作细则》，明确处理投诉指引规范，由专责机构负责监控及管理客户投诉处理。金谷信托修订《消费投诉管理办法》，制定金融消费者权益保护工作计划，持续加强消费者权益保护；严格按时效接办、反馈所有投诉，保障服务质量；积极开展应急演练，模拟重大消费投诉处理场景，加强应急处理能力。

835 件

2023年，子公司受理客户投诉
835件

客户隐私保护

中国信达高度重视并严格保护客户信息及隐私数据，在《信息科技管理规程》《数据治理规程》等制度基础上，围绕监管要求及新版ISO27001信息安全管理体系标准，进一步健全隐私与数据安全制度体系。新增制定个人信息及敏感信息的分类标准，强化数据管理流程中各环节要求。结合实际对相关制度文件修订重检，更新《信息安全管理办法》，确保相关部门数据安全主体责任落实，进一步优化公司数据安全与客户隐私保护治理。

针对信息安全与隐私保护重点领域，采取多元化措施，提升客户隐私保护整体水平。加强数据库管理，通过搭建数据库安全审计平台、对数据库操作进行密切监测分析等措施，确保数据库管理安全性及合规性。严格限制非注册移动存储介质使用，全体员工U盘和移动硬盘需实名注册，可有效追溯信息源头，降低信息泄露风险。坚持每年面向公司全员开展信息安全相关培训，提升员工信息安全风险的识别、应对能力。



保护知识产权

中国信达注重知识产权保护,严格遵守《中华人民共和国商标法》《中华人民共和国反不正当竞争法》《中华人民共和国著作权法》等法律法规,制定专项管理制度《知识产权保护管理办法》,保障知识产权管理体系规范性与工作机制有效性,提升防范知识产权相关风险能力。

采取多元技术手段,加强知识产权保护,根据《软件正版化管理规范》,不断优化软件管理要求及审批流程,编制《开源软件清单》,防止开源软件误用滥用,防止了公司不侵犯他人知识产权。

对于各类知识产权,坚持“动态监测、及时维权”原则,即对公司商标、企业字号等专有权进行实时监控,一旦发现潜在侵权行为第一时间采取措施,如向有关主管部门申请异议、发送律师函、提起诉讼等,提高对侵权事件的处理效率。在具体业务开展过程中,高度重视对知识产权双向保护,主动寻求第三方专业意见,聘请知识产权代理机构,就知识产权保护事宜提供顾问服务。对于可能涉及知识产权的业务,在交易合同中设置知识产权保护专项条款,依法维护公司品牌形象,保障公司合法权益。

深化合作共赢



中国信达将ESG及社会责任理念及规定融入供应链管理,在供应商选取和审核阶段,主动评估环境和社会等因素,切实防范ESG风险,致力构建可持续供应链。截至报告期末,公司集中采购和常用中介机构入库供应商3,225个,其中中国内地3,121个,港澳台及国外104个。

贯彻绿色采购理念,持续优化《集中采购管理办法》等规章制度,严格规范采购流程管理,明确要求优先选购节能环保产品。制定权责分明的采购管理体系,有效分离管理职能和执行职能,防范潜在风险。采购决策严格执行两次审议流程,集中采购管理委员会审议集中采购实施方案,评标/谈判委员会评选供应商,最终选聘结果由集中采购管理委员会审定后进行公示。

严格规范供应商库及常用中介机构备选库管理,明确相关管理办法,由集中采购管理委员会审议供应商出入库调整决议。针对已开展合作的供应商,对其资质、产品性能、服务情况、售后等其他履约情况进行年度评价;对于供应商入库名单的选取,结合公司需求以及供应商实际情况,进行相应新增入库以及退库操作。

各分子公司积极落实绿色采购要求。信达地产产品开发中心在采购环节,考量供应商绿色认证水平,对碳排放较大的行业,要求企业需取得中国绿色产品认证,有多个合作伙伴取得了绿建三星产品认证及绿色工厂认证。信达地产沪苏区域公司建立绿色准入和评价机制,考察潜在合作伙伴社会责任表现,优先选择与注重环保的供应商建立合作关系。

坚持以人为本 携手员工成长



维护员工权益



中国信达严格遵守《中华人民共和国劳动法》《中华人民共和国劳动合同法》《中华人民共和国社会保险法》等法律法规，制定并落实《劳动合同管理办法》等内部管理文件，充分尊重与保障公司员工的合法权益，积极营造温暖和谐、多元公平的工作环境。

重视职场环境多元化与包容度，在招聘、薪酬、晋升、解聘等环节，坚决杜绝绝对种族、性别、年龄、国籍、宗教信仰、文化背景或家庭状况等个人情况的歧视或区别对待。

严格遵循国家基本福利制度，持续优化薪酬福利体系建设，依法合规保障员工的各项福利待遇。建立健全医疗、养老多层次保障体系，按规定为员工足额缴纳基本养老、基本医疗等各项社会保险，建立企业年金制度并按规缴纳企业年金，并为员工建立商业补充医疗保险体系。有序推进工资总额决定机制改革，持续完善激励约束机制，为员工提供与其价值相匹配的薪酬水平。保障员工劳动和休息权利，建立严谨科学的用工管理机制，科学评估并积极回应员工对劳务分配的正当需求，坚决禁止任何形式的强制劳动行为。坚决反对、抵制、禁止雇佣童工，为避免发生雇佣童工情况，在招聘过程中，严格对应聘者身份证件、年龄等相关信息审验。如识别到存在雇佣童工或强迫劳工的情况，公司将依据相关法律法规明确追责、严肃处理。2023年度，未识别到任何强制劳动或雇佣童工事件。

持续完善以职工代表大会和会员代表大会为基本形式的民主管理制度，召开四届六次职代会暨一届五次会员代表大会，指导基层工会召开职大(代)会，不断健全和规范多层次民主管理体系，切实发挥职工参与民主管理积极作用。

保障健康安全

中国信达高度重视员工健康与安全，严格遵循《中华人民共和国突发事件应对法》《中华人民共和国消防法》《中华人民共和国职业病防治法》等法律法规，强化职场安全与卫生管理，保护员工免受职业危害，切实保障工作环境安全与员工身心健康。

制定并严格执行《内部保卫工作管理规程》以及《突发事件应急管理办法》，维护工作场所秩序，打造安全健康的工作环境。开展安全维稳培训4次，提高应对突发事件能力。定期对办公楼进行安全检查，加强安全保卫工作，开展消防疏散应急综合演练和现场实操体验，帮助员工树立消防安全意识，提高自救互救能力，降低健康与安全风险，保障员工人身安全。

密切关注员工身体健康，持续完善健康保障举措，定期组织开展员工体检，针对体检情况及时增加或调整体检项目。组织开展总部员工健康管理工作，改善员工健康水平。定期对办公区域空气净化器进行检查并更换滤芯，确保舒适健康的工作环境。同时，宣教健康知识，提升员工健康素养，改善员工健康水平。

倡导“快乐工作，健康生活”理念，组织开展羽毛球、乒乓球、网球、气排球、桥牌等比赛及健步走活动；总部机关工会开设13个兴趣小组及4个零基础培训班，丰富了员工业余文化生活。



南商香港举办趣味运动嘉年华活动



公司组队参加全国金融系统职工气排球比赛



公司组织第三届职工羽毛球比赛

开展员工关怀

中国信达持续开展员工关怀活动，常态化组织员工生日、法定节日、生病住院、结婚、生育等关怀慰问活动。组织元旦及春节送温暖活动，慰问困难职工、外派偏远地区挂职干部等共计479人次，发放慰问款物107万元。

全面推行《女职工权益保护专项集体合同》签订工作，覆盖正式女职工2,875人，与中国金融工会共建女职工关爱室，在三八节组织插花、茶艺等多项活动，为女职工发放卫生费，安排专项体检，切实保障女职工在结婚、怀孕、生育、哺乳等特殊时期的权益。

重视退休员工关怀与权益保障，组织举办荣休欢送会、退休员工座谈会等活动，为退休人员提供商业补充医疗保险，并组织全面体检开办直播讲座和健康讲座，开展多彩退休新生活艺术作品展，丰富退休员工生活。



公司组织先进模范职工疗休养活动

支持员工发展



中国信达坚持以人为本理念，注重人才培养，着力打造知识本领过硬、素养品质优良的人才梯队，持续完善人力资源管理体系的信息化、规范化、科学化建设，不断提升人力资源管理水平与效能，助推公司与员工携手共进。

制定《员工管理办法》《中层干部选拔任用工作办法》等内部管理制度，组织实施《干部人才队伍建设五年规划（2022-2026年）》，加强干部政治素质考察，统筹谋划各级班子建设，抓好干部人才选育管用工作，用好各个年龄段干部，加大干部交流轮岗工作，推进高素质干部队伍建设。

推进分级分类培训体系建设，通过集中培训与视频讲座、线下自学与在线学习、空中课堂相结合，完成各类培训2,100余期，超20万人次参训。探索创新培训形式，组织开展实战化训练营系列培训活动，着力提升员工核心业务能力。持续推行信达网络学习平台和名家讲堂公开课系列讲座，实现培训全覆盖。2023年，网络学习平台总小时数为59,709.84小时。

员工数据表

指标名称	单位	类型	2023 年数据
B1 雇佣			
员工总数	人	-	14,484
按性别划分的员工人数	人	男性员工人数 女性员工人数	8,093 6,391
按雇佣类别划分的员工人数	人	正式员工 劳务派遣员工	13,908 576
按年龄划分的员工人数	人	30 岁及以下 31-50 岁 51 岁及以上	1,919 10,024 2,541
按工作所在地域划分的员工人数	人	大陆 港澳台	12,711 1,773
按其他类型划分的员工人数	人	少数民族员工 新进员工	773 405
按性别划分的员工流失比率	%	男 女	4.74 4.74
按年龄划分的员工流失比率	%	30 岁及以下 31-50 岁 51 岁及以上	15.06 3.13 3.31
按工作所在地域划分的员工流失比率	%	大陆 港澳台	3.30 15.12
B2 健康与安全			
因公死亡员工人数	人	2021 年 2022 年 2023 年	0 0 0
因公死亡员工比率	%	2021 年 2022 年 2023 年	0 0 0
因工伤损失的工作时间（工伤误工时间）	天	2023 年	0
B3 发展及培训			
男性员工培训比率	%	-	99.08%
女性员工培训比率	%	-	99.44%
总部部门级、分公司级领导干部以上员工培训比率	%	-	99.72%
总部部门级、分公司级领导干部以下（不含）员工培训比率	%	-	99.24%
男性员工培训平均时数	小时 / 人	-	31.13
女性员工培训平均时数	小时 / 人	-	32.40
总部部门级、分公司级领导干部以上员工培训平均时数	小时 / 人	-	28.70
总部部门级、分公司级领导干部以下（不含）员工培训平均时数	小时 / 人	-	30.38

注：中国信达发展及培训数据统计范围为公司总部、分公司和子公司总部员工，以及信达地产、信达资本总部员工。

投身乡村振兴 促进社区发展



投身乡村振兴

中国信达扎实推进中央定点帮扶工作，开展全方位、深层次帮扶，持续巩固脱贫攻坚成果与乡村振兴有效衔接。2023年，向全国十余个脱贫地区投入帮扶资金2,262万元，实施产业发展、人才培训、文化振兴、生态建设、组织振兴、“三保障和饮水安全”等六类30余个项目，整治撂荒地2.32万亩，打造2个乡村振兴示范点，培训基层干部及专业技术人才454人，实现消费帮扶844万元，助力定点帮扶地区经济社会发展再上新台阶。



案例

助力乐都区实施土地整理、乡村振兴试点村建设

中国信达把助力青海乐都全面推进乡村振兴战略作为公司重点工作，认真研究乐都区在退出贫困序列后的新问题，分析“三农”工作形势与任务，科学制定帮扶方案，统筹整合资源力量，持续深化定点帮扶工作。

投入536万元，实施20个乡镇土地整理、废旧温棚拆除土整项目，整治土地23,206.07亩，让“沉睡”的撂荒地“长”出新希望、展现新颜值，遏制耕地撂荒及“非粮化”现象。投入269万元，实施农田灌溉水利工程、产业渠道维修及堤灌新建项目，缓解“有田无水”局面，助力乐都区夯实耕地基础，为高标准农田建设提供优质配套。

投入1,000万元，在茶龙、塔春两村实施乡村振兴试点村建设项目，为152户进行6,881.4米庄廓围墙“土改砖”改造，改善人居环境，提升村容村貌。茶龙村党支部书记杨麻尼杰说：“以前我们的围墙都是用土块堆、用树枝围。现在，在中国信达的帮助下，家家户户都砌上了砖墙，墙面整齐洁白，整个村子的面貌焕然一新。”



公司支持青海乐都开展撂荒地治理工作



案例

新疆分公司帕米尔高原助力乡村振兴

2023年是新疆分公司承担自治区驻村工作任务的第10个年头，驻村工作队获评自治区年度考核“优秀”等次。分公司继续选派6名干部脱产驻守定点帮扶村，持续推进特色产业质效提升、人居环境整治强化、法治建设和乡风文明建设巩固工作。结合帮扶地区资源禀赋，积极打造特色新兴旅游业态，全年实现旅游业产值132万元。投入60万元购置装载铲车、洒水车，治理隔壁荒漠、清理沙土堆、垃圾场，加快补齐村内生态环境短板，提升机械化保洁水平。



新疆分公司组织青年员工在帮扶村义务植树



案例

山西分公司推动“小杂粮”变“致富粮”

山西分公司立足帮扶地区资源优势，提出“精品杂粮”理念，投资25万元，联合乡政府在上富家寨村建设小杂粮筛选加工、包装车间，加工厂累计收购农户小米3万余斤、红豆2万余斤。同时，通过多种渠道，支持该村小杂粮消费帮扶，杂粮销售收入突破30万元，带动农户年收入提高20%。



山西分公司在帮扶村建设小杂粮生产车间



案例

信达证券多措并举开展帮扶

信达证券持续做好青海、贵州、云南等地帮扶工作，投入430万元，并通过多种方式，助力帮扶地区经济社会发展，入选中国上市公司协会“2023年上市公司乡村振兴优秀实践案例”。针对青海乐都建档立卡脱贫人口及防返贫监测户，组织开展焊工操作等就业技能培训；针对当地电商工作者和重点电商企业，开展网络直播技巧及短视频拍摄制作培训。为贵州大方民营企业负责人、合作社理事长、致富带头人开设讲座，培训客户关系建立与维护知识，提升致富增收技能。支持云南元阳革命村、小寨村中药材种植基地、林下仿野生珍稀食用菌示范种植基地建设，带动农村产业发展。



信达证券帮扶云南元阳革命村发展中药材种植



案例

信达地产公益助农帮销 3 吨水果



信达地产组织公益助农活动

信达地产西部区域公司持续关注乡村振兴，结合跨省市多项目“西部特色”，搭建“信会佳期”社群品牌，通过整合区域特色资源，组织项目人员赴吐鲁番实地探访果农，以线上采摘实时直播等形式，帮助果农销售哈密瓜、蟠桃等水果近3吨，缓解果农燃眉之急，提高农产品附加值和市场竞争力，增加果农收入。

践行社会公益

中国信达坚持以人民为中心的发展思想，积极开展扶弱济困、教育助学等公益活动，以实际行动回报社会、回馈人民，诠释信达人的责任与担当。



案例

南商中国开展“竹蜻蜓计划”公益活动

南商中国持续关注妇女儿童发展，支持甘肃临洮县妇联开展“竹蜻蜓计划”公益项目，对全县20名品学兼优的特殊家庭、困境家庭中高一女生进行资助，每人每年3,000元，连续资助3年，考取大学后每人资助2,000元，帮助她们实现梦想，陪伴和引导她们成长为充满智慧、独立自主的新时代青年。



南商中国“竹蜻蜓计划”公益项目



案例

信达香港赞助慈善跑活动

信达香港作为联合国儿童基金会慈善跑首席合作伙伴，支持举办慈善跑活动。活动筹得765万港元善款，用于改善全球儿童健康、营养、饮用水、个人及环境卫生、教育以及其他与儿童权利相关的工作之中，为有需要的儿童创造更好的未来。



信达香港赞助联合国儿童基金会慈善跑活动



案例

案例



浙江分公司开展“央企助教”活动

陕西分公司开展学雷锋敬老爱老活动



环境篇

ENVIRONMENT



03

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探索管理实践 应对气候变化



气候变化风险识别

中国信达高度重视气候变化相关事项管理,密切关注气候变化风险与机遇,开展气候相关事项潜在影响的识别与评估,持续强化气候风险管理机制建设。公司从经营发展战略出发,开展气候变化事项的研究分析与综合研判,结合内外部利益相关方调研反馈意见与ESG事项重要性评估结果,将“气候变化对经营的影响”评估为与业务运营密切相关的ESG重要事项。公司密切关注并积极识别气候变化事项对业务经营活动的主要影响,在新增收购不良资产和存量资产中,小部分涉及高污染、高耗能、产能过剩(“两高一剩”)等行业资产,随着有关气候变化新政策的出台,可能对相关项目的推进及处置产生合规、财务及声誉等方面的影响。

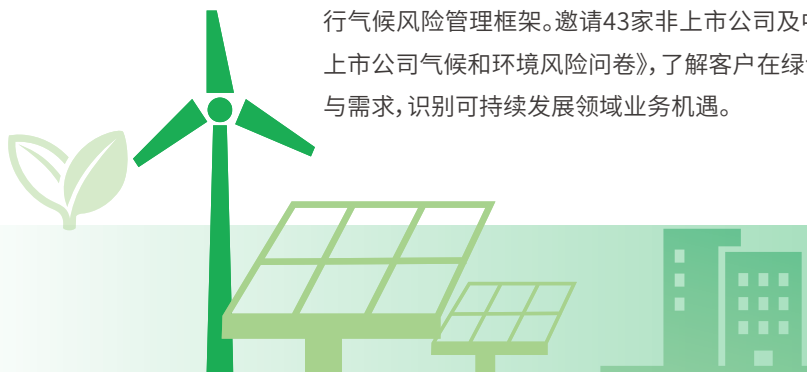
气候变化风险应对

中国信达持续践行可持续发展理念,积极应对气候变化挑战,主动识别气候变化风险与机遇,通过优化业务布局与产业结构、强化管理机制与风险管理融合,提升气候风险应对能力,积极推动可持续业务发展。在相关业务条线制定差异化策略、明确目标计划、设计针对性方案,有效应对气候变化的风险,例如为有效缓释气候变化引致的合规及财务风险,公司能源业务条线出台新能源投资策略指引,引导对“两高一剩”行业资产进行有序处置压降,致力优化资产结构,持续推动公司能源板块由传统能源向新能源转型。持续健全信息披露机制,根据ESG及气候变化相关信息披露有关标准和要求持续优化披露公司应对气候变化的实践进展,持续加强与利益相关方及资本市场沟通,及时回应各方关切与反馈意见。

持续推动落实气候变化应对举措,各分子公司结合业务及经营特点,广泛开展气候变化风险管理能力建设,积极把握气候变化相关机遇。在“全国低碳日”,山东分公司开展“积极应对气候变化,推动绿色低碳发展”宣传活动,制作低碳主题宣传海报,提升员工对气候变化的理解认知。南商香港持续强化ESG及气候风险管理,召开气候风险管理全行工作顾问项目启动会议,回应顾问公司调研问题,推动完善全行气候风险管理框架。邀请43家非上市公司及中小企业,填写香港金融管理局《非上市公司气候和环境风险问卷》,了解客户在绿色转型及应对气候变化方面的计划与需求,识别可持续发展领域业务机遇。

43家

邀请 43 家非上市公司及中小企业,填写香港金融管理局《非上市公司气候和环境风险问卷》



发展绿色金融 助力转型发展



助力绿色产业发展

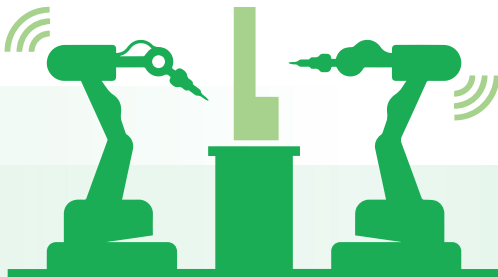
中国信达加快新能源产业布局，召开能源业务研讨会，印发支持服务能源行业高质量发展指导意见，推进投研一体化建设，对能源行业主要赛道进行精细化研究，形成光伏、风电、新能源汽车、储能、氢能等细分行业产业链分析报告和行业导图，开展能源专题实战化训练营，提升服务能源行业高质量发展核心能力，为做好绿色金融大文章、全面推进美丽中国建设持续贡献信达力量。



案例

举办新能源汽车行业客户需求对接会议

中国信达将服务新能源汽车产业发展作为绿色金融重要发力点，针对产业发展痛点难点，提供差异化综合金融服务，不断为新能源汽车产业高质量发展注入新动能。召开新能源汽车行业客户需求对接会议，发布综合金融服务方案，邀请新能源汽车产业链上中下游20多家龙头企业及有关投研机构代表研讨合作发展，与长安汽车、欧阳明高院士工作站签署备忘录，在产业链整合、共同盘活存量资产等领域开展紧密合作，助力提升新能源汽车产业全球竞争力。





案例

赋能新能源汽车电池产业链发展

中国信达通过综合金融服务，支持电池原材料生产、电池回收等新能源汽车产业链各细分领域发展。

贵州某大型企业集团是中国信达牵头设立的政策性债转股企业，公司通过市场化债转股帮助企业降低杠杆率，助力企业主辅剥离、转型升级，从单一磷肥为主的化肥生产企业，发展成为以磷矿开采为主、配套磷化工及其衍生业务为一体的大型产业集团。目前，该集团已成为国内最大的湿法净化磷酸生产企业，产能120万吨，成为新能源电池生产原料重要供应商。

中国信达通过发股还债方式，参与贵州某新能源锂电池三元正极头部企业定向增发，投放1亿元支持企业优化资本结构，拓展国际战略客户，助力建设遵义二期3.4万吨产能基地，推动贵州锂电行业发展。





案例

参与设立两大绿色基金,助力推动能源低碳发展

中国信达联合全球最大新能源企业国家电投集团,成立50亿元电投信能基金,布局新能源电站资产,基金获“E-1级ESG基金”认证。联合中国国有资本风险投资基金等多个产业方,成立70.3亿元双碳科技基金,主要投向新能源、新能源汽车、减碳技术等领域“硬科技”项目,助力推动新能源和环保产业发展。



电投信能基金获
“E-1 级 ESG 基金”认证



案例

助力光伏发电企业降杠杆增活力

某集团是某省水利基础设施建设主体,业务涵盖水利开发、现代农业、环境保护、清洁能源四大板块,发展前景良好。该集团处于业务扩张阶段,核心板块清洁能源与水利开发均属于重资产行业,企业杠杆率处于较高水平。中国信达通过市场化债转股,对该集团下属并网光伏发电公司增资,帮助企业偿还部分有息负债,降低财务杠杆,缓解运营压力,加快新能源布局。

发展绿色金融业务

中国信达旗下子公司通过绿色债券、绿色信贷、绿色信托，提供多样化低碳金融产品，推动社会资金参与“双碳”投融资，助力产业结构绿色转型。



案例

南商香港持续发力绿色美元债券承销服务

南商香港持续发力境外绿色债券承销发行服务，作为联席簿记管理人和牵头经办人，参与“中国银行约翰尼斯堡分行3年期3亿美元高级无抵押绿色债券”“建设银行澳门分行发行3年期5亿美元高级无抵押绿色债券”，分别荣获《财资》杂志“最佳可持续/绿色债券奖(中国离岸市场)”“最佳绿色债券奖(中国澳门区)”。



南商香港承销绿色美元债券项目荣获《财资》杂志奖项



案例

南商中国加大绿色信贷投放

南商中国为可再生能源、节能环保等绿色产业提供授信支持。其苏州分行聚焦光伏赛道产业客群，推出“三融一贷”综合金融服务方案。某公司拟在江苏某产业园建设5MW分布式光伏发电项目，由于前期投入较大，企业有较强资金需求。该分行合理制定资金投放计划，开启绿色审批通道，首笔1900万资金顺利投放，为项目建设按下“快进键”。2023年，分行符合“三融一贷”综合金融服务方案的客户授信金额较年初增长超100%。



案例

南商中国牵头绿色银团贷款

南商中国牵头多家同业，为华晨东亚汽车金融有限公司筹组绿色及碳中和银团贷款，首批放款 1.3 亿元人民币，用于新能源汽车消费贷款。该公司主营汽车金融业务，为特斯拉、理想、小鹏等新势力新能源汽车品牌提供金融服务。南商中国设计的银团融资方案，解决该公司业务痛点，为客户扩展了融资渠道。



南商中国牵头筹组绿色及碳中和银团贷款



案例

信达证券承销绿色科创公司债券

2023年，信达证券作为联席主承销商，承销某公开发行的碳中和绿色科技创新公司债券，发行规模6.40亿元，募集资金将全部用于偿还以前年度绿色公司债券，助力发行人在资本市场充分展现其在碳中和绿色发展、科技创新领军企业的担当作为，提升发行人良好形象和品牌影响力。

6.40 亿元

承销某公开发行的碳中和绿色科技创新公司债券，发行规模 6.40 亿元



案例

金谷信托发行绿色资产支持商业票据

金谷信托设立某定向绿色资产支持商业票据信托，发行规模1.44亿元，基础资产包含11个项目，涉及节能环保、清洁生产、生态环境和基础设施绿色升级等四大产业领域。

1.44 亿元

发行规模 1.44 亿元，
基础资产包含 11 个项目

倡导绿色理念 践行低碳运营



绿色低碳办公

1.85

数据中心电源使用效率 PUE¹ 由
2022 年的 2.07 降低至 1.85



中国信达严格落实《中华人民共和国环境保护法》《中华人民共和国节约能源法》及《城市生活垃圾管理办法》等法律法规，深入践行绿色低碳办公理念，推动各类资源节约倡议举措落地，努力减少办公运营资源及能源消耗，减少废弃物产生，强化合规处置，着力提升资源利用效率，建设绿色信达。2023年，发布《关于在总部机关开展“绿色低碳、降耗增效”专项活动的通知》，广泛开展可持续运营理念宣贯，全面推动落实绿色运营举措，强化监督审查机制，切实提升绿色运营工作质效。

在节约用电方面

明确规定办公大楼空调温度及设备运行时间要求，督促员工在节假日及下班后及时关闭空调、空气净化器等设备电源，做到人离灯熄。后援中心进一步细化能耗管理举措，数据中心电源使用效率PUE¹由2022年的2.07降低至1.85，能源使用效率稳步提升。信达资本引入超融合技术架构，将信息系统的计算资源、存储资源、网络资源整合纳入超融合服务器，有效降低能耗并减少物理空间占用。

在节约用水方面

在运营场所设置绿色节水提示牌、张贴节水标语，引导员工养成节约用水习惯。加强供水设备日常维护和修缮工作，对老化供水管道和用水设施定期检修、更换，防止跑冒滴漏和“长流水”现象发生；进一步推广使用节水型开关和洁具设备，减少水资源浪费，提升资源利用效率。中国信达非生产制造企业，日常用水主要来源为市政供水，未识别到在寻求使用适用水源方面存在问题。

¹ PUE (Power Usage Effectiveness, 电源使用效率): PUE 值越接近于 1, 表示数据中心的绿色化程度越高



2,245 次

全年视频会议召开次数
达 2,245 次

在节约用纸方面

基于全面推行无纸化办公举措,进一步加强办公用纸使用管理,倡导使用电话会议、视频会议等数字化办公工具开展公司与异地办公区之间的工作交流,并为有需求的会议室配置会议平板电脑,全年视频会议召开次数达2,245次。南商中国总行推广“智享办公”理念,打印复印一体机使用与员工卡进行关联,减少非必要打印,通过多种手段,在保证数据安全的前提下,实现纸张的循环再利用,有效节约纸张资源。

在公务车管理方面

购车优先选择符合排气量标准的节能环保型汽车;用车实行统一派车制度,提升车辆使用效率;严格落实“一车一卡”加油规定,节假日车辆做到集中封存,有效减少公务车辆油耗。

因公司业务不涉及包装材料的使用,故未披露相关信息和数据。

废弃物处置管理

120 台

公司总部捐赠台式机、笔记本电脑 120 台

中国信达在业务运营中涉及的废弃物主要为办公场所产生的办公废弃物与生活垃圾。其中,有害废弃物包含废弃硒鼓、墨盒、铅酸蓄电池等;无害废弃物包含废弃电脑、打印机、复印机、服务器等。

严格依据相关规定对废弃硒鼓、墨盒、电脑、打印机等办公废弃物进行盘点及报废审批处理,设立硒鼓墨盒、废旧电池等废弃物统一投放点,专门聘请具备资质的机构或原厂进行规范化处理。此外,将部分满足报废条件的计算机设备进行回收利用,公司总部捐赠台式机、笔记本电脑120台。持续响应垃圾分类号召,通过多项措施加强监督管理,有效分类收集处理生活垃圾。



环境目标

基于香港联交所《环境、社会及管治报告指引》以及“量化”汇报原则，中国信达制定减排、减废、节能、节水等环境目标，并经公司董事会审议通过。在目标实施过程中，通过各类举措提升ESG管理水平，并认真检视年度环境目标进展与完成情况。

公司环境整体目标：持续加大绿色低碳办公运营，实现企业绿色发展。



减排目标



减废目标



节能目标



节水目标

目标内容

推行线上化、无纸化会议，推广使用电子会议材料，纸质文件实现双面打印

进度检视

- 持续推动电子化办公平台、电话会议、视频会议等数字化工具在办公中的广泛应用。
- 号召员工采用双面打印模式，减少纸张过度消耗。

目标内容

倡导办公用计算机、打印机和复印机的硒鼓、墨盒、电子废弃物等有害废物无害化处置；公司生活垃圾推行分类处理

进度检视

- 全年通过原厂统一回收、规范处理废弃硒鼓个，废弃墨盒个。
- 推行文明用餐，努力减少餐食浪费现象及厨余垃圾的产生。
- 积极宣传垃圾分类政策与知识，推进生活垃圾分类处理与循环利用。

目标内容

推广倡导使用LED节能灯具，走廊等非办公区域非工作时间减半配置照明

进度检视

- 持续开展光源设备更换工作，换用更加节电的LED灯具。
- 严格设定办公大楼空调温度，对设备运行进行科学管理。
- 督促员工在节假日期间及下班后及时关闭设备电源，做到人离灯熄，减少耗电量。

目标内容

公司自有产权办公楼推广采用环保节水龙头

进度检视

- 持续落实各项节水措施，推动节水型水龙头的使用。



案例

南商香港手机 App 获大奖

南商香港顺应互联网时代电子银行发展趋势，推出全新手机App—南商e+，在接口设计、体验交互、适老化、生活权益等方面快速升级，助力客户生活更方便智能，充分体现南商银行“有温度”的服务态度。不断丰富微信公众号、微信视频号等服务功能，持续拓展电子服务平台，满足客户多场景服务需求。



“南商 e+”APP 荣获《香港 01》“杰出手机银行应用程序”奖



案例

信达地产提升绿色建筑水平



信达地产走进宁波市土木建筑学会

信达地产与宁波市土木建筑学会开展零碳建筑节能减排交流活动，从控制建设、控制用材、控制用能、控制碳排四个维度，深入了解行业前沿知识，探索零碳建筑实施路径，努力提升绿色建筑水平，降低建筑能耗。信达地产多个项目被评为绿色建筑星级项目、绿色智慧小区一星级等，受到绿色建筑评级机构广泛认可。

环境绩效表

	指标	单位	2023 年数据
A1 排放物	温室气体排放总量（范畴一及范畴二）	吨 CO ₂	28,770.52
	温室气体排放量密度（范畴一及范畴二）	吨 CO ₂ / 人	4.88
	直接排放（范畴一）	吨 CO ₂	1,164.14
	汽油	吨 CO ₂	920.65
	柴油	吨 CO ₂	20.88
	天然气	吨 CO ₂	220.92
	液化石油气	吨 CO ₂	1.70
	间接排放（范畴二）	吨 CO ₂	27,606.38
	外购电力	吨 CO ₂	24,062.98
	外购热力	吨 CO ₂	3,543.39
	有害废弃物总量	吨	12.52
	硒鼓	吨	1.66
	墨盒	吨	0.38
	硒鼓墨盒一体	吨	0.44
	铅酸蓄电池（UPS 电池）	吨	10.04
A2 资源使用	有害废弃物重量密度	吨 / 人	0.0021
	无害废弃物总量	吨	13.61
	台式机电脑	吨	6.31
	笔记本电脑（包括 ipad 类）	吨	1.44
	打印机	吨	3.86
	复印机	吨	1.3281
	服务器	吨	0.68
	无害废弃物重量密度	吨 / 人	0.0023
	能源消耗总量	兆瓦时	46,742.08
	能源消耗量密度	兆瓦时 / 人	7.93
	直接能源消耗	兆瓦时	4,976.05
	汽油	兆瓦时	3,759.16
	柴油	兆瓦时	79.44
	天然气	兆瓦时	1,129.77
	液化石油气	兆瓦时	7.68
	间接能源消耗	兆瓦时	41,766.04
	外购电力	兆瓦时	32,818.07
	外购热力	兆瓦时	8,947.97
	总部外购电力	兆瓦时	4,050.45
	总部汽油消耗量	升	19,406.90
	日常用水消耗量	吨	140,759.22
	日常用水密度	吨 / 人	23.87
	总部日常用水消耗量	吨	26,186.3
	纸张消耗总量	吨	146.60
	纸张消耗密度	吨 / 人	0.025

注：

1. 中国信达排放物、资源使用数据统计范围为公司总部、分公司和子公司总部办公场所，以及信达地产、信达资本中润发展总部办公场所。

2. 中国信达主要气体排放为温室气体，包括二氧化碳、甲烷和氧化亚氮，主要源自使用由化石燃料转化的电力、热力及燃料。温室气体核算乃按二氧化碳当量呈列，并根据国家发展和改革委员会公布的《2011年和2012年中国区域电网平均二氧化碳排放因子》、香港电灯有限公司公布的最新排放系数资料及政府间气候变化专门委员会 (IPCC) 刊发的《IPCC 2006年国家温室气体清单指南 2019修订版》进行核算。

3. 能源消耗数据根据中华人民共和国国家标准《综合能耗计算通则 (GB/T2589-2020) 》中提供的相关折算系数进行计算。

传播绿色理念

中国信达持续开展义务植树、环境清洁、低碳生活、垃圾分类宣传等绿色公益活动，传播生态文明理念，携手利益相关方为实现低碳与可持续发展共同努力，共建美丽中国。



山西分公司牵头中国信达驻晋机构，联合开展义务植树活动



上海自贸区分公司倡导绿色低碳出行，组织员工开展户外骑行活动

信达地产在海南陵水清水湾开展净滩公益活动



附录

编制说明

涵盖范围

报告时间范围是2023年1月1日至12月31日，报告范围包括中国信达总部、分公司、子公司。

机构名称释义

-公司

中国信达资产管理股份有限公司

-集团

本公司及其附属公司

-后援中心

本公司合肥后援基地管理中心

-南商银行

南商香港及其附属公司

-南商中国

南洋商业银行(中国)有限公司，为南商香港的全资附属公司

-南商香港

南洋商业银行有限公司，为香港持牌银行，本公司的附属公司

-信达证券

信达证券股份有限公司，本公司的附属公司

-金谷信托

中国金谷国际信托有限责任公司，本公司的附属公司

-信达金租

信达金融租赁有限公司，本公司的附属公司

-信达香港

中国信达(香港)控股有限公司，本公司的附属公司

-信达地产

信达地产股份有限公司，本公司的附属公司

-信达资本

信达资本管理有限公司，本公司的附属公司

-中润发展

中润经济发展有限责任公司，本公司的附属公司

编制依据

报告根据原中国银行保险监督管理委员会《银行保险机构公司治理准则》《关于加强银行业金融机构社会责任的意见》、中国银行业协会《中国银行业金融机构企业社会责任指引》、香港联交所《环境、社会及管治报告指引》，并参照全球报告倡议组织《可持续发展报告标准》(GRI Standards)编制。

汇报原则

重要性：根据香港联交所《环境、社会及管治报告指引》重要性原则，本公司识别了主要ESG事项，评估并排序ESG事项的重要性水平，根据重要性评估结果对相关ESG事项披露，董事会审阅并确认了相关评估过程及结果。ESG重要事项的识别及评估过程请参见“重要事项判定”。

量化：本报告根据香港联交所《环境、社会及管治报告指引》量化原则，结合相关量化标准，对适用的关键绩效指标计量并披露，相关温室气体排放量及能源耗用量化所用的标准、方法、假设及/或计算工具的资料，以及所使用的转换因子的来源已在适当位置披露。

一致性：本报告的编报方式、统计方法或关键绩效指标的计量标准、方法、假设及/或计算工具、所使用的转换因子等与往年保持一致，未识别有可能影响与往年报告作有意义比较的变更。

编制流程

本报告以中国信达社会责任实践为基础进行编制，基本流程为收集材料→编制修订→高层审议→对外披露。报告披露的内容和数据已经公司董事会审议通过。

数据来源

本报告关键财务数据均摘自《中国信达资产管理股份有限公司2023年度报告》，该报告经普华永道中天会计师事务所(特殊普通合伙)审计，其它数据均来自公司内部系统或人工整理。本报告计量货币为人民币。

发布形式

报告以印刷版和网络版两种形式发布。网络版可在中国信达网站及香港联交所官网查阅。

联系方式

中国信达资产管理股份有限公司总裁办公室
北京市西城区闹市口大街九号院1号楼
邮编：100031

注册会计师独立鉴证报告



普华永道

2024/SH-0138
(第一页，共三页)

注册会计师独立鉴证报告

致：中国信达资产管理股份有限公司

我们接受委托，对中国信达资产管理股份有限公司（“中国信达”）2023年度社会责任报告中选定的2023年度关键数据（以下简称“关键数据”）执行了有限保证的鉴证业务。

关键数据

本报告就以下选定的中国信达 2023 年度社会责任报告关键数据实施了有限保证鉴证工作程序：

- 帮扶资金（万元）
- 总部外购电力（兆瓦时）
- 总部日常用水消耗量（吨）
- 总部汽油消耗量（升）
- 员工总数（人）
- 女性员工人数（人）
- 网络学习平台总小时数（小时）
- 视频会议召开次数（次）

我们的鉴证工作仅限于社会责任报告中选定的2023年度关键数据，社会责任报告中所披露的其他信息、2022年及以前年度信息均不在我们的工作范围内。

标准

中国信达编制2023年度社会责任报告关键数据所采用的标准列示于本报告后附的关键数据编报基础（以下简称“编报基础”）中。

管理层的责任

按照编报基础编制2023年度社会责任报告关键数据是中国信达管理层的责任。这种责任包括设计、执行和维护与编制社会责任报告关键数据有关的内部控制，以使该等数据不存在由于舞弊或错误而导致的重大错报。

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普华永道

2024/SH-0138
(第二页，共三页)

我们的独立性与质量管理

我们遵守了国际会计师职业道德准则理事会颁布的国际会计师职业道德守则（包括国际独立性标准）中的独立性及其他职业道德要求。该职业道德守则以诚信、客观、专业胜任能力及应有的关注、保密和良好职业行为为基本原则。

本事务所遵循国际质量管理准则第1号。该准则要求会计师事务所设计、实施和运行质量管理体系，包括与遵守职业道德要求、职业准则和适用的法律和法规要求相关的政策与程序。

注册会计师的责任

我们的责任是在执行鉴证工作的基础上对 2023 年度社会责任报告关键数据发表结论。

我们根据《国际鉴证业务准则第 3000 号（修订版）—历史财务信息审计或审阅以外的鉴证业务》的规定执行了鉴证工作。该准则要求我们计划和实施工作，以形成鉴证结论。

有限保证鉴证业务所实施程序的性质和时间较合理保证鉴证业务有所不同，且范围较小。因此，有限保证鉴证业务获取的保证程度远低于合理保证鉴证业务。因此，我们不会就 2023 年度社会责任报告中选定的 2023 年度关键数据是否存在所有重大方面按照编报基础编制，发表合理保证意见。我们的鉴证工作包括评估 2023 年度社会责任报告关键数据是否存在由于舞弊或错误导致的重大错报风险，以及应对评估出的风险。选择的鉴证程序取决于我们的判断及对项目风险的评估。我们所实施的工作包括：

- 1) 与中国信达总部参与提供社会责任报告中所选定的关键数据的相关部门员工进行访谈；
- 2) 实施分析程序；
- 3) 对选定的社会责任报告中关键数据实施抽样检查；
- 4) 重新计算；
- 5) 我们认为必要的其他程序。



普华永道

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固有限制

我们提请使用者注意，针对非财务数据，尚无公认的评估和计量标准体系，因此存在不统一的计量方法，这将会影响公司间数据的可比性。

结论

基于已实施的程序及获取的证据，我们没有注意到任何事项使我们相信 2023 年度社会责任报告中选定的 2023 年度关键数据未能在所有重大方面按照编报基础编制。

使用限制

本报告仅向中国信达董事会出具，不得用作任何其他目的。我们不会就本报告的内容向任何其他方负上或承担任何责任。

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

2024 年 3 月 26 日

关键数据编报基础

帮扶资金(万元)

中国信达社会责任报告披露的帮扶资金是指中国信达向其帮扶地区发放的帮扶资金总额。

员工总数(人)

中国信达社会责任报告披露的员工总数是指报告期末中国信达资产管理股份有限公司在职员工总人数,包括合同制员工和劳务派遣员工。

总部外购电力(兆瓦时)

中国信达社会责任报告披露的总部外购电力是指报告期内中国信达总部所在北京办公区的耗电总量,包括信达大厦办公区及东环广场办公区。

女性员工人数(人)

中国信达社会责任报告披露的女性员工人数是指报告期末中国信达资产管理股份有限公司在职女性员工总人数,包括合同制员工和劳务派遣员工。

总部日常用水消耗量(吨)

中国信达社会责任报告披露的总部日常用水消耗量是指报告期内中国信达总部所在北京办公区的耗水总量,包括信达大厦办公区。

网络学习平台总小时数(小时)

中国信达社会责任报告披露的网络学习平台总小时数是指报告期内中国信达员工参与网络学习平台在线培训学习的总时长。

总部汽油消耗量(升)

中国信达社会责任报告披露的总部汽油消耗量是指报告期内中国信达总部自有公务车汽油消耗量。

视频会议召开次数(次)

中国信达社会责任报告披露的视频会议召开次数是指报告期内中国信达全年由总部信息技术部运维人员技术支持的视频会议总次数。

ESG报告指引内容索引

指标			报告位置
ESG 报告管理	强制披露规定		
	管治架构	发表董事会声明。	董事会声明
		披露董事会对 ESG 的监管情况。	
		披露公司 / 董事会的 ESG 管理方针及策略，包括评估、优先排序及管理重要的 ESG/ 可持续发展相关事宜（包括对发行人业务的风险）的过程。	
		披露董事会如何按 ESG/ 可持续发展相关目标检讨进度，并解释它们如何与发行人业务有关联。	
	汇报原则	描述或解释在编备 ESG 报告时如何应用下列汇报原则：	编制说明
		重要性： ESG 报告应披露（1）识别重要 ESG 因素的过程及选择这些因素的准则；（2）如发行人已进行利益相关方参与，已识别的重要利益相关方的描述及发行人利益相关方参与的过程及结果。	
		量化： 有关汇报排放量 / 能源耗用（如适用）所用的标准、方法、假设及或计算工具的资料，以及所使用的转换因素的来源应予披露。	
汇报范围	一致性： 发行人应在 ESG 报告中披露统计方法或关键绩效指标的变更（如有）或任何其他影响有意义比较的相关因素。		
	解释 ESG 报告的汇报范围，及描述挑选哪些实体或业务纳入 ESG 报告的过程。若汇报范围有所改变，发行人应解释不同之处及变动原因。		
环境	“不遵守就解释” 条文		
	A1 排放物	一般披露： 有关废气及温室气体排放，向水及土地的排污、有害及无害废弃物的产生等的： （a）政策；及 （b）遵守发行人有重大影响的相关法律及规例的资料。	绿色低碳办公 废弃物处置管理 环境目标
		A1.1 排放物种类及相关排放数据。	环境绩效表
		A1.2 直接（范围 1）及能源间接（范围 2）温室气体排放量（以吨计算）及（如适用）密度（如以每产量单位、每项设施计算）。	
		A1.3 所产生有害废弃物总量（以吨计算）及（如适用）密度（如以每产量单位、每项设施计算）。	
		A1.4 所产生无害废弃物总量（以吨计算）及（如适用）密度（如以每产量单位、每项设施计算）。	
		A1.5 描述所订立的排放量目标及为达到这些目标所采取的步骤。	绿色低碳办公 环境目标
		A1.6 描述处理有害及无害废弃物的方法，及描述所订立的减废目标及为达到这些目标所采取的步骤。	绿色低碳办公 废弃物处置管理 环境目标

环境	A2 资源使用	一般披露：有效使用资源（包括能源、水及其他原材料）的政策。	绿色低碳办公
		A2.1 按类型划分的直接及／或间接能源（如电、气或油）总耗量（以每千个千瓦时计算）及密度（如以每产量单位、每项设施计算）。	环境绩效表
		A2.2 总耗水量及密度（如以每产量单位、每项设施计算）。	
		A2.3 描述所订立的能源使用效益目标及为达到这些目标所采取的步骤。	绿色低碳办公 环境目标
		A2.4 描述求取适用水源上可有任何问题，以及所订立的用水效益目标及为达到这些目标所采取的步骤。	
		A2.5 制成品所用包装材料的总量（以吨计算）及（如适用）每生产单位占量。	不适用
	A3 环境及天然资源	一般披露：减低发行人对环境及天然资源造成重大影响的政策。	倡导绿色理念 践行低碳运营
		A3.1 描述业务活动对环境及天然资源的重大影响及已采取管理有关影响的行动。	探索管理实践 应对气候变化 发展绿色金融 助力转型发展 倡导绿色理念 践行低碳运营
	A4 气候变化	一般披露：识别及应对已经及可能会对发行人产生影响的重大气候相关事宜的政策。	探索管理实践 应对气候变化
		A4.1 描述已经及可能会对发行人产生影响的重大气候相关事宜，及应对行动。	
社会	B1 雇佣	一般披露：有关薪酬及解雇、招聘及晋升、工作时数、假期、平等机会、多元化、反歧视以及其他待遇及福利的： (a) 政策；及 (b) 遵守对发行人有重大影响的相关法律及规例的资料。	维护员工权益 开展员工关怀
		B1.1 按性别、雇佣类型（如全职或兼职）、年龄组别及地区划分的雇员总数。	员工数据表
		B1.2 按性别、年龄组别及地区划分的雇员流失比率。	
	B2 健康与安全	一般披露：有关提供安全工作环境及保障雇员避免职业性危害的： (a) 政策；及 (b) 遵守对发行人有重大影响的相关法律及规例的资料。	保障健康安全
		B2.1 过去三年（包括汇报年度）每年因公亡故的人数及比率。	员工数据表
		B2.2 因工伤损失工作日数。	
		B2.3 描述所采纳的职业健康与安全措施，以及相关执行及监察方法。	保障健康安全
	B3 发展与培训	一般披露：有关提升雇员履行工作职责的知识及技能的政策。描述培训活动。	支持员工发展
		B3.1 按性别及雇员类别（如高级管理层、中级管理层等）划分的受训雇员百分比。	员工数据表
		B3.2 按性别及雇员类别划分，每名雇员完成受训的平均时数。	

社会	B4 劳工准则	一般披露：有关防止童工或强制劳工的： (a) 政策；及 (b) 遵守对发行人有重大影响的相关法律及规例的资料。	维护员工权益
		B4.1 描述检讨招聘惯例的措施以避免童工及强制劳工。	
		B4.2 描述在发现违规情况时消除有关情况所采取的步骤。	
	B5 供应链管理	一般披露：管理供应链的环境及社会风险政策。	深化合作共赢
		B5.1 按地区划分的供货商数目。	
		B5.2 描述有关聘用供货商的惯例，向其执行有关惯例的供货商数目，以及相关执行及监察方法。	
		B5.3 描述有关识别供应链每个环节的环境及社会风险的惯例，以及相关执行及监察方法。	
	B6 产品责任	一般披露：有关所提供产品和服务的健康与安全、广告、标签及隐私事宜以及补救方法的： (a) 政策；及 (b) 遵守对发行人有重大影响的相关法律及规例的资料。	保障客户权益
		B6.1 已售或已运送产品总数中因安全与健康理由而回收的百分比。	本集团主要业务包括不良资产经营业务和金融 服务业务，结合业务性质 综合评估该指标不适用。
		B6.2 接获关于产品及服务的投诉数目以及应对方法。	客户投诉管理
		B6.3 描述与维护及保障知识产权有关的惯例。	维护知识产权
		B6.4 描述质量检定过程及产品回收程序。	本集团主要业务包括不良资产经营业务和金融 服务业务，结合业务性质 综合评估该指标不适用。
		B6.5 描述消费者数据保障及隐私政策，以及相关执行及监察办法。	客户隐私保护
	B7 反贪污	一般披露：有关防止贿赂、勒索、欺诈及洗黑钱的： (a) 政策；及 (b) 遵守对发行人有重大影响的相关法律及规例的资料。	廉洁从业 反洗钱管理
		B7.1 于汇报期内对发行人或其雇员提出并已审结的贪污诉讼案件的数目及诉讼结果。	廉洁从业
		B7.2 描述防范措施及举报程序，以及相关执行及监察方法。	
		B7.3 描述向董事及员工提供的反贪污培训。	
	B8 社区投资	一般披露：有关以社区参与来了解营运所在社区需要和确保其业务活动会考虑社区利益的政策。	投身乡村振兴 促进社区发展 传播绿色理念
		B8.1 专注贡献范畴（如教育、环境事宜、劳工需求、健康、文化、体育）。	
		B8.2 在专注范畴所动用资源（如金钱或时间）。	

读者反馈

尊敬的读者：

非常感谢您对我们社会责任工作的支持，为向您及其他利益相关方提供我们更专业、更有价值的企业社会责任信息，进一步提升中国信达社会责任(ESG)报告的质量，欢迎您回答意见反馈表中的相关问题。

1 您对报告是否满意?请作出您的评价。

2 您认为我们履行社会责任的情况是否得到了完整披露?

3 您希望了解的信息在报告中是否被完整披露?

4 您对报告有哪些改进建议?

您的信息

姓 名 _____

联系电话 _____

工作单位 _____

电子邮件 _____

职 务 _____



2023

社会责任(ESG)报告

CORPORATE SOCIAL RESPONSIBILITY (ESG) REPORT

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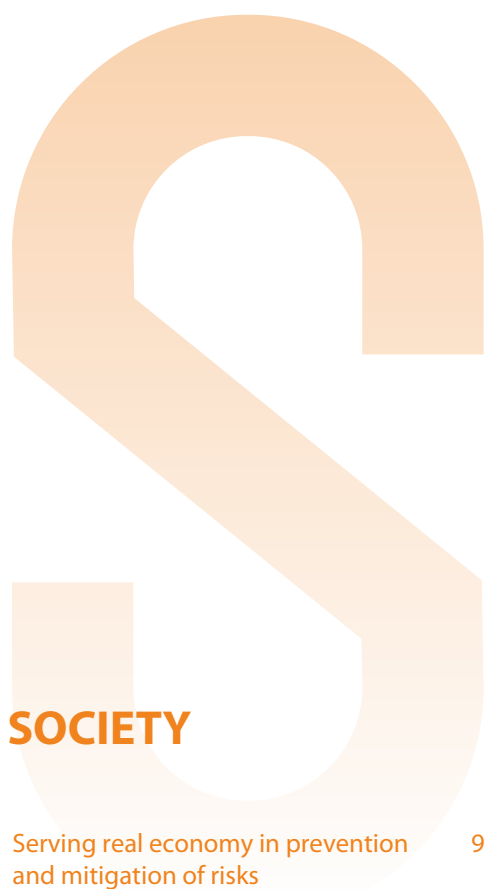
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03

Chairman's statement



"

In 2023, China Cinda implemented the spirit of the 20th National Congress of the CPC, and fulfilled the arrangements and requirements of the Central Financial Working Conference and Central Economic Working Conference in an enterprise-wide way. Furthermore, China Cinda, based on the political and people-oriented nature of financial work, stayed committed to the principal duties and core business of non-performing assets, actively participated in the prevention and mitigation of financial risks, and worked for better financial services in terms of scientific and technological finance, green finance, inclusive finance, ageing finance and digital finance in serving the real economy by taking the opportunity of extensively thematic education. The Company fulfilled the economic, political and social responsibilities on all fronts as a central financial enterprise, showcased new responsibilities in environmental, social and governance (ESG) practices, and made fresh contributions to the building of financial power.

"

Zhang Weidong

Chairman
China Cinda Asset Management Co., Ltd.

Adhering to the Party's leadership for stronger roots of development.

Upholding and strengthening the Party's centralized and unified leadership over financial work, China Cinda, based on the corporate governance principles of listed companies, furthered the organic integration of party leadership and corporate governance, and integrated party leadership into all aspects of corporate governance and multipurpose economic undertakings. In strict compliance with the regulations on anti-corruption, the Company intensified the management in risk compliance and internal control, enhanced the role of "Digital Cinda", acted by social responsibilities and ESG regulations, and improved the standardized and fine management level for stable operation and high-quality development. Besides, China Cinda was honored with the China Securities Golden Bauhinia Awards "The Listed Company of Excellence", as well as the "China Top 100 Enterprises Award" and "China Best Operation Management Award" of China Business Top 100 Listed Companies Summit Forum.

Serving real economy in prevention and mitigation of risks. China Cinda resolutely implemented the arrangements of the CPC Central Committee on serving real economy in prevention and mitigation of financial risks, with focus on preventing and defusing risks from non-performing assets of banks. Due to extensive participation in open batch transfer market operations, the Company acquired non-performing assets of banks, amounting to RMB181.87 billion, up 56% year on year, and continued to maintain a leading position in the market, accounting for 34% of the market. The Company took an active part in the risk control reform of small and medium-sized financial institutions, the crisis relief of large enterprises, and the mitigation of the real estate market risk to advance the state-owned enterprises in deepening reforms and serve the development of emerging sectors of strategic importance as well as the national energy security. Since new achievements were made in supporting national and regional development strategies, and practicing the scientific and technological finance, green finance, inclusive finance, ageing finance and digital finance, the Company won the titles of Industrial Leader, and its relevant cases were recognized as Excellent Cases of Serving Real Economy.

Upholding customer first with improved service quality. By adhering to the service concept of "customer first and trustworthiness", China Cinda deepened customer-oriented strategies, intensified its efforts on customer development, and advanced the building of client group and ecosystem. Specifically, the Company organized comprehensive marketing in 20 cities of 10 provinces, the workshops on central-local AMCs listing on the SSE, and sharing meeting about serving real economy in risk mitigation, and created the "Stepping Forward through Waves" assets promotion brand. Moreover, the Company optimized the customer complaint management system, supported information security and customer privacy protection in full scale, and continued to improve service quality and customer experience, for which the Company was rated as the "World's Top Ten Asset Management Brands" by relevant international institutions.

Persisting in talent-based business development in stimulating the vitality of the staff. By holding to the talent concept of "Hiring based on talent, position based on competence", China Cinda strengthened the planning of the construction of manager team, advanced core business training course system and professional talent pool building,

and established flexible organizations for core tasks. The Company held a variety of campaigns, for instance, immersive case training, practical training camp, asset allocation competition and new employee growth training camp, through which employees were improved in core competences by intensive professional training and practice. The Company cared for the physical and mental health of employees, and guaranteed the occupational safety and legitimate rights and interests of employees, for which recreational and sports activities were held, caring activities were carried out, and the "Home Culture" was built to constantly enhance the centripetal force and cohesion of employees.

Pursuing green development for carbon emission peaking and carbon neutrality.

The Company pursued green finance in active response to climate change, and helped high-carbon enterprises with green transformation, pollution reduction and carbon drop by means of professional services in core business of non-performing assets, with a view of accelerating the industrial distribution of clean energy and new energy. The Company acted on the goal of carbon emission peaking and carbon neutrality by developing green finance, specifically, green bond, green credit, green trust, green fund and green lease. The Company was a strong advocate of low-carbon operation 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.

Contributing to rural revitalization for common prosperity.

China Cinda thoroughly implemented the rural revitalization strategies while insisting on applying a people-centered development approach. By taking financial advantages, the Company donated RMB22.62 million in more than 30 projects of six categories, continuing to consolidate the effective connection between achievements in fight against poverty and rural revitalization. The Company encouraged its employees to actively participate in community services, demonstrating its strong sense of responsibility in helping the poor and educational aid, for which it was awarded the "Top 500 China Listed Companies in Charity Service".

Pioneering in the long journey with vigor and confidence in performance of responsibilities.

The year of 2024 will welcome the 75th anniversary of the founding of the People's Republic of China. It is a crucial year for the 14th Five-Year Plan, and will also witness the 25th anniversary of the establishment of China Cinda. Standing at a new starting point, China Cinda is about to embark on a new journey. As guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, the Company will study Xi Jinping Thought on Ecological Civilization on every aspect, and practice the new idea of development completely, accurately and thoroughly in the new stage of development. While pursuing the decisions and arrangements of the CPC Central Committee and the State Council with determination, China Cinda will refine its top-level design for ESG management, actively shoulder its social responsibilities, and resolutely take on its duties and missions on risk prevention and mitigation in serving real economy, so as to bring greater value to the country, customers, shareholders, employees and the society, and contribute to the building of financial power and high-quality economic development of China.

ESG key performance in 2023

Economy



RMB **1,594.36** billion
Total assets

Capital adequacy ratio

18.02%
Percentage

Society

Jobs directly provided for the society

14,484

Investment in support funds

22.62 RMB million



Honors & awards

- 1 The Annual Special Award for the China Securities Golden Bauhinia Awards "2023 Listed Company of Excellence"
- 2 "2023 Industrial Leader" for 21st Century Outstanding Cases of Financial Development
- 3 The China's Top 100 Listed Companies Forum "China Top 100 Enterprises Award", "China Top 100 Operation Management Award"
- 4 2023 "The World's Top 10 Asset Management Brands" by the UK Brand Finance
- 5 China Enterprise Charity Forum "China Top 500 Charitable Listed Companies"

Net profit attributable to
shareholders of the Company

5.82

RMB billion

Net distressed debt assets

307.88

RMB billion

Income tax expenses

1.19

RMB billion



Total emission of
greenhouse gas (category 1)

1,164 CO_{2e}
t

Total emission of
greenhouse gas (category 2)

27,606 CO_{2e}
t

Environment



- 6 Financial Corporate Social Responsibility Forum "Excellent Cases of Serving the Real Economy" in the *Blue Book of Responsible Finance* (2023)
- 7 The Brand Case Competition "The Prize for Case of Social Responsibility for the Year" by the China Finance
- 8 "Jinnuo • China Financial Annual Excellent Social Responsibility Project" by the *China Banking and Insurance News*
- 9 "The Golden Financing • Outstanding Limited Partner Award" by the *Shanghai Securities News*
- 10 "Good News of Banking Innovative Development" by the China Banking Association

About us

Company profile

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, the Company was restructured. In April 2012, the Company successfully received investments from four strategic investors including the National Council for Social Security Fund of the PRC. In December 2013, the Company 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.

The Company's principal business segments include non-performing asset management and financial services. As of the end of 2023, the Company had 33 branches in 30 provinces, autonomous regions and municipalities on the mainland (including Hefei Operation Support Center, and six wholly-owned or majority-owned subsidiaries as platforms providing non-performing asset management and financial services on the mainland and Hong Kong. The Company has nearly 14,000 employees.

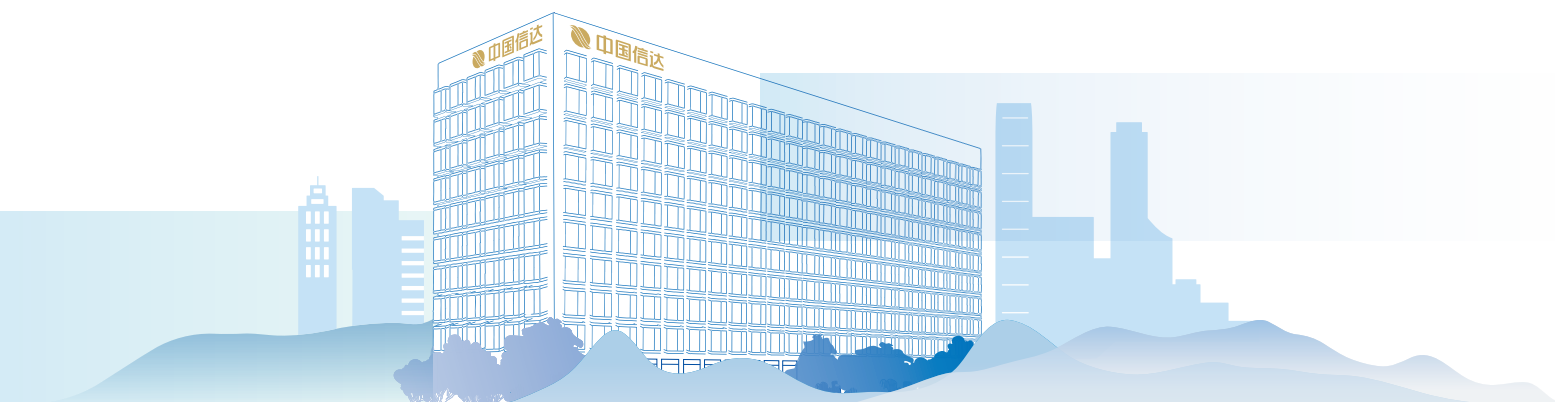
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The Company has 33 branches in 30 provinces, autonomous regions and municipalities directly under the central government in Chinese Mainland

14,000

 employees

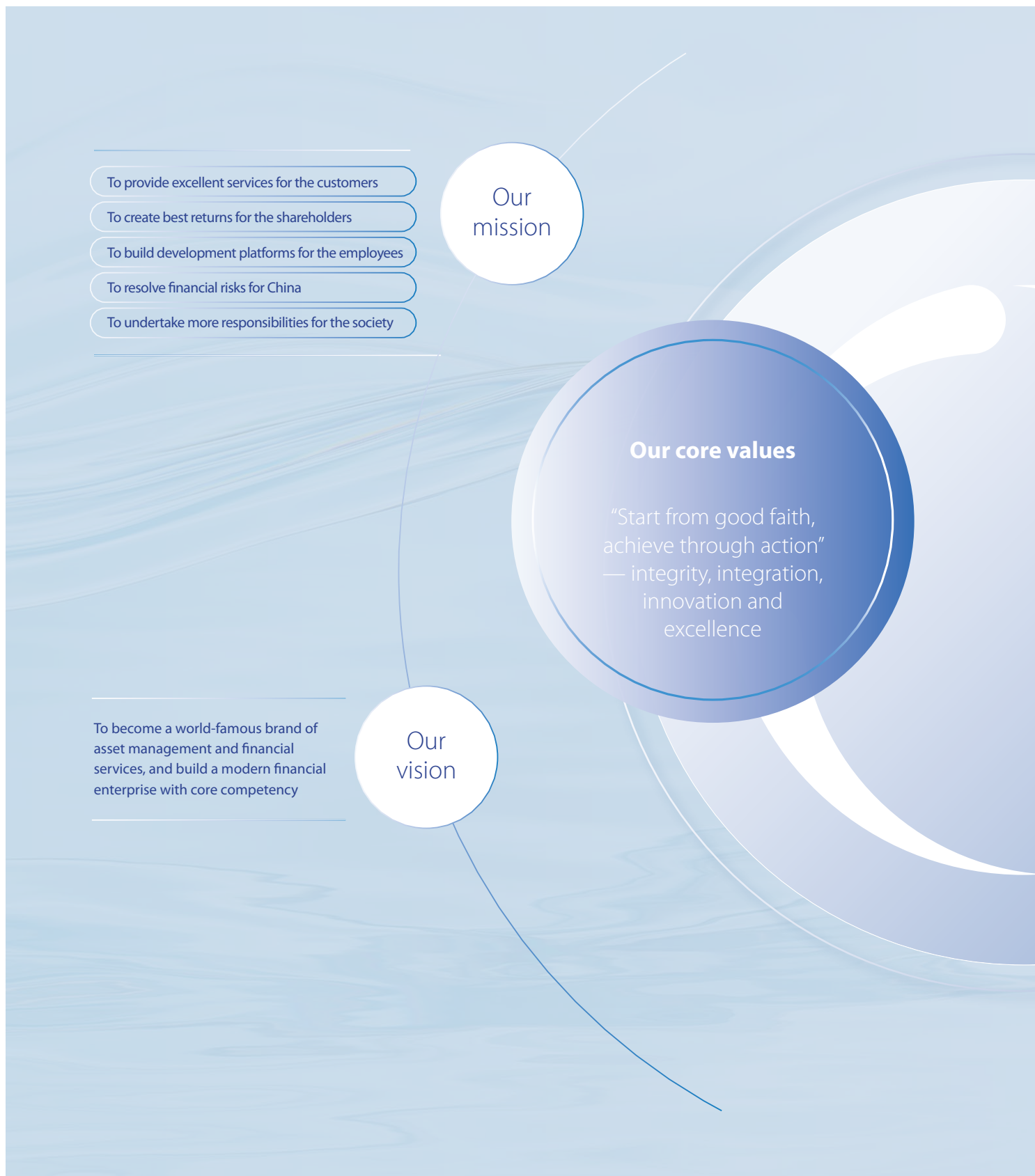
The Group has over 14,000 employees



Organizational structure of China Cinda



Corporate culture







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Governance



Strengthening the Party's leadership for better governance results



Strengthening the Party's leadership

China Cinda holds the 2023 mid-year work conference and Party building work conference

The CPC China Cinda Committee has adhered to the centralized and unified leadership of the CPC Central Committee over financial work, and taken concrete steps to study and implement the theme education on Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era. During the in-depth study and execution of the spirit of the CPC Central Committee Financial Work Conference, the Committee constantly reinforced the Party's leadership in refining corporate governance, followed the Party's leadership over the state-owned enterprise, and worked to build a modern enterprise system. Its leading role was exerted in grasping the direction and ensuring effective implementation from a big picture. In this way, the Committee optimized the governance system and improved governance capacity to transform the systematic advantages of the Company into the governance results.



China Cinda has written the requirements for Party building into the Company's Articles of Association which clarifies material 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 CPC China Cinda Committee's pre-study procedures for material issues were launched across the Company. 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 material issues that needed pre-study procedures of the Party Committee. Material 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 control management and audit supervision. Through a series of mechanisms, the institutionalization, standardization and procedure of the integration of the Party's leadership into corporate governance were realized, laying the foundation for the Company to achieve sound and sustainable development.

The Company's Party Committee organizes the preparation of Practical Handbook on Grassroots Party Building Work of China Cinda



Shareholders' General Meeting

The shareholders' General Meeting is the organ of authority of the Company. During the Reporting Period, China Cinda held 3 general meetings, considered and approved 14 resolutions, and made 3 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. As of the end of the Reporting Period, the Board of Directors consisted of 11 Directors, including 3 Executive Directors, 3 Non-executive Directors and 5 Independent Non-executive Directors. During the Reporting Period, China Cinda held 9 meetings of the Board of Directors, considered and approved 47 resolutions, and made 21 reports.

Board of Supervisors

The Board of Supervisors is a supervisory body of the Company and shall be responsible for the shareholders' general meeting. As of the end of the Reporting Period, the Board of Supervisors consisted of 7 Supervisors, including 3 External Supervisors and 4 Employee Supervisors. In the whole year, China Cinda held 4 meetings of Board of Supervisors and considered and approved 10 resolutions.

Senior Management

With the strong leadership of the CPC China Cinda Committee, the Senior Management, based on the people-centered development approach, practiced financial regulatory policies, and prevented and mitigated risks in serving real economy by taking full advantage of core business of non-performing assets, making new contributions to social responsibility and ESG, and showcasing new responsibilities as a central financial enterprise.

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 elevated the incorruptible and honest standards and requirements with good business ethics by deepening the integrity against corruption, intensified incorrupt practice guide and business practice management to lay a solid foundation for incorruptible and honest corporate culture.

China Cinda actively developed related activities to improve Party conduct and uphold integrity, and redoubled anti-corruption efforts, aiming at fostering a clean and honest business environment and effectively safeguarding the rights and interests of stakeholders. The Party's leadership over anti-corruption was maintained as the core of a measure package, so as to boost and implement anti-corruption measures. Besides the further improvement in work practices, the Company revised the *Detailed Implementation Rules on Following and Applying the Eight-point Frugality Code of the CPC Central Committee*, and laid down the *Implementing Rules of Party Committees and Discipline Inspection Committees at All Levels for Applying the First Form(Trail)*, in order to advance the performance of entity responsibilities of the party committee. The collective research and judgment were organized regularly on complaint reporting and clues to issues, during which case-handling disciplines were strictly followed, and the approaches of the "four forms" were applied to handle related issues as per regulations and disciplines. The Company improved the discipline inspection, supervision and reporting mechanism, and perfected channels for complaints by means of letters, visits, telephone calls, and the Internet. The complaint acceptance mechanism for various channels was ensured to be well-established and effective. Procedures for whistle-blowing and complaints were strictly carried out, throughout which, from registration to acceptance, handling, reply and archiving, the information of whistle blowers was kept confidential to protect the interests of whistle blowers and prohibit any retaliation against them in various ways.

China Cinda offered incorrupt practice and anti-corruption training to employees at all levels and posts. A series of training sessions were provided, such as the party conduct improvement theme lectures, warning and education week, new employee integrity education, and discipline inspection business training, covering over 16,000 attendances, to establish an honest business environment. A total of 9 sessions of training, with 26 attendances, were carried out for Directors as to different forms of anti-corruption and incorrupt practices. Apart from that, the Company provided 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.

For more information about the number and results of corruption lawsuits against China Cinda, please refer to the judicial disclosure information.



Improving risk management for compliant business operations



Comprehensive risk management

China Cinda complied with all the laws and regulations, continued to promote the building of comprehensive risk management system, so as to ensure the unified transmission of risk appetite throughout the Company. In addition to timely development and adjustment of risk control policies, the Company intensified the Group-wide risk control, and refined the risk control in the whole business process, in order to further improve the risk management perspectiveness. Risks were well controlled to match its business scale and operating revenue. The Company held its ground to avoid systemic risks, and developed compliant and sound business operations based on the risk appetite, so that the high-quality development of the Company was assured.

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 business development. 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 *Risk Appetite Management Measures of the Group*, the *Group Risk Management Policy* and the *Group Risk Tolerance Management Scheme* for the year of 2023 to safeguard the asset quality, mitigate the risks, and to further ensure asset quality and liquidity safety. In 2023, 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 risk environment and challenges at home and abroad, China Cinda stepped up the early identification, early warning, early detection and early disposal of risks. By strengthening risk source control, refining business structure, and preventing new risks, the Company speeded up risk treatment, eliminated potential risks, and made benefits from risk mitigation to foster an environment for high-quality business development. The establishment of “intelligent risk control” was continuously strengthened for timely risk warning and risk statement, so that measures were taken in time in proactive response to risks, and the organic integration of risk compliance pre-control and “manned prevention + technical prevention” was further achieved. Additionally, a risk project review and analysis mechanism was established for follow-up education and publicity, in order to deeply exercise the risk management culture.



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*.

China Cinda continued to effectively enhance the internal control management quality and efficiency. Specifically, the top-level design of institutional management was refined, the *Measures for Institutional Management* was revised, and the standardization of institutional management was further improved. Systems were rechecked and internal control manuals were updated from time to time against the supervision requirements, and the internal control systems were continuously optimized to strengthen the effectiveness of internal control measures. Investigation of employee abnormal behavior and internal job balance was highlighted to continuously improve the job performance standards, and eliminate risks and hidden dangers in a timely manner. The Company worked to raise system execution, and conducted system training and preaching in online and offline ways, deepening employees' understanding and mastery of the Company's policies. Operational risk management tools were operated and managed to carry out operational risk investigation, outsourcing risk assessment, and work safety special investigation for prevention of major operational risk events.

• Anti-money laundering management

China Cinda fulfilled basic obligations in anti-money laundering on its part and effectively refined money laundering risk prevention and control systems by establishing and bettering the anti-money laundering program, promoting the transformation of anti-money laundering management system, and reinforcing the control of anti-money laundering groups in strict comply with relevant laws, regulations, and regulatory requirements, such as the *Law of the People's Republic of China on Anti-money Laundering*. Eight sessions of anti-money laundering training were conducted, covering 5,139 attendances, in order to continuously improve the risk awareness and performance ability of employees.



Fight against illegal financial activities •

China Cinda continuously improved the ability to prevent financial crimes by carrying out publicity and education on fighting illegal fundraising and telecom network fraud, and spreading relevant preventive knowledge in online and offline ways. Crime crackdown was made normal to continuously strengthen the coordination and connection with relevant government departments, and to shape a pattern with special and joint prevention and control.



Jilin Branch spreads financial knowledge online



Heilongjiang Branch carries out publicity activities on fighting illegal fundraising in a community



Cinda Securities Investor Education Base organizes book-donation activities

Enhancing responsibility management for sustainable development



Strictly following the ESG requirements of the listing rules of the Stock Exchange of Hong Kong, China Cinda continuously optimized its ESG management systems, extensively explored and practiced the ESG strategies and management measures to actively take the social responsibility and continuously promote high-quality development of the Company.

Social responsibility concepts

As a stabilizer to eliminate financial risks

The Company highly valued the resolution of non-performing asset risks of banks, extensively participated in the open batch transfer market operations, actively involved in the risk resolution of small and medium-sized financial institutions, capital markets, and non-bank financial institutions, and accelerated the disposition of non-performing assets and financial risk homeostasis. By doing so, its role, as a national team and main force in financial risk resolution, was effectively played.

As a booster to serve the real economy

Given its increased financial services to the real economy, and focus on key areas and weak links of the national economy, The Company took an active part in enterprise crisis relief, state-owned enterprise reform and bail-out, and strategic emerging industry support, and extensively practiced the inclusive finance and ageing finance. On that basis, the Company pursued the customer-oriented strategy, safeguarded customer rights, and continuously improved service quality and customer experience for higher value to customers.

As a community for realizing the value of employees

Upholding the talent concept of "Hiring based on talent, position based on competence", the Company effectively safeguarded the legitimate rights and interests of employees, guaranteed their occupational safety, raised their core abilities, and provided them with a stage for work and entrepreneurship to pursue co-growth with employees.

As a practitioner participating in environmental protection

The Company practiced green finance in active response to climate change, and extended green finance related services around principal duties and core business in support of low-carbon transition of traditional industries and faster development of green industry, actively achieving the goal of carbon emission peaking and carbon neutrality by way of low-carbon operation and management.

As a corporate citizen to promote social welfare

China Cinda enabled rural revitalization and speeded up common prosperity in its persistence in applying a people-centered development approach, and took an active part in community service as well as charitable and public service, contributing to satisfying the aspirations of the people to live a better life.



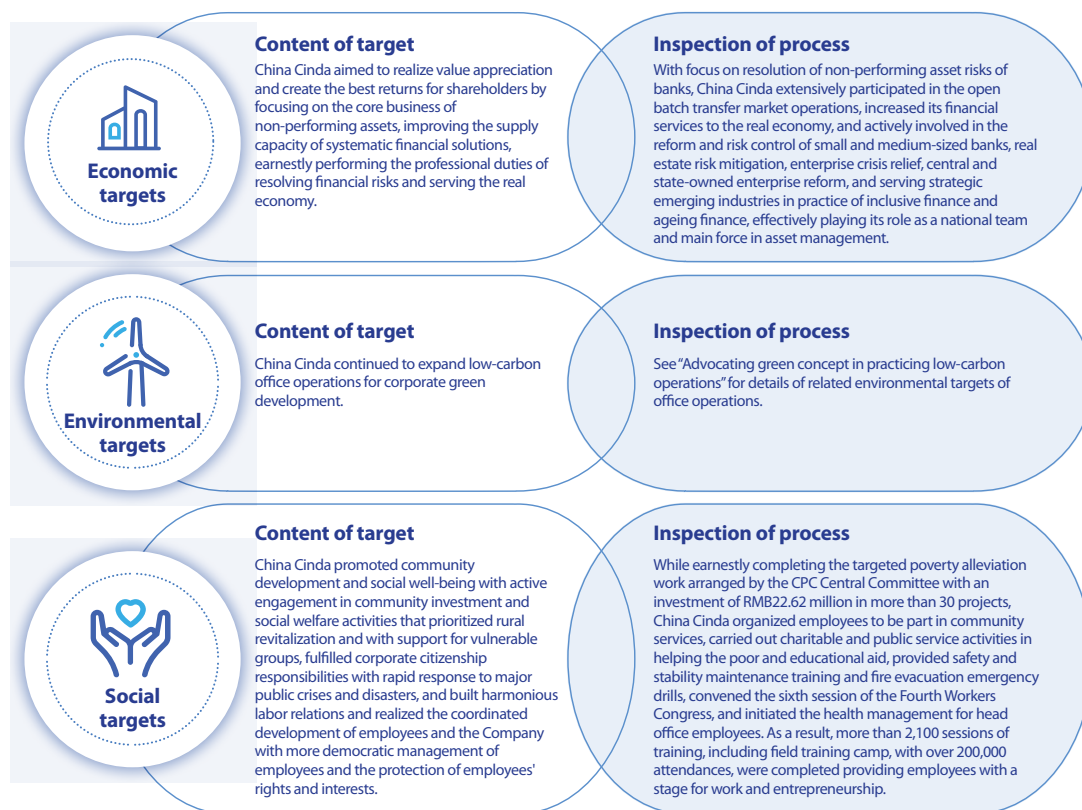
Statement of the Board of Directors

The Board of Directors is the highest-level organ of ESG management decision-making, and shall take charge of the overall decision-making and deployment of ESG management of the Company, specifically, overall supervision, guidance and practice review of ESG-related issues, pushing forward the execution of ESG concept and strategies.

Under the supervision and guidance of the Board of Directors, China Cinda, based on its need, continued to practice a scientific and sound ESG management strategy in line with its operational characteristics: Adhering to the concept of innovative, coordinated, green, open and shared development; strictly abiding by social responsibility and ESG regulatory policies and regulations; adhering to the high-quality development concepts of "professional operation, efficiency first and value creation"; improving ESG governance structure and risk management system; 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 environmental protection for the social well-being. The Company stayed committed to delivering excellent economic, environmental, social and governance performance for a long-run sustainable development of the Company.

The Board of Directors took charge of supervising and reviewing material ESG issues of the Company, identifying and evaluating material ESG issues, and ranking the materiality of them, so that their progress of implementation was under dynamic monitoring and review. The Board studied material ESG issues and target process taking into account the overall corporate strategies and actual business requirements, attended closely to relevant ESG risks, and considered risk mitigation measures and solutions (see "Exploring management practices in response to climate change" for details of the impact of climate change on business operation). The risks related to ESG issues were further managed, so that 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 economic, environmental and social targets to elaborate the orientation of main 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 and progress of China Cinda in the above work, assuming social responsibilities and intensifying ESG management, and was considered and approved by the Board of Directors of the Company in March 26, 2024.

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 implementation of ESG management throughout the Company.

Decision-making

The Board of Directors is the decision-making body for ESG management, responsible for supervising and guiding ESG related work. The Board shall supervise the formulation and implementation of ESG and social responsibility objectives of the Company, regularly view the progress of ESG related work, and make sure the effective execution of ESG risk management measures and internal monitoring mechanisms during the work process. Furthermore, the Board reviewed the regularly released *Environmental, Social and Governance (ESG) Reports* of the Company to ensure comprehensive and accurate presentation of ESG management practices of the Company and results in fulfilling social responsibility.

The Management implemented ESG resolutions of the Board of Directors, fulfilled its duties by laying down strategic plans, implementing division of labor, carrying out assessment of indicators, enhancing information disclosure, and organizing training and publicity to improve the ESG management performance in the organic integration of ESG and social responsibility concepts into business decision-making. The Management closely monitored ESG related issues with respect to business operations for effectively promoting the deep integration of economic, environmental, social, and corporate governance benefits.

Management

Execution

The Execution consists of functional departments of the head office, as well as the branches and subsidiaries, responsible for performing ESG work. The Execution worked closely and efficiently in collaboration to improve the ESG management performance of the Company by virtue of ESG and social responsibility management mechanisms.

ESG issues

- *Environmental, Social and Governance (ESG) Report* preparation and social responsibility assessment
- Management and practice of ESG issues
- Contact persons for ESG information disclosure to carry out ESG practice and information collation
- Energy conservation, emission reduction, and green office in the office space
- Different kinds of green finance business

Execution by

- President's Office
- Functional departments of head office as well as the branches and subsidiaries
- Relevant departments and offices of head office as well as the branches and subsidiaries
- Trade Union Work Department, and Logistics Support Department of the branches and subsidiaries
- Business departments of head office, branches and related subsidiaries

Communication with stakeholders

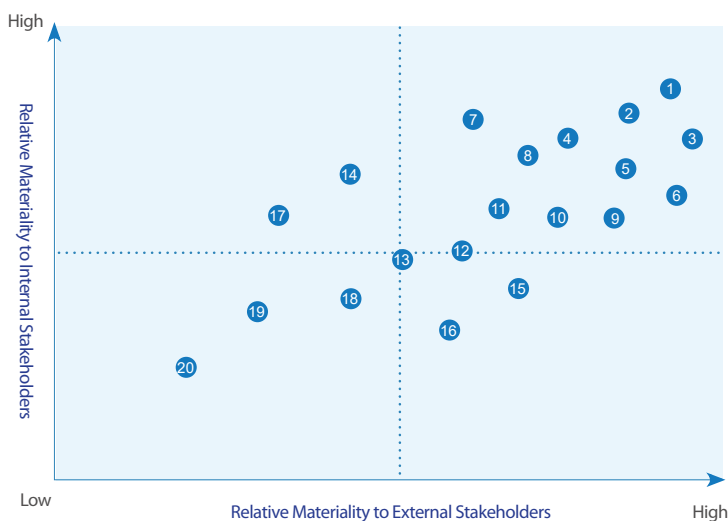
China Cinda highly valued exchanges and interaction with stakeholders, for which diversified channels were actively built for communication with shareholders and investors, government and regulatory bodies, customers, suppliers, business associates and associations of industry, non-profit organizations, charitable organizations, employees, management, etc. Additionally, the Company organized a series of communication meetings, including the 10th listing anniversary symposium, global analyst call to announce interim achievements, important investor symposium, bank customer symposium, new energy vehicle industry symposium, and young employee feedback and growth insights sharing meeting. All this aimed to actively convey the business philosophy and value pursuit of the Company to stakeholders, share the practical results of social responsibility efforts, respond to the demands and expectations of all parties, discuss and exchange improvement opinions and optimization paths. On that basis, the Company worked together with all parties to create economic, environmental, social, and corporate governance value.



The Company holds the 10th listing anniversary symposium

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, the *Environmental, Social and Governance Reporting Guide* issued by the Stock Exchange of Hong Kong, and other policy documents, China Cinda, based on the "materiality" reporting principle, continuously sorted out related ESG issues and performed materiality evaluation taking into account stakeholders' concerns and business operating characteristics. China Cinda extensively consulted internal and external stakeholders for opinions, and analyzed and explored the excellent performance practices of the financial business associates. A total of 20 ESG issues with high materiality to the Company were sorted out and decided after investigating by taking into account social responsibility and referring to feedback from the ESG expert team. They are presented in the ESG materiality matrix chart as follows in light of development strategy, business progress, and operational priorities of the Company.



Material Issues

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



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Devoting to rural revitalization in advancing community development	112



Serving real economy in prevention and mitigation of risks



Resolving financial risks for contribution to safeguarding the national financial security

China Cinda stayed committed to the core business of resolving non-performing asset risks of banks, for instance, extensively participating in the open batch transfer market operations, actively involving in the reform and risk control of small and medium-sized banks, capital market bail-out, and risk resolution of non-bank financial institutions, so that the existing credit risks of financial institutions were effectively mitigated. The Company bettered the online and offline asset disposal mechanisms, accelerated the disposition of non-performing assets and financial risk homeostasis in support of safeguarding the sound operation of financial institutions, by which its role, as a national team and main force in financial risk resolution, was effectively played.



Case

Focusing on resolution of non-performing asset risks of banks

China Cinda proactively adapted to the new situation and changes in the non-performing asset market, strengthened "manager-to-manager" marketing visits, held symposiums on disposition of non-performing assets of banks, and positively handled the needs of risk resolution in key areas and bank asset liquidizing and disposal. Each branch grasped information on the disposition of non-performing assets of banks in a timely manner, conducted in-depth due diligence, fully mined asset value, leveraged professional advantages in valuation and pricing to raise the acquisition efficiency. In 2023, the Company acquired non-performing assets and loans of banks, amounting to RMB181.87 billion, up 56% year on year, and it occupied 34% of the open batch transfer market of banks, continuing to keep ahead in the market. The reform and risk resolution of small and medium-sized banks were steadily advanced. The Company acquired approximately RMB88.9 billion non-performing assets from 79 small and medium-sized banks, contributing to preventing and resolving financial risks, liquidizing inefficient financial resources, and facilitating the circulation of finance and the real economy.



The Company signs a memorandum of cooperation with the Export-Import Bank of China



The Company holds a symposium on the disposition of non-performing assets of banks



Case

Successfully resolving the defaulted bond risk of BERUN Group

BERUN Group is a key private chemical enterprise in Inner Mongolia Autonomous Region and also the largest natural alkali mining and processing group in China. In order to resolve the risk of defaulted bonds, worth RMB3 billion, of BERUN Group, China Cinda designed and implemented package arrangements such as equity debt repayment, extensively participated in enterprise production and operation, and helped the Group resolve debt crises. It took nearly 6 years to complete the project. This helped maintain regional financial and social stability, and set two precedents of on-exchange trading transfer and non-cash cancellation of defaulted bonds in the domestic interbank market, contributing its wisdom to resolving the risk of defaulted bonds. The project was included as an Excellent Case of Serving the Real Economy in the *Blue Book of Responsible Finance (2023)*.

RMB **3** billion

By resolving the default bond risk of RMB 3 billion in the Group, China Cinda has designed and implemented a package of plans, e.g. debt repayment by equity.



The BERUN project is selected as an Excellent Case of Serving the Real Economy



Case

Establishing a Beijing foreclosure fund for liquidizing stock assets

Beijing Branch, in collaboration with Cinda Capital Management Co., Ltd., established a Beijing Regional Foreclosure Disposal, Liquidization and Reorganization Fund to participate in the bidding for foreclosed assets auctioned by courts. The Fund and some industry investors jointly established a platform which successfully won a project at the Fengke head office and will initiate the renovation of subsidized rental housing. The Fund provided the project customer with "funds + comprehensive solutions", clearing the underlying non-performing assets in the early stage, and in the later stage, the industrial investors leveraged their professional advantages to re-plan and built the project into service-oriented youth apartments. In this way, the inefficient assets in core areas were liquidized through judicial auctions, expanding effective investment, promoting regional economic development, and generating favorable social benefits.



Case

Winning the bid for first domestic corporate auto loan asset package

As the number of event of default was increasing by Chinese auto enterprises, industry risks have risen. An auto finance company was selected as an experimental unit for the disposition of non-performing assets in respect of corporate auto loans. In 2023, Guangdong Branch won by bidding the company's corporate non-performing asset package, the first corporate auto loan non-performing asset package in China, at Banking Credit Asset Registration and Circulation Center. This provided an option for auto finance companies to alleviate liquidity pressure, and opened up a new chapter in the transfer of non-performing assets for corporate auto loans in China.



Case

Enabling non-performing assets operations by "Digital Cinda"



China Cinda has been boosting its "Digital Cinda" strategy, and continuously promoting the building of a digital financial service system. By integrating and advancing the application of various new technologies, and pushing forward business model upgrading, China Cinda completed the establishment and launch of new business systems, and achieved positive digital results, based on which digital financial solutions with Cinda characteristics were developed to continuously improve digital service capabilities. This project was titled as the "Cloud Eagle High Achievement Project" by the Cloud Application Branch of the China Computer Users Association.

The Company, by leveraging "Internet+", promoted the iterative upgrading of the "China Cinda Smart Tao" non-performing asset investment promotion system on the computer terminal, mobile web terminal, and applet, so that the application scenarios were expanded, facilitating the smooth flow of non-performing asset information resources in a larger range. As of the end of the Reporting Period, a total of 4,000 pieces of information were released, involving assets worth over RMB650 billion, and getting over 170,000 clicks. Each branch actively expanded customer demand, assisted customers in promoting assets on Smart Tao, and continued to upgrade the open non-performing asset platform for customers.

WeChat Mini Program of "China Cinda Smart Tao"
non-performing asset investment promotion system

4,000

A total of 4,000 messages issued

RMB **650** billion

RMB 650 billion of assets involved

170,000 man-times

Over 170,000 clicks

Helping enterprises in distress in support of steady development of regional economy

China Cinda actively participated in resolution of the real estate market risks, enterprise bankruptcy reorganization and rescue of enterprises in critical condition, liquidized distressed assets, bailed out troubled enterprises, and helped enterprises revitalize by fully leveraging its countercyclically functional advantages, so that positive results were achieved in accelerating economic structural transformation and upgrading, resolving regional financial risks and maintaining social stability.



Case

Bailing out real estate enterprises for guaranteeing the delivery of buildings

China Cinda involved itself deeply in regional bail-outs and risk resolution of large real estate enterprise groups in positive response to the national call on "guaranteeing the delivery of buildings, stabilizing people's livelihood, and maintaining stability". A special plan to support bailed-out assets with an amount of RMB10 billion 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 non-performing asset management industry and the exchanges. Due to its involvement in 47 real estate risk resolution projects with an input of RMB24.6 billion, it is estimated that 36,891 sets of commodity housing can be assured to be delivered as scheduled. All these promoted the repayment of overdue debts of RMB3.6 billion for 13 financial institutions, helped solve the payments, amounting to RMB190 million and RMB3.8 billion, of wages to migrant workers and of debts to upstream and downstream suppliers, respectively, and stimulated the resumption of work and production of projects worth RMB130.4 billion, contributing to the steady and sound development of the real estate market.

In recent years, a well-known real estate company in Zhengzhou has been affected by the downturn in the real estate market, and its liquidity pressure became prominent. In this context, China Cinda reorganized three urban renovation projects of the company. As of the end of 2023, the collective investment trust plan, amounting to RMB1.542 billion, was cleared, the project payment of RMB580 million was completed, the wages of migrant workers totaling RMB170 million were paid, and more than 2,200 jobs were provided for migrant workers. It is expected to liquidize RMB34.5 billion goods, ensure the delivery of 4,243 sets of resettlement and commodity housing, safeguarding the legitimate rights and interests of homebuyers, and maintaining the regional economic and social stability.



Case

Bailing out a large potash fertilizer enterprise to help build a world-class salt lake base



It is the salt lake area of China Cinda-assisted potassium fertilizer enterprise

Potassium fertilizer is a severely scarce mineral resource in China. A company in Qinghai, specializing in the production and sales of potassium fertilizer, holds a mining right for potassium-magnesium salt deposit of the 832 square kilometer salt flats, of which the potential economic value is enormous. In recent years, it encountered temporary financial difficulties due to multiple factors. China Cinda helped it introduce industrial investors in bankruptcy reorganization by virtue of acquiring non-performing loans of banks. In this way, it achieved its debt repayment and resumed its operations. This is a vivid practice in bailing out troubled enterprises, supporting local economic development, and pushing forward the construction of a world-class salt lake industry base.



Case

Enabling reorganization of a nonferrous enterprise for transformation of new and old regional driving forces

A copper smelting group rows in the forefront of the industry in production capacity. Recently, as influenced by various internal and external factors, enterprises have fallen into debt and operational crises, and ultimately undergone bankruptcy and reorganization. Whether it is successfully organized or not has a significant impact on the local financial ecology and industrial development. China Cinda participated in the design and execution of the reorganization plan from beginning to end, specifically, providing "plan design + financial support" services, and tailoring investment portfolios three times. This efficiently guaranteed the smooth performance of the reorganization plan. The project resolved the debt risk of local old impetus, and introduced new regional impetus, releasing resources and space for brick-and-mortar enterprises to step into a forward cycle.



Case

Helping revitalize a national key special steel production enterprise

A large special steel production enterprise was ruled by the court to go into bankruptcy reorganization proceedings in 2023 due to cyclical fluctuations of industry and other factors. China Cinda innovatively designed a business model taking into account "industrial investors and strategic investors" and "the largest creditor", providing bankruptcy reorganization funds for industrial investors in support of industry integration, M&A and reorganization. In addition, China Cinda helped liquidize stock assets, reduced financial costs, and effectively resolved risks by means of reverse debt collection + debt-paying stock disposal income sharing. This project not only guaranteed the employment and livelihood for over 4,000 employees, but also effectively revitalize the enterprise to step towards a 10MT special steel group, achieving favorable economic and social benefits.



Supporting the reform and development of state-owned enterprises for stronger and better state-owned economy

China Cinda actively endorsed the further reform of state-owned enterprises, persistently attended to the divestment, disposal, and M&A of non-principal and non-dominant business, inefficient and invalid assets, as well as accounts receivable and inventory, and participated in the launch and establishment of a state-owned enterprise stock asset optimization and upgrading fund. In addition to helping leading state-owned enterprises in Tianjin, Chongqing, Zhuhai, Xi'an and other areas divest and liquidize inefficient stock assets, the Company supported central and local state-owned enterprises with structural adjustment, aiming at raising the efficiency of state-owned capital allocation.

China Cinda is signing a strategic cooperation agreement with China Reform Holdings Corporation Ltd. to serve the reform and development of central state-owned enterprises





Case

Assisting a central state-owned electric power enterprise in separation of principal and auxiliary business

A listed power generation company subordinated to a central state-owned electric power enterprise was required to divest its equity that was not closely related to its principal business in compliance with the *Three-year Action Plan for Reform of State-owned Enterprises (2020-2022)*. In order to help central state-owned enterprises highlight their principal business and divest their auxiliary business assets, and to support local state-owned enterprises to become bigger, better and stronger, China Cinda helped another local state-owned enterprise with acquiring the divested equity of the listed company, achieving a win-win results for multiple parties.



Case

Promoting the industrial transformation and upgrading in the Yangtze River Economic Belt

A virgin metal logistics base, located along the lower reaches of the Yangtze River, of a central state-owned electric power enterprise, had the asset renovation and liquidization proceeded slowly, becoming inefficient assets. China Cinda provided the base with a comprehensive solution consisting of "financial support + asset management + consultant service" in collaboration with its deep reorganization to solve its debts, and accelerated the development of the regional head office base for the group. Additionally, with the help of China Cinda, an energy innovation industry cluster and a diversified comprehensive industry platform that integrates fintech, e-commerce and leisure tourism were established to practice the major regional strategies in promoting high-quality development of the Yangtze River Economic Belt.



Project rendering after liquidization



Case

Supporting the specialized integration of a central state-owned enterprise in the field of strategic resources

A central state-owned enterprise group in the field of strategic resources, following its establishment, encountered a series of difficulties, for instance, low utilization efficiency for a large scale of assets, difficulty in unleashing the development potential, small size of subordinate listed companies, and weak risk resistance capacity. China Cinda endorsed a listed company of the central state-owned enterprise in M&A of the largest single ion rare earth mine in China via market-based debt-for-equity swap, helping the group liquidize stock assets, and improving capital allocation efficiency. Besides, with the help of China Cinda, specialized integration was achieved for the list company, and its business was extended to upstream mining links, further strengthening the supply chain, and reinforcing core competitiveness and sustainable development capabilities. As a result, the rare earth industry was led to a better path of development. The mine matched smelting and separation projects were supported to become operational, increasing local employment, and promoting the high-quality development of regional economy and society.



Case

Bailing out a large state-owned trade logistics enterprise

A listed company is a park development operator with the trade logistics industry as its core, and is an important market entity in building a "dual circulation" pattern in China. In recent years, due to changes in external factors, liquidity difficulties arose in enterprises, imposing a wide impact on financial institutions, upstream and downstream small and medium-sized manufacturing enterprises, and employment. Given that case, China Cinda has teamed up with a local state-owned enterprise to restructure its project located in Xi'an, effectively bailing out the enterprise with high-quality development, and supporting stable employment and economic development.

Serving national strategy in support of high-tech self-reliance and self-improvement

China Cinda fully implemented national strategies and macro policies, speeded up a virtuous cycle of "technology-industry-finance" with better financial services for new technologies, new tracks, and new markets, and practiced scientific and technological finance in an all-round way, all of which pushed forward the high-quality development of strategic emerging industries, and accurately energized new quality productive forces.



Case

Holding an information session on fostering specialized, fine, characteristic and innovative "little giant" enterprises



The Company participates in holding an information session on fostering specialized, fine, characteristic and innovative "little giant" enterprises

In active response to the national innovation-driven development strategy, China Cinda fostered an integrated financial service plan that covers the full life cycle of innovative enterprises in support of the high-level development of specialized, fine, characteristic and innovative enterprises. The Company, joining hands with the Innovation Business Center of Shanghai Exchange Group, held a special policy information session on fostering specialized, fine, characteristic and innovative "little giant" enterprises, helping them understand the requirements of application for being a "little giant", and enhancing their enthusiasm for and initiative in this application. In order to deepen cooperation with specialized, fine, characteristic and innovative enterprises, the Company bettered its professional financial services for specialized, fine, characteristic and innovative enterprises, and energized strategic emerging industries by applying years of industry experience and thinking accumulated in serving the real economy.



Case

Supporting the research, development, manufacturing, and commercialization of innovative medicine

As an innovative drug platform incubated by Kelun Pharmaceutical Group, an A-share leading pharmaceutical enterprise, Kelun-Biotech is a globally leading and nationwide first-class antibody-drug conjugate research and development enterprise, showcasing prominent advantages in the field of research and development of antineoplastic products for such targets as TROP-2 and HER-2. It reached an authorized cooperation with MSD, a multinational pharmaceutical company, with a total amount of more than USD10 billion. In view of the characteristics of "grinding a sword for ten years", high innovation and high R&D investments in the pharmaceutical industry, China Cinda set up a project team covering the comprehensive background of medicine, finance,

finance and law. After professional judgment on the investment value of enterprises, it intervened in time through market-oriented investment to help the enterprise reduce leverage and enable it to be successfully listed on the HKEX.



Kelun-Biotech is successfully listed on the HKEX with the support of China Cinda



Case

Issuing the largest-amount technological innovation ABS on the SSE

China Cinda issued Cinda Mingyuan No. 6 Technological Innovation ABS on the SSE, with a scale of RMB10.694 billion, being the largest-amount ABS in the industry and exchange to date. Among the raised fund, 70% was invested in the field of technological innovation, promoting the transformation and upgrading of the industrial entities, contributing to domestic replacement, and helping "specialized, fine, characteristic and innovative" enterprises solve the stranglehold problems.



Case

Alleviating liquidity pressure of a foundry enterprise

China Cinda has been further exploring alternative investment bank business models with fruitful results in support of strategic emerging industries and high-tech self-reliance and self-improvement. Due to high R&D costs in the early stage and the further need of large investment in production capacity construction, a special process foundry enterprise underwent significant financial pressure, and its own funds were insufficient to support subsequent production capacity construction. Given this situation, China Cinda helped the enterprise alleviate the financial pressure via market-based debt-for-equity swap, strongly supporting the development of Chinese cutting-edge semiconductor industry in this way.

Serving the development of social people's livelihood

China Cinda, based on its principal duties and core business, actively practiced the concept of finance for the people, specifically, offering better financial services in key areas and weak links related to the national economy and people's livelihood, firmly supporting key projects such as grain production, urban village renovation, as well as medical and health care, and insisting on inclusive finance and ageing finance for the purpose of meeting people's aspirations for a better life.



Case

Boosting the construction of an agricultural power with high-quality financial services

With active performance of food security strategy and focus on key agricultural areas, China Cinda conducted in-depth research on industries, leveraged collaborative advantages, and flexibly utilized various financial instruments to improve the quality and efficiency in the service of the development of the agricultural industry. At the agricultural business seminar in Changchun Jilin, the Company signed a strategic cooperation agreement with Beidahuang Agricultural Reclamation Group Co., Ltd., bringing a new driver of integrated growth of modern agriculture and finance.

China Cinda initiated the establishment of China's first national agricultural fund, the China Agriculture Industry Development Fund, and deeply cultivated the market segmentations of seed and seedling production, ecological conservation and environmental governance, and biopharmaceutical product manufacturing, with a focus on investing in growth-oriented agricultural industrialization enterprises and rural development projects. In 2023, the Company invested in WEIMA Agricultural Machinery, a leading enterprise in agricultural mechanization, helping it go public on the Growth Enterprise Market and become the first share in mountainous and hilly agricultural machinery in China.

Zhengbang Technology, one of key leaders in national agricultural industrialization, got into liquidity difficulties due to macroeconomic factors, cyclical price fluctuations in the pig breeding industry, and rising prices of pig feed. In 2023, China Cinda helped the enterprise enhance asset quality and strengthen sustained profitability, and solved employment and income problems for nearly 6,000 employees and 500 households by introducing industrial investors via corporate reorganization investment. This safeguarded the rights and interests of 50,000 convertible bond investors and 200,000 small and medium-sized shareholders, and made positive contributions to maintaining capital market and social stability.



China Cinda is signing a strategic cooperation agreement with Beidahuang Agricultural Reclamation Group Co., Ltd.



Case

Solving the difficulties of urban village renovation for improvement in people's well-being

By fully leveraging its role in countercyclical bailout, China Cinda increased its inputs in the construction of "three major projects" (strong foundation project, demonstration project and innovation project), and actively involved itself in renovation from old and dangerous conditions, as well as urban village renovation. In this way, outstanding issues left over by history and debt problems were tackled, unfinished projects were liquidized, so to materialize key livelihood projects. The Company successfully issued the first ABS for urban village renovation in the market in strong support of urban village renovation. In order to resolve the risks of the "difficult urban renovation village" project in the core area of Xi'an, the Company acquired outstanding non-performing loans, assisted industrial investors in reorganizing the project, and introduced Cinda Real Estate to provide incremental funds, working together to develop an urban renovation project. These caused to resume normal development and construction of 340,000 square meters of resettlement buildings, solved the resettlement for a total of 4,500 villagers in 1,400 households, and helped the local government cope with pressing livelihood issues.



34

 m²

Promoted the resumption of normal development and construction of 340,000m² of resettlement buildings



Case

Supporting the development of SMEs by Nanyang Commercial Bank (NCB) via inclusive finance

Staying true to its cause, NCB firmly enhanced the quality and efficiency of its services to MSMEs via inclusive finance. NCB (Hong Kong) launched multiple "SMEs Financing Guarantee Scheme" products, fully participating in the 13 rounds of measures for the Hong Kong Monetary Authority's "pre-approved interest-only repayment" plan to overcome difficulties hand in hand with SMEs. In 2023, 289 loans were issued through various SMEs financing guarantee schemes, with a balance of nearly RMB2.9 billion. SME customers were increased by 1,040, up 41% year on year. Taking the "SME financing comprehensive credit service platform" project as a pilot, NCB (China) optimized the process of business acceptance, approval and loan disbursement, and doubled the efficiency of the platform services, markedly enhancing the experience of small and micro enterprise owners.



RMB 2.9

 billion

In 2023, 289 loans were issued through various SMEs financing guarantee schemes, with a balance of nearly RMB 2.9 billion.



1,040

SME customers increased by 1,040, up 41% YoY.



Case

Boosting the ageing finance by NCB (China) with multiple measures

Due to great concern about the comprehensive service demand of the elderly customer group, NCB (China) introduced 10 targeted insurance products, and worked together with Taiping Life Insurance Co., Ltd. to provide value-added services for elderly care communities, so as to enrich elderly care financial products, and satisfy multi-level and diversified old-age security needs. Additionally, it actively explored elderly-oriented financial services. Specifically, a mobile service system was exercised at cash counters of each banking outlet for elderly customers who can't use electronic payments. Internet banking experience machines were provided, and elderly people were guided with online payment operations, allowing them to truly experience the convenience of mobile payments. At the same time, mobile integrated terminals were also be utilized for door-to-door services. Four banking outlets of NCB (China) Shanghai Branch were selected as "demonstration outlets for respecting the aged" in Shanghai.



NCB (China) Shanghai Branch offers a series of campaigns respecting and helping the aged



Case

Jointly holding a forum on the development of medical industry

China Cinda, joining hands with relevant institutions, held a special industry development forum on "Walking with medical industry through industry cycle", in which over a hundred guests from top medical enterprise groups, well-known investment institutions, and financial institutions were invited to participate. In-depth exchanges and discussions were organized on topics such as "how innovative drug enterprises survive the industry cycle" and "the development path of innovative medical device enterprises in the medical reform environment". At the forum, the Company achieved strategic cooperation with relevant medical industry parks in Suzhou to assist in further development of the medical industry innovation cluster in Suzhou.



China Cinda jointly holds a forum on the development of medical industry

Insisting on customer orientation in deepening win-win cooperation



Protecting customer rights and interests

Protection of customer rights and interests has been given priority over others in the business development. China Cinda stayed committed to improving customer service and product quality, perfected customer complaint management mechanisms, and acted on the customer privacy protection measures for higher customer satisfaction in strict accordance with the *Law of the People's Republic of China on the Protection of Consumer Rights and Interests*, the *Advertisement Law of the People's Republic of China* as well as other relevant laws and regulations. Moreover, the Company intensified intellectual property protection, and publicized financial knowledge and education.

Deepening customer service

Adhering to the strategy of "Customer First", China Cinda accurately satisfied customer demands by providing innovative and optimized service approaches. In particular, the Company endeavored to integrate resources of all parties through meetings with local government officials, signing of strategic cooperation agreements, comprehensive marketing campaign, business requirement symposiums, and industry cooperation and exchange meetings, making concerted efforts to prevent and resolve risks and serve the real economy.



Case

Carrying out comprehensive marketing campaigns in "twenty cities of ten provinces"

China Cinda launched comprehensive marketing campaigns in "twenty cities of ten provinces", for which a financial expert service team was set up to hold information sessions and symposiums in 14 cities, including Taiyuan, Chongqing, and Guiyang. The Company reinforced partnership with local governments and enterprises in terms of serving the real economy, resolving financial risks, promoting state-owned enterprise reform, developing emerging industries, and bailing out real estate enterprises, so that a "one-on-one" targeted service mechanism was established to continuously expand comprehensive financial services, which was highly recognized by relevant provincial and regional governments and customers.



China Cinda organizes an activity of "helping Shanxi with industrial transformation in the service of the high-quality development of economy" for targeted services to customers by financial expert team



Case

Holding a training workshop on "central-local AMCs listing on the SSE"

In order to deepen cooperation and gather joint efforts of the non-performing asset management industry, and foster a sound industry ecosystem, China Cinda worked together with the SSE to hold a training workshop on "central-local AMCs listing on the SSE", at which 13 local asset management companies attended. This event bridged the central-local asset management companies and the SSE, furthered cooperation among all parties in serving the capital market and liquidizing stock assets, and explored new blue oceans and paths of transformation and upgrading in the industry to facilitate financial reform.



China Cinda holds a training workshop on "central-local AMCs listing on the SSE"



Case

Forging a "Stepping Forward through Waves" special asset investment promotion brand

China Cinda held the "Stepping Forward through Waves" commercial property-oriented special asset promotion in Guangzhou, launching over 500 projects with a total debt principal of nearly RMB100 billion, attracting nearly 200 industry institutions on site and over 4.5 million views online. Throughout the year, the Company launched more than 10 issues of "Stepping Forward through Waves" asset promotion on WeChat Official Account, presenting investors with various assets of different regions, industries and categories. By persistently forging a "Stepping Forward through Waves" special asset investment promotion brand, the Company actively explored a win-win cooperation model between itself and various market players. On that basis, an open, win-win, efficient non-performing asset ecosystem was jointly fostered to accelerate the disposition of non-performing assets and financial risk homeostasis, and positively boost the sound and steady development of the industry.



China Cinda holds the "Stepping Forward through Waves" commercial property-oriented special asset promotion in Guangzhou

Managing customer complaints

China Cinda formulated and put in place the *Administrative Measures for Handling Consumer Complaints* to define the complaint management duties of different levels of institutions, and standardize the all-process consumer complaint handling mechanism. Furthermore, the review mechanism and supervision measures were intensified constantly for complaint management, effectively ensuring an optimal customer complaint management mechanism in place. Given the significance of customer feedback, feedback channels and communication mechanisms were expanded to handle complaints in a timely manner. Complaint cases were supervised intensively to ensure timely rectification by interested parties, safeguarding consumer rights and interests to the largest extent, and improving customer service experience. The subsidiaries accepted 835 customer complaints in 2023.

NCB (Hong Kong) formulated the *Detailed Rules for Customer Complaints Handling*, which defines the guidelines and norms for complaints handling. A dedicated institution was organized to monitor and manage customer complaints handling. Jingu Trust revised the *Consumer Complaint Management Measures*, and developed a financial consumer rights protection work plan to constantly strengthen consumer rights protection. All complaints were strictly handled with feedback on schedule while ensuring service quality. In addition, emergency drills were carried out from time to time to simulate major consumer complaint handling scenarios for better emergency response capabilities.



835

The subsidiaries accepted 835 customer complaints in 2023.

Protecting customer privacy

China Cinda attached great importance to and strictly protected customer information and privacy data. Based on regulations such as the *Information Technology Management Regulations* and the *Data Governance Regulations*, the Company further improved the privacy and data security system against regulatory requirements and the latest ISO27001 information security management system standard. Classification standards were newly added for preparing personal and sensitive information, raising the requirements at each link in the data management process. Relevant institutional documents were revised and rechecked based on facts. The *Information Security Management Measures* were updated from time to time. Relevant departments were required to fulfill respective data security management duties. All these efforts resulting in better governance of corporate data security and customer privacy protection.

Diversified measures were employed to enhance the customer privacy protection on the whole in key areas of information security and privacy protection. Database management was reinforced and ensured with security and compliance by establishing a database security audit platform and closely monitoring and analyzing database operations. Non-registered mobile storage media was strictly restricted, so that USB flash drives and external hard drives of the staff must be registered with real names to effectively trace the source of information and reduce the risk of information leakage. The Company provided information security related training for all employees every year to enhance their ability to identify and respond to information security risks.



Protecting intellectual property rights

Besides strictly abided 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 laws and regulations, China Cinda formulated a special management system, the *Administrative Measures for Intellectual Property Protection*, due to its great concern about intellectual property protection, to ensure the standardization of the intellectual property management system and the effectiveness of the working mechanism, and to enhance the ability to prevent risks related to intellectual property.

Diverse technological means were utilized for better intellectual property protection. Software management requirements and approval processes were optimized from time to time against the *Software Genuine Management Specification*, and an *Open Source Software List* was worked out to prevent the misuse and abuse of open source software, and also to avoid infringing on the others' intellectual property rights.

We monitored various types of intellectual property rights as well as the Company's exclusive rights of trademark and company names in real time based on the principle of "dynamic monitoring and timely protection of rights". In response to identified potential infringements on intellectual property rights, the Company should take measures immediately such as applying to the competent authorities for objections, sending lawyer's letter and filing lawsuits to improve performance of infringement handling. In the process of specific business development, the Company has always attached great importance to the two-way protection of the intellectual properties. Third-party professional advices were resorted to proactively by hiring intellectual property agencies to provide consulting services on intellectual property protection. 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 maintain the Company's brand image and safeguard its legitimate rights and interests.

Deepening win-win cooperation



3,225

The Company boasted 3,225 centralized procurement and frequently-used intermediary in-warehouse suppliers, including 3,121 from Chinese Mainland, as well as 104 from Hong Kong, Macao, Taiwan of China, and foreign countries.

China Cinda practiced ESG and social responsibility concepts and regulations in supply chain management. During the supplier selection and audit, the Company proactively evaluated environmental and social factors for substantive prevention of ESG risks and building of a sustainable supply chain. As of the end of the Reporting Period, the Company boasted 3,225 centralized procurement and frequently-used intermediary in-warehouse suppliers, including 3,121 from mainland China, as well as 104 from Hong Kong, Macao, Taiwan of China, and foreign countries.

Pursuing the concept of green procurement, the Company constantly refined regulations and systems such as the *Rules for Centralized Procurement Management* to strictly regulate procurement process management, and clearly require the preference for energy-saving and environmentally friendly products. A procurement management system was developed with specified rights and responsibilities, effectively separating management and execution duties for prevention of potential risks. Two processes of review must be undergone for the procurement decision. Specifically, the Centralized Procurement Management Committee should review procurement implementation plans, and the Bid Evaluation/Negotiation Committee should select the best supplier. The final selection result would be approved and published by the Centralized Procurement Management Committee.

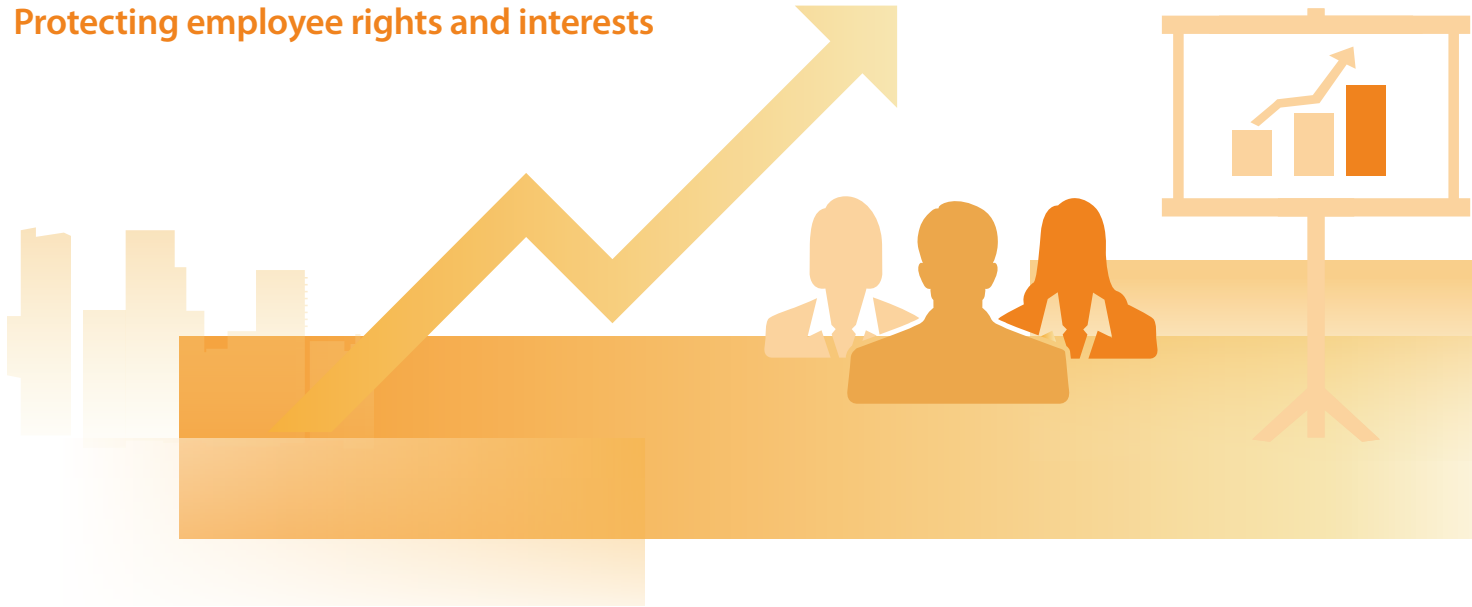
The supplier base and frequently-used intermediary candidate base were strictly managed by specified management measures, and the in-warehouse or out-warehouse adjustment of the suppliers was reviewed and determined by the Centralized Procurement Management Committee. Annual evaluations were made on partnered suppliers with the qualifications, product performance, service status, after-sales, and other performance. Whether a supplier was included into or excluded from the list of in-warehouse suppliers were decided by the Company's needs and the actual situation of the supplier.

Branches and subsidiaries fulfilled green procurement requirements in a positive manner. Cinda Real Estate Product Development Center considered the green certifications of suppliers before procurement. For industries with high carbon emissions, the certification of China Green Product was required. Multiple partners have obtained three-star product certification of green building materials as well as green factory certification. The Regional Company in Shanghai-Jiangsu of Cinda Real Estate established a green access and evaluation mechanism to assess the social responsibility performance of potential partners, and prioritized partnerships with environmentally conscious suppliers.

Sticking to people orientation for employee improvements



Protecting employee rights and interests



In strict accordance with 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*, China Cinda developed and implemented internal management documents such as the *Measures for Labor Contract Management* to fully respect and protect various rights and interests of employees, and actively foster a warm, harmonious, diverse, and fair work environment.

With great concern about the diversity and inclusiveness of the workplace environment, the Company resolutely eliminated the discrimination or discriminatory treatment related to personal information such as race, gender, age, nationality, religious belief, cultural background or family status, etc., in recruitment, remuneration, promotion, dismissal, etc.

The Company constantly refined the building of the salary and welfare system in strictly compliance with the national basic welfare system, and guarantee the various welfare benefits of employees as per law. A sound multi-level medical and elderly security system was established, based on which various social insurances such as basic endowment insurance and basic medical insurance were paid in full for employees as per law. In addition, an enterprise annuity system and a commercial supplementary medical insurance system were established for employees. The reform of total wage determination mechanism was proceeded orderly, and the incentive and restraint mechanism was bettered from time to time to provide employees with well-matched salaries. Employees' right to work and rest was guaranteed, and a rigorous and scientific employment management mechanism was established. Employees' reasonable requirements on labor allocation were evaluated with timely feedback in a scientific manner, and any form of forced labor was not allowed. In addition, the Company resolutely opposed, resisted, and prohibited the employment of child labor. In order to avoid the occurrence of child labor, job applicants were strictly verified with their identity documents, age, and other related information when they are employed. 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 child labor in 2023.

China Cinda continued to improve the democratic management system in the basic form of the Workers Congress as well as the Member Congress. It convened the sixth sessions of the Fourth Workers Congress and the fifth session of the First Member Congress, and guided grassroots trade unions to hold workers congress, in a bid to continuously improve and regulate the multi-level democratic management system, and motivate employees to participate in democratic management.

Ensuring health and safety

With great importance to the health and safety of employees, China Cinda strengthened workplace safety and hygiene management, and protected employees from occupational hazards in strict compliance 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*. In this way, the safety of the work environment as well as the physical and mental health of employees were firmly guaranteed.

The Company formulated and implemented the *Administrative Rules for Internal Security Work* as well as the *Management Measures for Emergencies* to maintain the order in the workplace and create a safe and healthy work environment. Four sessions of safety and stability training were carried out to enhance the ability to respond to emergencies. Office buildings were inspected with security on a regular basis, security efforts were increased, and comprehensive fire evacuation emergency drills and on-site practical operations were carried out. All these aimed to help employees establish fire safety awareness, improve self and mutual medical aid capabilities, reduce health and safety risks, and ensure the personal safety of employees.

The Company continuously improved health protection measures and organized periodic physical examinations for employees due to its close attention to the physical health conditions of employees, and promptly added or adjusted the examination items according to the examination results. Additionally, the Company organized health management for head office employees to improve their health, for which filter elements were regularly inspected and replaced for air cleaners in the office area to ensure a comfortable and healthy work environment. At the same time, health education was offered to enhance health literacy of employees, and improve their health conditions.

Advocating the concept of "Happy Work, Healthy Life", we organized a series of competitions including badminton, table tennis, tennis, light volleyball and bridge as well as brisk walking. The head office trade union set up 13 hobby groups and 4 training classes, enriching the sparetime cultural life of employees.



NCB (Hong Kong) holds fun carnival games



The Company organizes the third employee badminton competition



The Company organizes the third employee badminton competition

Providing employee caring

China Cinda consistently carried out employee caring activities, and regularly organized care-delivery activities on the occasion of employee birthday, statutory holiday, hospitalization, wedding, childbirth, etc. The Company organized heart-warming activities on the New Year's Day and during the Spring Festival, visited a total of 479 person-times in difficulty as well as the managers serving temporary positions in remote areas, and distributed condolence funds of RMB1.07 million.

The Company promoted the enterprise-wide signing of the *Special Collective Contract for Protecting Rights and Interests of Female Employees*, covering 2,875 regular female employees. A care room for female employees was jointly set up with the Chinese Financial Workers' Union. Moreover, the Company organized flower arrangement, tea art and other activities on March 8th Women's Day, distributed sanitary article fees to female employees, and arranged special medical examinations for them, effectively protecting female employees' rights and interests during special periods, such as wedding, pregnancy, childbirth, breastfeeding, etc.

In addition, the Company attached great importance to the care and protection of the rights and interests of retired employees, specifically, organizing activities such as farewell parties and forums, providing commercial supplementary medical insurance and comprehensive physical examinations, holding livestreaming lectures and health lectures, and holding a colorful retired life art work exhibition to enrich the retired life of employees.



The Company organizes advanced model employees to take a recreation holiday

Supporting development of employee



Adhering to the people-oriented principle, China Cinda highly valued the cultivation of talents, stayed committed to building a high-quality talent team with excellent expertise, and continued to better the informatization, standardization, and scientific construction of the human resources management system, so that the level and efficiency of human resource management were raised constantly for joint progress of the Company and employees.

The Company developed internal management systems such as the *Employee Management Measures* as well as the *Selection and Appointment Measures for Middle-level Managers*, and organized the implementation of the *Five Year Plan for the Construction of Manager and Talent Teams (2022-2026)*, based on which managers were inspected with their political qualities, teams at all levels were planned to be built, managers and talents were selected, trained and appointed, managers of all ages were employed to the best, and exchanges and rotation of managers were increased, so to accelerate the construction of a high-quality manager team.

The establishment of a hierarchical and classified training system was further promoted. A total of more than 2,100 training sessions were completed through the combination of centralized training and video lectures, offline self-study and online learning, and air classrooms, with more than 200,000 attendances. The Company explored new forms of training, and organize a series of practical training camp activities to improve the core business capabilities of employees. We continued to offer Cinda network learning platform and the series of public lectures by renowned experts, achieving full coverage of training. The total hours of network learning platform reached 59,709.84 in 2023.

Employee data sheet

Index Description	Unit	Type	Data of 2023
B1 Employment			
Total number of employees	Person	-	14,484
Number of employees by gender	Person	Number of male employees Number of female employees	8,093 6,391
Number of employees by employment category	Person	Regular employees Number of dispatched employees	13,908 576
Number of employees by age	Person	30 and below 31-50 51 and above	1,919 10,024 2,541
Number of employees by place of work	Person	Mainland China Hong Kong, Macao, and Taiwan of China	12,711 1,773
Number of employees by other types	Person	Number of minority employees New employees	773 405
Employee turnover rate by gender	%	Male Female	4.74 4.74
Employee turnover rate by age	%	30 and below 31-50 51 and above	15.06 3.13 3.31
Employee turnover rate by place of work	%	Mainland China Hong Kong, Macao, and Taiwan of China	3.30 15.12
B2 Health and Safety			
Number of work-related fatalities	Person	2021 2022 2023	0 0 0
Percentage of work-related fatalities	Person	2021 2022 2023	0 0 0
Lost days due to work injury (work injury-related lost days)	Day	2023	0
B3 Development and Training			
Male attendance rate to training	%	-	99.08%
Female attendance rate to training	%	-	99.44%
Attendance rate of head office department-level and branch-level leaders & managers and above to training	%	-	99.72%
Attendance rate of head office department-level and branch-level leaders & managers and below (excluded) to training	%	-	99.24%
Average training hours completed by male employees	Hour/person	-	31.13
Average training hours completed by female employees	Hour/person	-	32.40
Average training hours completed by head office department-level and branch-level leaders & managers and above	Hour/person	-	28.70
Average training hours completed by head office department-level and branch-level leaders & managers and below (excluded)	Hour/person	-	30.38

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

Devoting to rural revitalization in advancing community development



Devoting to rural revitalization

China Cinda steadily pushed forward the targeted poverty alleviation work by central state-owned enterprises, and provided in-depth assistance in an all-round way, continuously consolidating the effective connection between achievements in fight against poverty and rural revitalization. A total of RMB22.62 million was invested to more than ten poverty elimination areas across the country in 2023, so that more than 30 projects of six categories were implemented, including industrial development, talent training, cultural revitalization, ecological construction, organizational revitalization, and "guarantee of compulsory education, basic medical care and safe housing as well as drinking water safety". The Company rectified 23,200 mu (1mu≈666.67m²) of abandoned land, forged two demonstration sites for rural revitalization, trained 454 grassroots cadres and professional technical talents, and helped consumption of RMB8.44 million, enabling the areas with targeted poverty alleviation to go a step further in economic and social development.



Case

Boosting the implementation of land consolidation and rural revitalization pilot village construction in Ledu District

As regarding the comprehensive promotion of rural revitalization strategy in Ledu Qinghai as a key task, China Cinda carefully studied the new problems arising in Ledu District after being lifted out of poverty, and analyzed the situation and tasks as to "agriculture, rural areas, and farmers". As a result, support plans were developed in a scientific way, and resources and forces were coordinated and integrated to persistently deepen targeted poverty alleviation efforts.

A total of RMB5.36 million was invested in land consolidation and demolition of abandoned greenhouses in 20 townships, with 23,206.07 mu of land consolidated and improved, allowing abandoned land to 'grow' new hope and show new beauty, and curbing the abandonment and non-agricultural use of farmland. Besides, an investment of RMB2.69 million was made to agricultural irrigation and water conservancy projects, industrial channel maintenance, and new lifting irrigation projects, alleviating the situation of "lack of water in farmland", helping to reinforce the foundation of farmland in Ledu District, and providing high-quality support for the construction of high standard farmland.

And beyond that, an investment of RMB10 million was made to construction projects for rural revitalization pilot villages, Chalong and Tachun, renovating village walls, 6,881.4 meters in length, using bricks instead of soil for 152 households, and improving their living environment and the looks of the villages. Yangmanijie, Secretary of the Party Branch of Chalong Village, said, "In the past, our walls were all piled up with soil and erected by tree branches. Now, with the help of China Cinda, every household has brick walls, and they look white and neat, making the entire village a bright new look."



China Cinda supports the renovation of abandoned land in Ledu District, Qinghai



Case

Xinjiang Branch advanced rural revitalization on the Pamir Plateau

Xinjiang Branch has undertaken the village work in autonomous region for 10 years in 2023, and the village work team was rated as "excellent" in the annual assessment of the autonomous region. The Branch selected and sent 6 managers to be resident in the village for targeted poverty alleviation with significant achievements in continually enhancing the quality and efficiency of characteristic industries, improving living environment, and consolidating the construction of the rule of law and rural civilization. Making use of the resource endowment of the assisted area, the Branch actively helped create a distinctive tourism brand, achieving a tourism industry output value of RMB1.32 million throughout the year. An investment of RMB600,000 was made to purchase forklifts and sprinklers, control Gobi desert, clear sand piles and garbage dumps, improve ecological environment in the village, and expand mechanized cleaning.



Xinjiang Branch organizes young employees to plant trees voluntarily in the village of targeted poverty alleviation



Case

Shanxi Branch promoted the transformation of "minor coarse cereals" into "profitable cereals"

By taking advantages of the resources in the assisted area, Shanxi Branch proposed a concept of "boutique coarse cereals", and invested RMB250,000 to build a minor coarse cereals screening, processing and packaging workshop in Shangfujiazhai Village in collaboration with the township government. The processing plant purchased more than 15,000 kg of millet and 10,000 kg of red beans from farmers. Meanwhile, the Branch helped the village sell the minor coarse cereals via various channels, with the sales revenue exceeded RMB300,000, driving the annual income of local farmers to increase by 20%.



Shanxi Branch helps build a minor coarse cereals production workshop in the village of targeted poverty alleviation



Case

Cinda Securities practiced poverty alleviation by taking multiple measures

Cinda Securities continued to involve itself in poverty alleviation in Qinghai, Guizhou, Yunnan and other regions, in which a total of RMB4.30 million was invested to promote economic and social development by various means, so that it has been selected as the Excellent Practice Case for Rural Revitalization of Listed Companies in 2023 by the China Association for Public Companies. Training on employment skills such as welding was carried out for the registered poverty alleviation population and monitored poverty prevention households in Ledu Qinghai. In addition, training on livestreaming skills and short video shooting and production was provided for local e-commerce workers and key e-commerce enterprises. Various lectures were offered to leaders of private enterprises, cooperative directors, and entrepreneurial leaders in Dafang County, Guizhou to give guidance on customer relationship establishment and maintenance, and enhance their skills in income making and increasing. Additionally, Cinda Securities supported the construction of traditional Chinese medicine planting bases and demonstration underwood planting bases for imitating wild cultivation of rare edible mushrooms in Geming Village and Xiaozhai Village, Yuanyang County, Yunnan, stimulating the development of rural industries.



Cinda Securities helps Geming Village, Yuanyang County, Yunnan develop traditional Chinese medicine planting



Case

Cinda Real Estate helped farmers sell 3 tons of fruits



Cinda Real Estate organizes an assistance activity to farmers

Due to its persistent concern about rural revitalization, the Regional Company in West China of Cinda Real Estate built a "Xinhui Jiaqi" community brand combining multiple cross-provincial and cross-city projects with "western characteristics". By integrating regional featured resources and organizing project personnel to take a field visit to fruit farmers in Turpan, the Regional Company helped fruit farmers sell nearly 3 tons of fruits such as Hami melons and peaches via online picking and real-time livestreaming, solving their urgent problems, improving the added value and market competitiveness of agricultural products, and also increasing their income.

Fulfilling social welfare establishments

Adhering to the thought of people-oriented development, China Cinda actively carried out public welfare activities such as helping the weak and needy, and providing educational aid, and paid back society and the people by actions, shouldering the duties and responsibilities of Cindaers.



Case

NCB (China) launched the "Bamboo Dragonfly Plan" public service activity

Due to its persistent attention to the development of women and children, NCB (China) provided support for the Women's Federation of Lintao County, Gansu Province to carrying out a public service project titled "Bamboo Dragonfly Plan". This plan provided financial aids to 20 high school excellent girls from special and poor families in the county, with an annual aid of RMB3,000 per person for three consecutive years. After admission to university, each person will receive an aid of RMB2,000 to help them realize their dreams, accompany and guide them to be knowledgeable and independent young people in the new era.



The "Bamboo Dragonfly Plan" public service activity of NCB (China)



Case

Cinda HK sponsored a charity run activity

As the chief partner of the UNICEF Charity Run, Cinda HK supported the organization of Charity Run and raised donations of HK\$7.65 million to improve worldwide children's health, nutrition, drinking water, personal and environmental hygiene, education, and other efforts related to children's rights, creating a better future for children in need.



Cinda HK sponsors UNICEF Charity Run



Case

Case



Zhejiang Branch organizes an educational aid activity as a central state-owned enterprise

Shaanxi Branch organizes learn-from-Lei Feng and respecting-the-aged activities



Environment



03

Exploring management practices in response to climate change

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Furthering green finance for better transformation

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Advocating green concept in practicing low-carbon operations

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Exploring management practices in response to climate change



Identification of climate change risk

With great importance to the management of climate change related issues, China Cinda closely monitored climate change risks and opportunities, identified and evaluated the potential impacts of climate related issues, and continuously strengthened the establishment of climate risk management mechanisms. On the perspective of business development strategy, the Company performed research, analysis, and comprehensive judgment on climate change issues, and identified the "impact of climate change on business operation" as a material ESG issue closely related to business operations taking into account the feedback from internal and external stakeholders as well as the materiality evaluation results of ESG issues. The Company closely monitored and actively identified the major impact of climate change on business operations. Among the Company's newly acquired non-performing assets and stock assets, a small part was considered assets involving high pollution, high energy consumption, and overcapacity ("two highs 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.

Response to climate change risk

43

A total of 43 non-listed companies and SMEs were invited to fill out the *Non-listed Company Questionnaire on Climate and Environmental Risk* developed by Hong Kong Monetary Authority to grasp customers' plans and needs in green transformation and tackling climate change



In its continuous practice of the concept of sustainable development, China Cinda met the challenges of climate change actively, and identified climate change risks and opportunities proactively. The Company improved its climate risk response capabilities and boosted sustainable business development by virtue of refined business layout and industrial structure, as well as strong management mechanisms and risk management integration. Differentiated strategies were developed, target plans were specified, and targeted solutions were worked out for relevant business lines to effectively address the risks of climate change. For example, in order to effectively mitigate compliance and financial risks caused by climate change, the Company issued new energy investment strategy guidelines for the energy business line, guiding the "two highs and one surplus" industry assets to be orderly disposed of and compressed, based on which the asset structure was optimized, and the Company's energy sector was pushed forward to transit from traditional energy to new energy. At the same time, the Company continued to improve the information disclosure mechanism, optimize its disclosure of practical progress in addressing climate change as per ESG and climate change related information disclosure standards and requirements, strengthen communication with stakeholders and the capital market with timely response to concerns and feedback from all parties.

As the measures in response to climate change were further implemented, each branch and subsidiary extensively carried out climate change risk management capacity building based on business and operational characteristics, in order to actively seize opportunities arising from climate change. On the National Low Carbon Day, Shandong Branch carried out a publicity campaign titled "respond to climate change actively and promote green and low-carbon development", and produced low-carbon themed posters to boost employees' understanding and knowledge of climate change. NCB (Hong Kong) further reinforced its ESG and climate risk management, for which a kick-off meeting was held for the climate risk management consultant project across the bank in response to survey questions from consultants, aiming to further improve the bank's climate risk management framework. A total of 43 non-listed companies and SMEs were invited to fill out the *Non-listed Company Questionnaire on Climate and Environmental Risk* developed by Hong Kong Monetary Authority to grasp customers' plans and needs in green transformation and tackling climate change, and identify business opportunities in the field of sustainable development.



Furthering green finance for better transformation



Supporting the development of the green industry

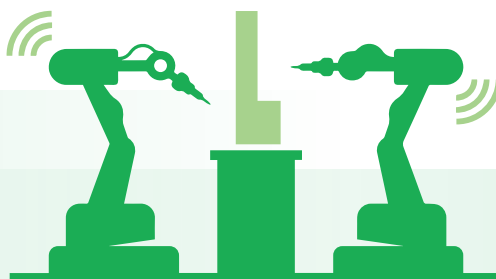
China Cinda accelerated its overall arrangements in the new energy industry, to which energy business seminars were held, the guidance to support and serve the high-quality development of the energy industry was issued, the integration of investment and research was furthered, and refined research on the main tracks of the energy industry was performed. On that basis, industry chain analysis reports and industry maps were developed for sub sectors such as photovoltaics, wind power, new energy vehicles, stored energy, and hydrogen energy. In addition, the Company organized energy themed practical training camps, and raised its core capabilities in the service of high-quality development of energy industry, continuously contributing the strength of Cinda to better practicing green finance and advancing the construction of a beautiful China in an all-round way.



Case

Holding a customer demand matchmaking meeting for the new energy vehicle industry

As service to the development of the new energy vehicle industry was taken as a major impetus for green finance, China Cinda furnished differentiated comprehensive financial services and continuously fostered new momentum of high-quality development for the new energy vehicle industry against the difficulties of industrial development. A customer demand matchmaking meeting was held for the new energy vehicle industry, at which a comprehensive financial service plan was released, representatives from more than 20 leading enterprises and relevant investment research institutions in the upstream, midstream, and downstream of the new energy vehicle industry chain were invited to discuss cooperation and development, and memorandums were concluded with Changan Auto and Prof. Ouyang Minggao Academician Workstation. Besides, the Company performed close cooperation in the integration of industry chain and jointly liquidizing stock assets to help improve the global competitiveness of the new energy vehicle industry.





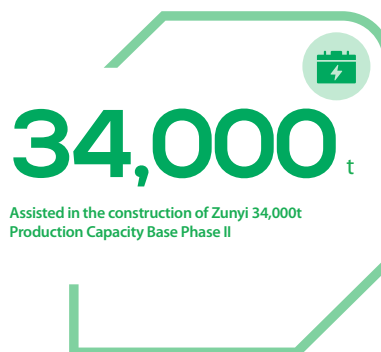
Case

Enabling the development of the new energy vehicle battery industry chain

China Cinda supported the development of various sub sectors of the new energy vehicle industry chain, such as battery raw material production and battery recycling, by virtue of comprehensive financial services.

A large enterprise group in Guizhou is a policy backed debt-for-equity swap enterprise established under the leadership of China Cinda. The Company helped this enterprise with reduction of leverage ratio by means of market-based debt-for-equity swap, divestment of principal business from auxiliary business as well as transformation and upgrading. As a result, this enterprise was developed to be a large industrial group with phosphate mining as its principal business and phosphorus chemical industry and derivative businesses as its auxiliary business from a single phosphate fertilizer production enterprise. At present, the group has become the largest wet-process phosphoric acid purification production enterprise in China, with a production capacity of 1.2 million tons, and has also become a major supplier of raw materials for new energy battery production.

China Cinda participated in the private placement of a leading ternary cathode enterprise for new energy lithium battery in Guizhou by issuing shares to repay debts, for which the Company invested RMB100 million to support the enterprise in optimizing its capital structure, expanding international strategic customers, and building Phase II 34,000t/a base in Zunyi, so as to accelerate the development of lithium battery industry in Guizhou.

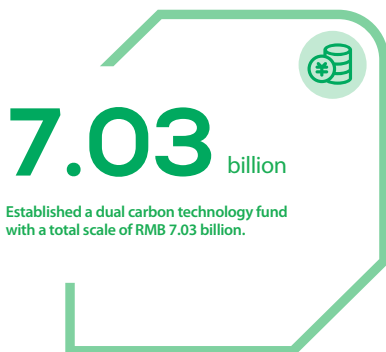




Case

Participating in the establishment of two green funds to help drive low-carbon energy development

China Cinda partnered with the world's largest new energy enterprise, State Power Investment Corporation Limited, to establish a RMB5 billion Diantou Xinneng Fund which passed certification of E-1 ESG fund, venturing into new energy power plant assets. In addition, China Cinda joined hands with multiple industry investors including China State-owned Capital Venture Capital Fund in establishing a RMB7.03 billion Carbon Peaking and Carbon Neutrality Science and Technology Fund which mainly invests in key and core technology projects in the fields of new energy, new energy vehicles, and carbon reduction technology, in order to promote the development of new energy and environmental protection industries.



Diantou Xinneng Fund passes certification of E-1 ESG fund



Case

Helping a photovoltaic power generation enterprise reduce leverage and increase liquidity

A group is the main body of water conservancy infrastructure construction in a province, and its business covers four major sectors: Water conservancy development, modern agriculture, environmental protection, and clean energy, showing good prospects for development. Since it was going through business expansion, and its core sectors such as clean energy and water conservancy development required heavy assets, the group maintained a high leverage ratio. China Cinda increased capital to the grid-connected photovoltaic power generation company under this group through market-based debt-for-equity swap, helping the group repay some of its interest-bearing liabilities, reduce financial leverage, alleviate operational pressure, and accelerate the business plan in new energy.

Developing green finance business

The subsidiaries under China Cinda provided diversified low-carbon financial products through green bonds, green credits, and green trusts, stimulating social capital participation in carbon peaking and carbon neutrality investment and financing, and boosting the green transformation of industrial structure.



Case

NCB (Hong Kong) continued to undertake green dollar bond underwriting services

NCB (Hong Kong) continued to undertake overseas green bond underwritten offering services, serving as a joint bookrunner and lead manager to participate in the "Bank of China Johannesburg Branch 3-year US\$300 million senior unsecured green bonds" and "China Construction Bank Macao Branch 3-year US\$500 million senior unsecured green bonds", which respectively won the "Best Sustainable/Green Bond Award (China Offshore Market)" and "Best Green Bond Award (Macao China)" of the Asset.



Green Dollar Bond Underwriting Project of NCB (Hong Kong) wins an award of the Asset



Case

NCB (China) increased green credit supply

NCB (China) provided credit support for green industries including renewable energy, energy conservation, and environmental protection. NCB Suzhou Branch launched a comprehensive financial service plan of "three financings and one loan" (photovoltaic chain financing, cross-border financing, and capacity investment financing, as well as sunshine quick loan) with focus on the photovoltaic industry customer group. There was a company planning to build a 5MW distributed generation photovoltaic project in an industrial park in Jiangsu. Due to the large initial investment, this company has a strong demand for funds. The Branch worked out a reasonable funding plan, opened a green approval channel with successful initial funding of RMB19 million, pressing the "fast-forward" button for project construction. In 2023, the amount of customer credit by the Branch in line with the "three financings and one loan" comprehensive financial service plan increased by over 100% from the beginning of the year.



Case

NCB (China) took the lead in green and syndicated loans

NCB (China) led multiple peers to make green and carbon-neutral syndicated loans for Brilliance-BEA Auto Finance Company Limited, and delivered the first batch of loans of RMB130 million which was used for new energy vehicle consumption loans. The Brilliance-BEA Auto Finance specializes in automotive finance, providing financial services to new energy vehicle brands such as Tesla, Li Auto, and Xiaopeng. The syndicated financing plan designed by NCB (China) tackled the business difficulties of Brilliance-BEA Auto Finance and expanded its financing channels for customers.



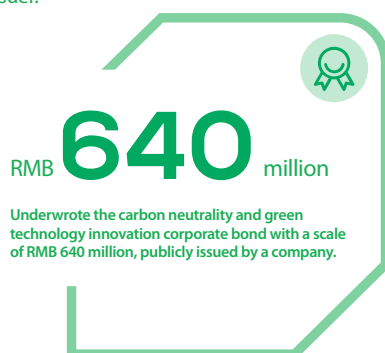
NCB (China) takes the lead in making green and carbon-neutral syndicated loans



Case

Cinda Securities underwrote green technology innovation corporate bonds

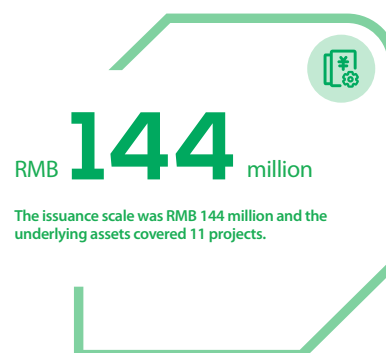
In 2023, Cinda Securities, as a joint lead underwriter, underwrote the publicly issued carbon-neutral green technology innovation corporate bonds with a total scale of RMB640 million. The raised funds will all be used to repay green corporate bonds in previous years, helping the issuer fully demonstrate its role as a leader in carbon-neutral green development and technology innovation in the capital market, and enhancing the good image and brand influence of the issuer.



Case

Jingu Trust issued green asset-backed commercial paper

Jingu Trust established a targeted green asset-backed commercial paper trust, with a scale of RMB144 million. The underlying assets included 11 projects, involving four major industrial sectors: Energy conservation and environmental protection, cleaner production, ecological environment, and green upgrading of infrastructure.



Advocating green concept in practicing low-carbon operations



Green and low-carbon office

Strictly abiding by laws and regulations such as the *Environmental Protection Law of the People's Republic of China*, the *Energy Conservation Law of the People's Republic of China*, and the *Municipal Solid Waste Management Measures*, China Cinda further practiced the concept of green and low-carbon office, implemented the resource conservation initiatives and measures, and increased efforts to reduce resource and energy consumption as well as waste discharge in office operations. In addition, the Company disposed of wastes as per law and improved the resource and energy efficiency to establish an environmental-friendly image. In 2023, the concept of sustainable operation was widely publicized, for which the *Notice on Special Activities of Green and Low-carbon Office with Reduced Consumption and Improved Efficiency in Head Office Departments* was issued. The green operation measures were implemented in an all-round way under the supervision and review mechanism to enhance the quality and efficiency of green operation efforts.

1.85

PUE¹ of the data center was reduced to 1.85 from 2.07 in 2022.



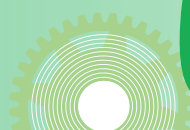
In terms of electricity conservation

The temperature and running time of air conditioners in office buildings were specified, and employees were required to turn off the power of such equipment as air conditioners and air cleaners in a timely manner during holidays and after work, and to turn off lights when leaving the office. The back-up center further refined the energy consumption management measures, so that the PUE¹ value of data center was reduced to 1.85 from 2.07 in 2022, steadily improving the energy usage effectiveness. Cinda Capital introduced a hyper-converged infrastructure, converging the computing resources, storage resources, and network resources of information systems into hyper-converged servers, which effectively reduced energy consumption and physical space occupation.

In terms of water conservation

Green water conservation signs and slogans were set up in the offices to guide employees to develop good water-saving habits. Water supply equipment was maintained and repaired daily, and aging water supply pipelines and facilities were inspected, repaired and replaced on a regular basis to prevent spraying, dripping, and leaking of water as well as the phenomenon of "running water". Furthermore, water-saving switches and sanitary wares were applied extensively to reduce water resource waste, and improve resource utilization efficiency. Since China Cinda is a non-manufacturing enterprise that mainly relies on municipal water supply for daily use, no problem has been identified in seeking suitable water sources.

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





2,245

2,245 video conferencing sessions were held at the headquarters throughout the year.

In terms of paper saving

Given the paperless office initiative, the Company further strengthened the management of office paper use, and digital office tools such as conference calls and video conferences were employed for work communication between the Company and remote office areas. Moreover, tablet computers were provided in meeting rooms as needed, so that the number of video conferences held throughout the year amounted to 2,245. The head office of NCB (China) extensively practiced the concept of "Smart Office". All-in-one printers are associated with employee cards to reduce unnecessary printing. On the premise of data security, office paper was recycled and reused by various means, effectively saving paper resources.

In terms of the management of official vehicles

Energy-saving and environmentally friendly vehicles that meet the emission standards were preferred when purchasing vehicles, a centralized car dispatching system was practiced to improve vehicle usage efficiency, and the "one card for one vehicle" refueling regulations were adopted, effectively reducing the fuel consumption of vehicles.

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

Waste disposal management



120

The headquarters donated 120 desktop computers and laptops.

The primary wastes of China Cinda in business operations were office 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, photocopiers and servers.

The office wastes such as waste cartridges, ink boxes, computers and printers were collected, checked and applied for disposal as per relevant regulations. A fixed storage site was set up for such wastes as cartridges, ink boxes, and used batteries, and qualified organizations or original factories were specially hired for standard treatment. In addition, some computer equipment that met the scrapping conditions were recycled, and a total of 120 desktops and laptops were donated by the head office of the Company. In sustained response to the call for waste classification, the domestic waste was carefully classified, collected and disposed of via multiple measures under strong supervision and management.



Environmental targets

Based on the *Environmental, Social and Governance Reporting Guide* issued by the Hong Kong Stock Exchange, China Cinda, in the "quantitative" reporting principle, has set the Company's environmental targets including emission reduction, waste reduction, energy saving and water saving, which were considered and approved by the Board of Directors. Various measures were taken to improve ESG management, and the progress and completion of the environmental targets of the year were carefully reviewed when achieving the targets.

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



Emission reduction target



Waste reduction target



Energy saving target



Water saving 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

- Digital tools such as electronic office platforms, conference calls, and video conferences were applied in a wider range in the office.
- Employees were called on to use double-sided printing to reduce excessive paper consumption

Content of target

Advocating for the harmless disposal of hazardous wastes including cartridges, ink boxes, and electronic waste of office computers, printers, and photocopiers, and for classified disposal of domestic waste

Inspection of process

- Throughout the year, waste cartridges and waste ink boxes were collected and disposed of by original factories in a unified and normative manner.
- Queuing for meals and proper table etiquettes were promoted to reduce food waste and kitchen waste.
- Waste classification related policy and knowledge were disseminated actively to push forward classification and recycling of domestic waste.

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

- Light source equipment was replaced with power-saving LED lamps.
- The air-conditioning temperature of the office buildings was strictly controlled, and the running of equipment was scientifically managed.
- Employees were required to turn off the power of equipment in a timely manner during holidays and after work, and to turn off lights when leaving the office for reduction of power consumption.

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

- Various water-saving measures were further implemented, and water-saving taps were widely applied.



Case

NCB (Hong Kong) mobile app won a major award

NCB (Hong Kong), conforming to the development trend of e-banking in the Internet era, launched a new mobile app, NCB e+, which was upgraded rapidly to be easier to use and smarter in terms of interface design, experience and interaction, elderly orientation and bonus, fully showcasing the "warm" service of NCB. WeChat Official Account and WeChat Video Channel were constantly updated with more service functions, and electronic service platforms were further expanded to meet customers' multi-scenario service needs.



NCB e+ APP wins the Outstanding Mobile Banking Application Award by HK01



Case

Cinda Real Estate raised the level of green building



Cinda Real Estate attends an exchange at Ningbo Society of Civil Engineering and Architecture

Cinda Real Estate launched zero-carbon building energy conservation and emission reduction exchanges with Ningbo Society of Civil Engineering and Architecture, from which the Company seized the cutting-edge industry knowledge in four aspects of construction control, material control, energy consumption control, and carbon emission control, and explored the path to zero-carbon buildings for a higher level of green buildings and lower building energy consumption. Several projects of Cinda Real Estate were rated as the green building star project and green smart community one-star project, and were widely recognized by green building rating agencies.

Environmental performance sheet

	Index	Unit	Data of 2023
A1 Emissions	Total amount of greenhouse gas emissions (Category 1 and Category 2)	Tons of CO₂	28,770.52
	Intensity of greenhouse gas emissions (Category 1 and Category 2)	Tons of CO ₂ /Person	4.88
	Direct emissions (Category 1)	Tons of CO₂	1,164.14
	Gasoline	Tons of CO ₂	920.65
	Diesel oil	Tons of CO ₂	20.88
	Natural gas	Tons of CO ₂	220.92
	Liquefied petroleum gas (LPG)	Tons of CO ₂	1.70
	Indirect emissions (Category 2)	Tons of CO₂	27,606.38
	Purchased electricity	Tons of CO ₂	24,062.98
	Purchased heat	Tons of CO ₂	3,543.39
	Total hazardous wastes	Tons	12.52
	Cartridge	Tons	1.66
	Ink box	Tons	0.38
	Integral cartridge and ink box	Tons	0.44
	Lead-acid battery (UPS battery)	Tons	10.04
	Weight density of hazardous waste	Ton/Person	0.0021
	Total non-hazardous wastes	Tons	13.61
	Desktop	Tons	6.31
	Laptop (including iPad)	Tons	1.44
	Printer	Tons	3.86
	Photocopier	Tons	1.3281
	Server	Tons	0.68
	Weight density of non-hazardous waste	Ton/Person	0.0023
A2 Use of Resources	Total energy consumption	MWh	46,742.08
	Energy consumption intensity	MWh/Person	7.93
	Direct energy consumption	MWh	4,976.05
	Gasoline	MWh	3,759.16
	Diesel oil	MWh	79.44
	Natural gas	MWh	1,129.77
	Liquefied petroleum gas (LPG)	MWh	7.68
	Indirect energy consumption	MWh	41,766.04
	Purchased electricity	MWh	32,818.07
	Purchased heat	MWh	8,947.97
	Purchased electricity for the headquarters	MWh	4,050.45
	Gasoline consumption for the headquarters	Liter	19,406.90
	Daily water consumption	Tons	140,759.22
	Daily water consumption intensity	Ton/Person	23.87
	Daily water consumption for the headquarters	Tons	26,186.3
	Total paper consumption	Tons	146.60
	Paper consumption intensity	Ton/Person	0.025

Note:

1. The statistical scope of China Cinda's emissions and resource use covers the workplaces of China Cinda's head office, branches, and head offices of subsidiaries, as well as workplaces of the head offices of Cinda Real Estate and Cinda Capital Zhongrun Development.
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 green concept

China Cinda 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.



Shanxi Branch leads the offices of China Cinda in Shanxi for voluntary tree planting jointly



Shanghai Free Trade Zone Branch advocates green and low-carbon travel, and organizes outdoor cycling for employees



Cinda Rea Estate performs public service activity of beach cleaning at Qingshui Bay, Lingshui, Hainan

Appendix

Explanation on the preparation of this report

Reporting Scope

The time scope is from January 1, 2023 to December 31, 2023. The content of this report covers the head office of China Cinda and its branches and subsidiaries.

Definition of Organization Name

-The Company

China Cinda Asset Management Co., Ltd.

-The Group

The Company and its subsidiaries

-Back-up Center

Hefei Operation Support Center of the Company

-NCB

NCB (Hong Kong) and its subsidiaries

-NCB (China)

Nanyang Commercial Bank (China) Limited, a wholly-owned subsidiary of NCB (Hong Kong)

-NCB (Hong Kong)

Nanyang Commercial Bank, Limited, a Hong Kong licensed bank and a subsidiary of the Company

-Cinda Securities

Cinda Securities Co., Ltd., a subsidiary of the Company

-Jingu Trust

China Jingu International Trust Co., Ltd., a subsidiary of the Company

-Cinda Financial Leasing

Cinda Financial Leasing Co., Ltd., a subsidiary of the Company

-Cinda HK

China Cinda (HK) Holdings Company Limited, a subsidiary of the Company

-Cinda Real Estate

Cinda Real Estate Co., Ltd., a subsidiary of the Company

-Cinda Capital

Cinda Capital Management Co., Ltd., a subsidiary of the Company

-Zhongrun Development

Zhongrun Economic Development Co., Ltd., a subsidiary of the Company

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 former 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* issued by the Global Reporting Initiative.

Reporting Principles

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

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

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

Process of Preparation

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

Source of Data

The key financial data are derived from *2023 Annual Report of China Cinda Asset Management Co., Ltd.*, which has been audited by PricewaterhouseCoopers Zhong Tian LLP (special general partnership), and other data are from the Company's internal system or data collected by the staff. The denomination currency is "RMB" in this report.

Publication Forms

The report is published in two forms, namely printed hardcopy and online edition. The online edition is available for inspection on the website of China Cinda and the official website of Hong Kong Stock Exchange.

Contact Information

President's Office of China Cinda Asset Management Co., Ltd., No. 1 Building, 9 Naoshikou Street, Xicheng District, Beijing, the PRC, postal code: 100031.

Accountant's Independent Assurance Report

2024/SH-0138

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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 2023 key data as defined below in the 2023 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 2023 CSR Report that is covered by this report is as follows:

- Donations for poverty alleviation
- Purchased electricity for the headquarters
- Daily water consumption for the headquarters
- Gasoline consumption for the headquarters
- Total number of employees
- Number of female employees
- Total hours of network learning platform
- Number of video conferences

Our assurance was with respect to the year ended 31 December 2023 information only and we have not performed any procedures with respect to earlier periods or any other elements included in the 2023 CSR Report.

Criteria

The criteria used by the Company to prepare the selected key data in the 2023 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 2023 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 2023 CSR Report that is free from material misstatement, whether due to fraud or error.

2024/SH-0138

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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 2023 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 2023 selected key data in the 2023 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 2023 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. We have performed the following procedures:

- 1) Interviews with relevant departments of the Headquarters of the Company involved in providing information for the selected key data within the CSR Report; and
- 2) Analytical procedure;
- 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.

2024/SH-0138
(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 2023 selected key data in the 2023 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 is not to be used for any other purpose. We do not assume responsibility towards or accept liability to any other parties for the content of this report.

PricewaterhouseCoopers Zhong Tian LLP

Shanghai, China

March 26, 2024

Basis of Reporting

Donations for poverty alleviation (RMB 10,000)

The donations for poverty alleviation disclosed herein refers to the total amount of donations provided by the Company to its 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 refers 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 Reporting Guide

Index			Location
ESG reporting management	Mandatory Disclosure		
	Management architecture	Release of statement of the Board of Directors.	Statement of the Board of Directors
		A disclosure of the Board of Directors' oversight of ESG issues	
		A disclosure of the ESG management approach and strategy of the Board of Directors, including the process used to evaluate, prioritize and manage material ESG-/sustainable development-related issues (including risks to the issuer's businesses).	
		A disclosure of how the Board of Directors reviews progress made against ESG-/sustainable development-related goals and targets with an explanation of how they relate to the issuer's businesses.	
	Reporting Principles	A description of, or an explanation on, the application of the following Reporting Principles in the preparation of the ESG report:	Explanation on the preparation of this report
		Materiality: The ESG report should disclose: (i) The process to identify and the criteria for the selection of material ESG factors; (ii) If a stakeholder engagement is conducted, a description of significant stakeholders identified, and the process and results of the issuer's stakeholder engagement.	
		Quantitative: Information on the standards, methodologies, assumptions and/or calculation tools used, and source of conversion factors used, for the reporting of emissions/energy consumption (where applicable) should be disclosed.	
	Report Boundary	Consistency: The issuer should disclose in the ESG report any changes (if any) to the methods or KPIs used, or any other relevant factors affecting a meaningful comparison.	
		A narrative explaining the reporting scope of the ESG report and describing the process used to identify which entities or operations are included in the ESG report. If there is a change in the scope, the issuer should explain the difference and reason for the change.	
Environment	"Comply or Explain" Clause		
	A1 Emissions	General Disclosure: Information on: (a) The policies; and (b) Compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste.	Green and low-carbon office Waste disposal management Environmental targets
		A1.1 The types of emissions and respective emissions data.	Environmental performance sheet
		A1.2 Direct (Category 1) and energy indirect (Category 2) greenhouse gas emissions in total (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	
		A1.3 Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	
		A1.4 Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	
		A1.5 Description of measures to mitigate emissions and results achieved.	Green and low-carbon office Environmental targets
		A1.6 Description of how hazardous and non-hazardous wastes are handled, measures to mitigate output and results achieved.	Green and low-carbon office Waste disposal management Environmental targets

Environment	A2 Use of Resources	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 consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility).	Environmental performance sheet
		A2.2 Water consumption in total and intensity (e.g. per unit of production volume, per facility).	
		A2.3 Description of energy use efficiency target(s) set and steps taken to achieve them.	Green and low-carbon office Environmental targets
		A2.4 Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency target(s) set and steps taken to achieve them.	
		A2.5 Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.	Not applicable
	A3 The Environment and Natural Resources	General Disclosure: Policies on minimizing the issuer's significant impacts on the environment and natural resources	Advocating green concept in practicing low-carbon operations
		A3.1 Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	Exploring management practices in response to climate change Furthering green finance for better transformation Advocating green concept in practicing
	A4 Climate Change	General Disclosure: Policies on identification and mitigation of significant climate-related issues which have impacted, and those which may impact, the issuer.	Exploring management practices in response to climate change
		A4.1 Description of the significant climate-related issues which have impacted, and those which may impact, the issuer, and the actions taken to manage them.	
Society	B1 Employment	General Disclosure: Information on: (a) The policies; and (b) Compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.	Protecting employee rights and interests Providing employee caring
		B1.1 Total workforce by gender, employment type (for example, full- or part-time), age group and geographical region.	Employee data sheet
		B1.2 Employee turnover rate by gender, age group and geographical region.	
	B2 Health and Safety	General Disclosure: Information on: (a) The policies; and (b) Compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards.	Ensuring health and safety
		B2.1 Number and rate of work-related fatalities occurred in each of the past three years including the reporting year.	Employee data sheet
		B2.2 Lost days due to work injury.	
		B2.3 Description of occupational health and safety measures adopted, and how they are implemented and monitored.	Ensuring health and safety
	B3 Development and Training	General Disclosure: Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.	Supporting development of employees
		B3.1 The percentage of employees trained by gender and employee category (e.g. senior management, middle management).	Employee data sheet
		B3.2 The average training hours completed per employee by gender and employee category.	

Society	B4 Labor Standards	General Disclosure: Information on: (a) The policies; and (b) Compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labor.	Protecting employee rights and interests
		B4.1 Description of measures to review employment practices to avoid child and forced labor.	
		B4.2 Description of steps taken to eliminate such practices when discovered.	
	B5 Supply Chain Management	General Disclosure: Policies on managing environmental and social risks of the supply chain.	Deepening win-win cooperation
		B5.1 Number of suppliers by geographical region.	
		B5.2 Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, and how they are implemented and monitored.	
		B5.3 Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored.	
		B5.4 Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.	
	B6 Product Responsibility	General Disclosure: Information on: (a) The policies; and (b) Compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress.	Protecting customer rights and interests
		B6.1 Percentage of total products sold or shipped subject to recalls for safety and health reasons.	Since the principal business segments of the Group include non-performing asset management and financial services, this indicator is not applicable taking into account the comprehensive evaluation of the nature of the business.
		B6.2 Number of products and service related complaints received and how they are dealt with.	Customer complaint management
		B6.3 Description of practices relating to observing and protecting intellectual property rights.	Protecting intellectual property rights
		B6.4 Description of quality assurance process and recall procedures.	Since the principal business segments of the Group include non-performing asset management and financial services, this indicator is not applicable taking into account the comprehensive evaluation of the nature of the business.
		B6.5 Description of consumer data protection and privacy policies, and how they are implemented and monitored.	Customer privacy protection
	B7 Anti-corruption	General Disclosure: Information on: (a) The policies; and (b) Compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering.	Incorrupt practice Anti-money laundering management
		B7.1 Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period and the outcomes of the cases.	Incorrupt practice
		B7.2 Description of preventive measures and whistle-blowing procedures, and how they are implemented and monitored.	
		B7.3 Description of anti-corruption training provided to directors and staff.	
	B8 Community Investment	General Disclosure: Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests.	Devoting to rural revitalization in advancing community development Spreading the green concept
		B8.1 Focus areas of contribution (e.g. education, environmental concerns, labor needs, health, culture, sport).	
		B8.2 Resources contributed (e.g. money or time) to the focus area.	

Feedback form for readers

Dear readers:

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

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

2 Do you think that the information concerning our social responsibility fulfilment has been completely disclosed?

3 Has the information you are looking forward to understand been fully disclosed in this Report?

4 What are your suggestions for improving this Report?

Your information

Name _____

Telephone _____

Company _____

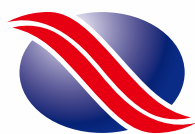
Email _____

Position _____



2023

CORPORATE SOCIAL RESPONSIBILITY (ESG) REPORT



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CHINA CINDA

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CHINA CINDA ASSET MANAGEMENT CO., LTD.

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