



Corporate Social Responsibility Report
社會責任報告 **2019**



中国信达
CHINA CINDA

02 • 董事長致辭

04 • 2019 年社會責任關鍵績效

07 • 關於我們

| | |
|------|----|
| 公司概況 | 08 |
| 企業文化 | 09 |
| 合規運營 | 10 |

14 • 社會責任管理

| | |
|---------|----|
| 社會責任理念 | 15 |
| 社會責任溝通 | 16 |
| 重大性議題判定 | 17 |

19 • 助力化解風險的穩定器

| | |
|------------|----|
| 收購處置金融不良資產 | 20 |
| 問題機構救助 | 23 |
| 促進企業改革發展 | 25 |



目錄

26 • 服務實體經濟的助推器

| | |
|--------|----|
| 服務國家戰略 | 26 |
| 助力民生事業 | 29 |
| 提升服務品質 | 31 |

34 • 實現員工價值的共同體

| | |
|----------|----|
| 維護員工權益 | 34 |
| 促進員工成長發展 | 37 |
| 培訓員工專業能力 | 37 |

38 • 參與環境保護的踐行者

| | |
|------|----|
| 綠色服務 | 38 |
| 低碳運營 | 40 |
| 環保公益 | 42 |

44 • 增進社會福祉的企業公民

| | |
|----------|----|
| 精準扶貧 | 45 |
| 社區關懷 | 48 |
| 抗擊新型冠狀病毒 | 49 |

53 • 附錄

| | |
|--------------------------|----|
| 社會認可 | 54 |
| 香港聯交所《環境、社會及管治報告指引》內容對照表 | 55 |
| 報告編製說明 | 57 |
| 讀者意見反饋表 | 58 |

董事長致辭



2019年，我們迎來新中國成立70周年，也迎來了中國信達成立20周年。面對複雜嚴峻的國內外形勢，中國經濟總體平穩、穩中有進，中國信達立足不良資產經營主責主業，堅持「專業經營、效率至上、創造價值」高質量發展理念，認真研究部署企業社會責任有關工作，落實香港聯交所《環境、社會及管治報告指引》合規要求，推進防範化解風險，服務實體經濟，關愛員工成長，倡導綠色發展，開展精準扶貧，繼續保持良好經濟績效，並在環境、社會及管治方面再創佳績。

助力化解風險。中國信達堅守不良資產經營主責主業，充分發揮逆周期工具和金融救助等獨特作用，着力拓展「大不良」經營格局，積極開展金融機構和企業不良資產收購處置業務，創新違約債券收購處置業務，全年新增收購不良債權資產 1,167.11 億元，提升防範化解金融風險的主動性和有效性。圍繞問題機構和問題資產，開展企業危機救助、危困企業破產重整、上市公司紓困，創新解決大型民營企業債務危機及擔保鏈難題，在化解行業及區域風險上取得良好成效。

提升客戶服務。中國信達以客戶為中心，依托主業優勢，通過多種金融手段，為客戶提供專業化、特色化、差異化服務。支持「一帶一路」建設、京津冀協同發展、粵港澳大灣區建設等國家及區域發展戰略有關項目企業，助力實體經濟發展。積極參與供給側結構性改革，幫助國企改革，支持企業轉型升級。推動醫療健康、安居工程、電力能源等民生事業和中小企業發展。公司提升客戶管理和客戶開發服務能力，關注客戶體驗和訴求，不斷提升客戶滿意度。開展金融知識宣傳教育活動，提高社會公眾金融意識。

關愛員工成長。中國信達堅持以人為本，促進員工成長進步與企業發展相統一。推進民主管理，保障員工合法權益，構建和諧勞動關係。加強幹部隊伍管理，為員工搭建發展平台，一批專業素質高、年富力強的員工走上中高層管理崗位。開展專業培訓1,300多期，累計超55,000人次參加培訓。在新中國成立70周年和公司成立20周年之際，組織員工書法繪畫攝影展、微視頻拍攝、徵文、演講和體育比賽，增強員工歸屬感和團隊凝聚力。開展「送溫暖」活動，關愛幫助困難員工。

倡導綠色發展。中國信達關注全球氣候變化，將綠色、低碳、環保理念融入業務發展和運營管理。開展綠色金融業務，為綠色企業和節能環保項目提供金融支持，助力生態環境治理和土壤修復、金屬企業搬遷等項目。拓展與互聯網公司合作處置不良資產業務模式，節省交易環節能源資源使用。堅持低碳運營，推廣無紙化辦公及節能減排舉措，妥善處理廢舊計算機等辦公運營廢棄物，減少對環境不良影響。積極組織參與環保公益活動，關注環保問題，培養員工環保意識，做生態文明的傳播者、實踐者和推動者。

開展精準扶貧。中國信達認真落實扶貧攻堅決策部署，推動扶貧方式從「輸血式」向「造血式」轉變。公司管理層多次深入貧困地區調研，21名扶貧幹部長年奮戰在青海、新疆等十多個省區市扶貧一線，從產業幫扶、基建幫扶、教育幫扶和消費幫扶等多維度發力扶貧攻堅。加大資金投放，全年落實扶貧等公益捐贈資金740萬元，「大愛信達」慈善信託計劃規模及受益方增加。推動青海樂都七里店易地搬遷項目建設。堅持扶貧與扶智結合，「金惠工程」項目近三年來累計向1.8萬人次宣講金融知識。開展助學及訪貧問苦活動，關愛弱勢群體。

加強疫情防控。針對2019年末爆發的新型冠狀病毒，中國信達根據黨中央、國務院的決策部署和中國銀保監會相關要求，加強安排部署，全面啟動公司疫情防控工作。公司通過湖北省慈善總會捐款500萬元，助力湖北開展疫情防控。同時，撥付基層工會防控專項資金，狠抓員工防疫工作。加大對客戶金融支持力度，幫助企業在特殊時期組織開展生產經營活動，為打贏疫情防控阻擊戰貢獻信達力量。

塑造品牌形象。2019年，中國信達結合實際創爭榮譽稱號，加大宣傳工作力度，塑造了良好品牌形象。公司先後榮獲中國銀行業協會最佳社會責任實踐案例獎，中國證券金紫荊獎最佳公司治理上市公司、最具社會責任感上市公司，中國金融年度品牌案例大賽社會責任年度案例獎，中國上市公司百強高峰論壇中國百強企業獎、中國道德企業獎等獎項和榮譽。

2020年是我國全面建成小康社會和「十三五」規劃收官之年。站在「兩個一百年」奮鬥目標的歷史交匯點上，面臨更加複雜的國內外環境，中國信達將秉承「為客戶提供卓越服務、為股東創造最佳回報、為員工搭建發展平台、為國家化解金融風險、為社會承擔更大責任」的使命，與各利益相關方攜手奮進，在防範化解重大風險、精準脫貧、污染防治三大攻堅戰中擔當更大的社會責任，創造更優的工作成績，為決勝全面建成小康社會做出更大貢獻。

張子艾
董事長
中國信達資產管理股份有限公司

2019年社會責任關鍵績效

經濟

15,132.30 億元
資產總計

16.76%
資本充足率

3,854.50 億元
不良債權資產淨額

130.53 億元
歸屬本公司
股東淨利潤

45.27 億元
所得稅費用



環境

1,489 噸二氧化碳
溫室氣體範疇一排放總量

32,577 噸二氧化碳
溫室氣體範疇二排放總量

社會

16,440 個
為社會直接提供就業崗位

740 萬元
公益捐贈



01

關於我們 社會責任管理

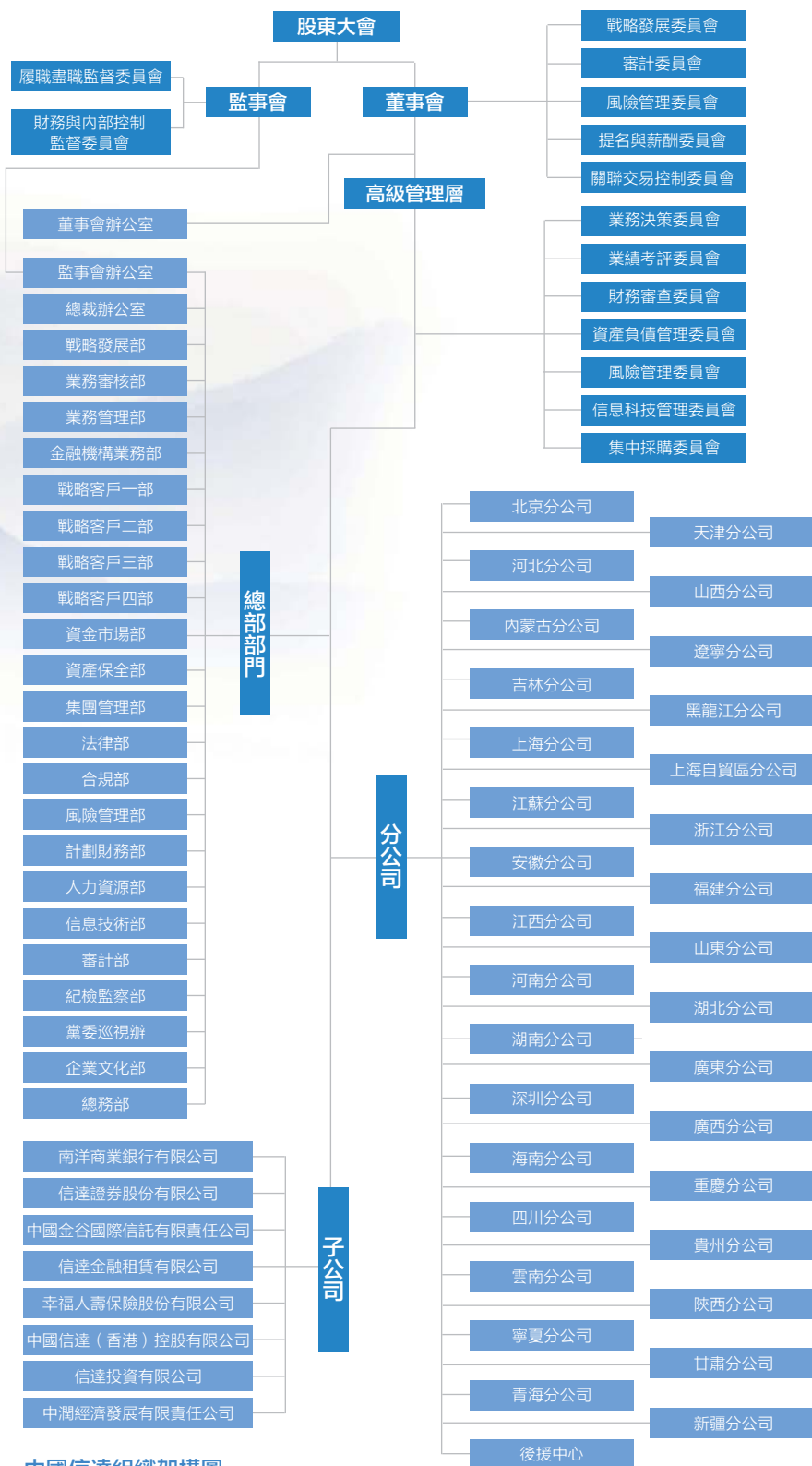


關於我們

公司概况

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

主要業務包括不良資產經營業務和金融服務業務。截至2019年末，中國信達在中國內地30個省、自治區、直轄市設有33家分公司（包括合肥後援基地管理中心），在內地和香港擁有8家從事不良資產經營、資產管理和金融服務業務的全資或控股平台子公司，集團員工1.6萬餘人。



中國信達組織架構圖

企業文化

核心 價值觀

「始於信，達於行」
——誠信、融合、創新、卓越

打造資產管理和金融服務國際知名品牌，
建設具有核心競爭力的現代金融企業

願景

高質量發展理念

專業經營

效率至上

創造價值

使命

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

基本理念

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

合規運營

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

公司治理

中國信達堅守上市公司良好的企業管治原則，嚴格遵守境內外監管規定，不斷優化由股東大會、董事會、監事會和管理層組成的「三會一層」治理架構，積極加強治理體系和制度建設，形成協調運轉、有效制衡的公司治理機制，確保公司持續合規經營和健康發展，有效保護了股東利益，促進國有資產保值增值。2019年，公司榮獲中國證券金紫荊獎最佳公司治理上市公司、最具社會責任感上市公司。



- （中國信達榮獲最佳公司治理上市公司、最具社會責任感上市公司）

股東大會

股東大會是中國信達的權力機構。股東大會依法行使決定公司的經營方針，審議批准公司的利潤分配方案和虧損彌補方案，修訂公司章程、股東大會議事規則、董事會議事規則和監事會議事規則，決定聘用、解聘或者不再續聘會計師事務所等。本報告期內，中國信達股東大會共召開3次會議，審議議案15項，報告事項1項。

董事會

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

截至報告期末，公司董事會共有10名董事，其中執行董事1名，非執行董事5名，獨立非執行董事4名。本報告期內，公司董事會共召開11次會議，審議議案46項，報告事項17項。


風險與合規管理

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

全面風險管理

中國信達堅持「守住底線，主動管理」的風險管理理念，不斷健全全面風險管理體系，促進公司高質量發展。公司已建立起覆蓋各業務條線和風險種類的風險管理制度體系，並不斷加以優化完善。公司風險治理架構健全，董事會、監事會、高級管理層在全面風險管理體系中的職責明確、邊界清晰。公司根據發展戰略，制定發佈《2019年集團風險偏好陳述書》，推動偏好政策在集團內落地和傳導，促進形成集團統一風險偏好。風險監測、預警、報告、檢查、控制等管理機制運行良好。2019年，集團風險管控能力穩步提升，各類風險均控制在可接受範圍之內，保障了集團業務健康發展。

中國信達周密組織風險管理條線內部培訓，積極參與監管機構以及專業培訓機構主辦的外部培訓，宣導貫徹最新監管精神和風險政策，促進員工專業素養和履職能力不斷提升。2019年，公司按照監管機構統一部署，積極組織開展「鞏固治亂象成果促進合規建設」工作，進一步提升合規經營水平和全面風險管理能力，厚植穩健的風險文化。



監事會

監事會是公司監督機構，對股東大會負責。監事會依法行使職權包括但不限於以下各項：監督公司財務及風險管理和內部控制情況，對董事會、高級管理層及其成員的履職盡職進行監督。截至報告期末，公司監事會有監事7名，其中股東代表監事1名，外部監事3名，職工監事3名，2019年共召開6次監事會會議，審議通過21項議案。



經營層

經營層加強安排部署，組織總部各部室、各分公司和各子公司，通過分解落實經營戰略和完成年度經營管理任務，推動公司聚焦主業、轉型發展、穩健經營、防控風險，成功實現了向高質量發展邁進，積極履行對國家、股東、客戶、供應商、員工、環境和社區等各方面的社會責任，取得較好成績。



• （2019年中國信達在香港發佈上年度業績）

合規內控管理

公司建立了「三會一層」領導之下的內部控制三道防線管理架構，明確了從治理層到員工的合規內控責任分工和報告關係。公司治理層面，董事會對合規內控體系的建立健全、有效實施、全面檢查和評價負最終責任；監事會對董事會和經營層進行監督；經營層組織領導公司合規內控體系的日常運行，負責經營管理相關制度建立和完善，全面推進管理制度的執行。

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

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

2019年，中國信達組織各單位開展制度重檢工作，全面排查制度合規性、有效性和可操作性，持續優化制度體系，保持制度活力；以外部監管制度、公司內部規章制度以及實際控制措施的變動作為依據，全面更新內部控制手冊，優化內部控制管理體系；搭建操作風險管理體系和管理工具，建立《輕微違規行為積分管理辦法》，有效提升合規內控管理效能。

反洗錢

中國信達認真履行反洗錢的社會職責，嚴格遵守《中華人民共和國反洗錢法》及人民銀行的《金融機構反洗錢規定》等相關法律法規，貫徹「風險為本」的管理原則，不斷提升反洗錢工作有效性。2019年，聘請諮詢機構對洗錢風險管理體系進行全面評估，通過反洗錢培訓、細化反洗錢工作流程、系統優化升級、編製業務管理手冊等一系列有效措施，全面提升反洗錢合規管理水平。本年度開展集團層面反洗錢培訓4次，覆蓋人數達到3,319人次。

打擊金融犯罪、反舞弊

根據銀保監會和銀行業協會統一部署，中國信達於5月集中開展2019年防範非法集資宣傳教育工作，以促進金融風險防控，保護消費者合法權益，為淨化金融生態環境、維護金融穩定貢獻一份力量。公司分三期在微信公眾號、公司官網上宣傳非法集資的危害、主要手法、識別防範措施和司法機關對辦理非法集資刑事案件的最新指導意見。

中國信達嚴格遵守《中華人民共和國公司法》《企業內部控制基本規範》的相關規定，設立舉報投訴渠道進行防範和發現舞弊，員工及社會各方可通過當面陳述、舉報電話、電子信箱和信函等途徑舉報公司及其人員實際或疑似舞弊案件的信息，2019年末接到相關舉報。

反腐倡廉

2019年，中國信達紀委聚焦主責主業，以加強監督為重點，開展警示教育，以案示紀、以案促改。不斷完善部門制度，出台《中國信達紀委問題線索處置會議辦法》《紀委書記、副書記提名考察辦法》等相關措施，規範工作流程，增強執紀問責效果。在案件查辦、「三個為主一報告」「三不」一體推進和幹部隊伍建設方面不斷探索新辦法，總結新經驗。加強反腐倡廉警示教育培訓，通過舉辦公司系統紀檢監察業務培訓班，組織黨員幹部觀看《秦嶺建別墅整治始末》《叩問初心》警示教育片等舉措，加強黨風廉政建設，防範違規違紀問題的發生。

供應鏈管理

2019年，進一步完善採購制度規範性文件，全面梳理公司《集中採購管理辦法》，將綠色理念納入採購管理，明確要求公司集中採購應優先採購節能環保產品。加強供應商管理，堅持對入庫供應商進行年度審核，完善供應商信息，全面防範供應商風險。2019年入庫供應商達3,019個，年度合作供應商94個，全年組織單項100萬元以上集中採購項目66個。



3,019 個

入庫供應商

94 個

年度合作供應商

66 個

組織單項100萬元以上
集中採購項目

社會責任管理

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

在董事會監督指導下，中國信達構建並不斷完善社會責任管理體系，由總部專屬部門負責社會責任管理日常工作，總部相關部室、分公司、子公司設立社會責任聯絡員，積極推進企業社會責任工作的開展。

2019年香港聯合交易所發佈檢討《環境、社會及管治報告指引》及相關《上市規則》條文的諮詢文件後，公司董事會召開第九次會議，聽取ESG合規諮詢專家關於《環境、社會及管治報告指引》合規要求報告，認真了解在董事會ESG監管職責、報告原則、報告邊界、關鍵績效指標等方面披露新標準，對社會責任管理工作給予更多重視和支持。公司加強社會責任考評，落實各分、子公司社會責任工作重點，調動全集團積極性，有效提升社會責任績效。對全集團社會責任聯絡員進行培訓，不斷增強ESG管理和信息披露能力。



• （中國信達董事會2019年第九次會議）

社會責任理念

助力化解風險的穩定器

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

服務實體經濟的助推器

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

實現員工價值的共同體

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

參與環境保護的踐行者

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

增進社會福祉的企業公民

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

社會責任模型



社會責任溝通

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

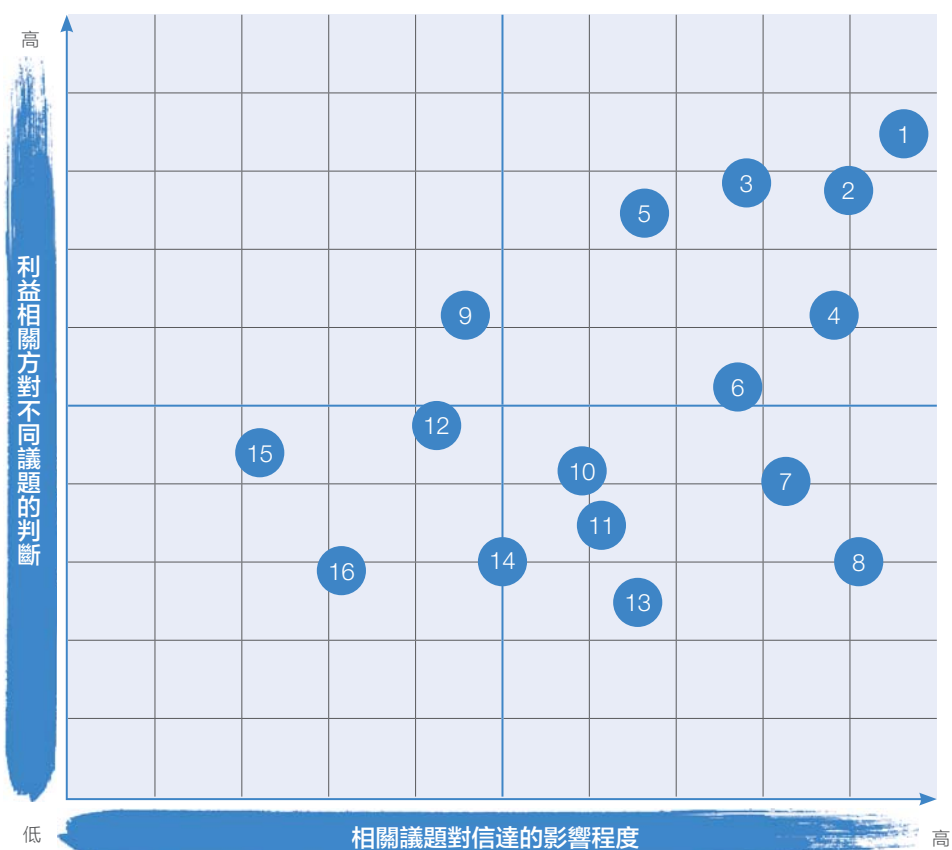
中國信達已連續10年編製和披露社會責任報告，向各利益相關方披露公司社會責任理念、社會責任工作實施成效，以及依據與各利益相關方交流與溝通的情況，在更好地履行企業社會責任方面所進行的改進和完善，已形成較為成熟的工作體系。



- （第247場銀行業保險業例行新聞發佈會中國信達專場）

重大性議題判定

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



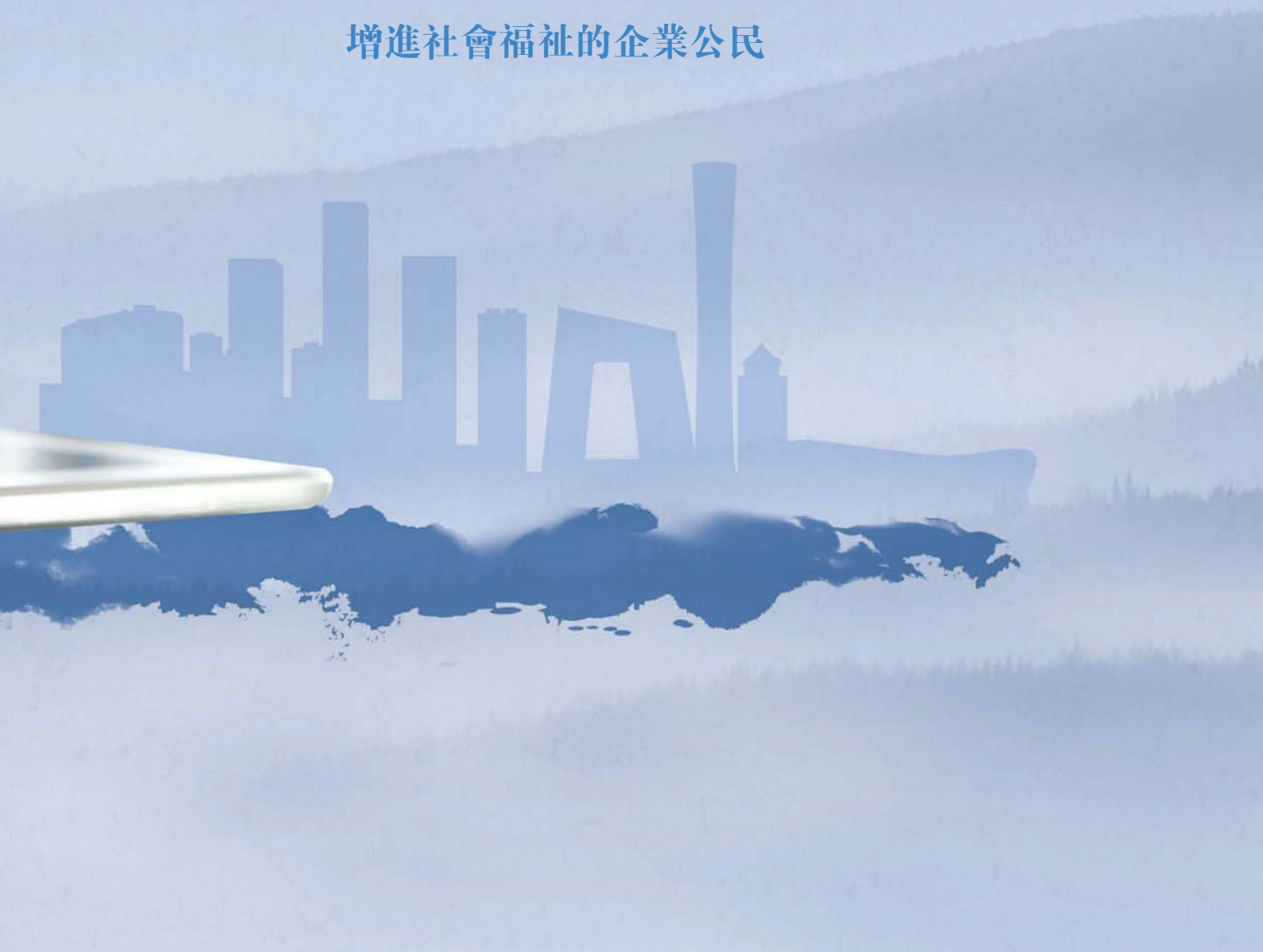
- | | | | |
|------------|----------|----------|----------|
| 1 助力化解風險 | 5 推動產業升級 | 9 客戶信息保密 | 13 供應鏈管理 |
| 2 服務企業改革 | 6 提升服務質量 | 10 員工關愛 | 14 綠色運營 |
| 3 發展綠色金融 | 7 員工培訓 | 11 公益慈善 | 15 投資者溝通 |
| 4 服務國家區域戰略 | 8 員工發展 | 12 反腐敗 | 16 扶貧開發 |

(中國信達社會責任重大性議題判定圖解)



02

助力化解風險的穩定器
服務實體經濟的助推器
實現員工價值的共同體
參與環境保護的踐行者
增進社會福祉的企業公民



助力化解風險的穩定器

AS A STABILIZER TO ELIMINATE FINANCIAL RISKS

收購處置金融不良資產

問題機構救助

促進企業改革發展

2019年，中國信達堅守不良資產主責主業，充分發揮逆周期工具和金融救助等獨特作用，着力拓展「大不良」經營格局，積極開展金融機構和企業不良資產收購處置業務，創新違約債券收購處置業務，全年新增收購不良債權資產1,167.11億元，提升防範化解金融風險的主動性和有效性。圍繞問題機構和問題資產，開展企業危機救助、危困企業破產重整、上市公司紓困，創新解決大型民營企業債務危機及擔保鏈難題，在化解行業及區域風險上取得良好成效。

收購處置金融不良資產

2019年，中國信達深耕金融不良資產收購處置業務，不僅對大型銀行金融機構推出的不良資產「逢包必看」，認真開展盡職調查，合理確定價格收購，而且積極參與股份制銀行、城市商業銀行、信用聯社等中小銀行機構不良資產業務及風險事件化解。在堅持銀行不良資產包有效投放的同時，積極拓展非銀行金融機構不良資產收購處置，創新開展

違約債券收購，積極探索新形勢下金融風險化解處置新路子，主動對接金融租賃、信託等渠道，參與解決其兌付困難或逾期問題。公司全年新增收購經營類不良資產521.55億元。堅持精耕細作，綜合運用多種專業方式，加快不良資產處置，為有效化解金融風險、支持金融機構健康發展做出重要貢獻。



• （中國信達與銀行簽訂戰略合作協議）

案例

浙江分公司不良資產收購再創佳績

浙江分公司積極參與當地銀行推出的全部113個不良資產包盡職調查，成功競得其中42個資產包，收購本金合計141.97億元，市場佔比位列第一，連續八年佔據市場份額第一，有效發揮化解金融風險穩定器作用，在浙江省政府對浙江金融機構支持當地經濟社會發展考核評價中取得優秀成績，位居當地同業資產管理公司行業前列。



連續八年佔據市場份額

N0.1

浙江省人民政府办公厅

浙江省人民政府办公厅关于2018年度 在浙金融机构支持浙江经济社会发展 考核评价结果的通报

各市、县(市、区)人民政府,省政府直属各单位:

2018年,面对错综复杂的经济金融环境,全省金融系统紧紧围绕“八八战略”再深化、改革开放再出发,全面落实省委、省政府各项决策部署,持续深化区域金融改革,打造万亿现代金融产业,推进“凤凰行动”计划,努力化解处置企业流动性风险,不断加大民营企业、小微企业等重点领域和薄弱环节的资金保障,在保持金融平稳运行、促进全省经济社会发展等方面取得了明显成效。经考核评价,省政府同意,国家开发银行浙江省分行等60家金融机构为2018年度支持浙江经济社会发展先进单位,农业发展银行浙江省分行等20家金融机构为支持民营企业、小微企业发展优秀单位,进出口银行浙江省分行等20家金融机构为改革创新优秀单位。

请在浙金融机构再接再厉,继续加大对浙江经济社会发展的支持力度。各地、各有关单位要深化金融改革创新,不断增强金融服务实体经济能力,坚决打好防范化解金融风险攻坚战,为我省“两个高水平”建设提供更加有力的金融支撑。

- (浙江分公司在浙江省考核評價中名列前茅)

案例

吉林分公司助力化解400億元金融債務

東北某有色金屬集團受行業持續低迷等原因影響,陷入連年虧損、背負巨額債務、資金鏈斷裂及退市的困境。吉林分公司通過收購該集團及下屬企業不良金融債權23.22億元,並作為債權人支持企業破產重整。2019年,法院先後依法裁定該集團及所屬企業破產重整計劃,成為當地首個重點國有企業破產重整案例。通過破產重整,該集團成功引入21億元投資,超400億元金融債務得到妥善化解,企業得以重生,職工被妥善安置,企業駐地社會保持穩定。地方政府致信中國信達,感謝信達為地方經濟發展和東北振興做出的突出貢獻。

吉林省人民政府

感谢信

中国信达资产管理股份有限公司:

2019年4月30日和6月12日,吉林省中级人民法院先后裁定批准吉林有色集团股份有限公司及所属吉林有色股份有限公司、吉林有色股份有限公司重整计划,标志着我省首个省属重点国有企业破产重整案例取得成功。通过重整,有色集团成功引入21亿元投资,超400亿元金融债务得到妥善化解。

贵公司作为重整企业债权人,从维护地方金融秩序的大局出发,充分考虑企业实际,勇于担当,对三家公司破产重整给予了极大的支持和帮助,保证了重整计划获得历史性高票通过。在此,对贵公司多年来给予吉林省地方经济发展的大力支持表示衷心感谢,并希望在未来吉林振兴发展进一步加大对贵方的交流与合作。



2019年10月14日

- (吉林省政府感謝信達助力化解400億元金融債務)

案例

幫助破產企業恢復生產

南方某知名集團企業因大批債務到期不能清償陷入訴訟糾紛，企業財產均被查封，當地政府曾成立債務危機處置委員會。廣西分公司從多家金融機構收購對該集團及關聯公司的債權，成為最大擔保債權人。2018年，法院裁定受理53家關聯公司與該集團合併重整申請。2019年，該集團及53家關聯公司重整案獲得法院高票通過，隨後該集團資產之一的水泥廠恢復生產，標誌着新集團生產經營活動步入正軌。這是廣西分公司作為最大擔保債權人，通過與地方法院合作執轉破，引進地方AMC作為破產重整方，協調破產管理人，最終促成破產重整、化解地方金融風險的成功案例。

案例

收購處置大型民營企業違約債

某集團是一家以能源化工為核心的大型民營企業，信達累計收購該集團30億元違約債券和16.18億元債權，開創國內銀行間市場違約債券場內交易過戶、違約債券非現金註銷先例。2019年，中國信達金融機構業務部、內蒙古分公司啟動該項目處置工作，制訂「現金回收+股權抵債+股票抵債+債務減免+債務重組」綜合處置方案，年度內完成股權過戶、股票過戶、債務重組合同簽訂事宜，並聯合信達證券與該集團達成戰略合作協議，推動該集團信用環境修復，扶持企業走出困境，為國家化解違約債券風險、防範金融風險提供實踐經驗，該項目榮獲中國銀行業協會「最佳社會責任實踐案例獎」。



- （內蒙古分公司走進違約債項目企業舉辦培訓班）

問題機構救助

公司通過發揮債權人地位，履行債委會主席作用，主導了一批影響地方經濟、區域穩定的重點企業重整重組，對接產業投資人，綜合運用基金化模式等多種處置方式，對具備盤活價值的債務企業進行定制化的綜合金融服務，實現價值提升，成功救助問題機構。

大型企業集團危機救助

案例

重組大型民營化工集團



•（中國信達領導到化工項目企業調研）

某大型民營化工集團曾位列中國500強，因經營管理不善、資金鏈斷裂陷入困境，加之與其他企業錯綜複雜的擔保圈和擔保鏈，使當地面臨區域性、系統性金融風險。2018年，該集團等29家關聯企業進入合併破產重整程序。中國信達充分發揮不良資產經營的功能優勢與專業優勢，按照「整體重整+板塊分拆處置」的重整盤活思路，由戰略客戶四部、山東分公司、中潤公司成立聯合項目組，聯合產業投資人投入55.81億元，以破產重整實質性重組該集團，盤活其有效資產。同時，以不良債權收購切斷擔保鏈，化解區域性系統性金融風險。2019年，該集團重整計劃已經法院裁定通過，在重整過程中安全、環保、職工穩定等關鍵領域均處於平穩有序狀態。該項目較好地支持了細分行業龍頭企業做大做強，化解了區域金融風險，有效維護了金融環境與社會穩定，具有良好社會效益。

案例

破解集團企業擔保圈風險

某集團企業等27家公司出現債務危機，由於企業債務規模大，債權人眾多，且涉及複雜外部擔保圈，該風險項目被列為當地政府直接領導、重點解決的債務違約事件之一。中國信達綜合運用系列措施，投入資金對該集團等27家公司進行實質性重組，盤活問題企業資產，淘汰落後產能，有效化解區域擔保圈風險，為防範區域金融風險做出重要貢獻。

案例

幫助大型鋁業集團度過危機

粵港澳大灣區某鋁業集團是亞洲規模最大、設備最精良的鋁型材生產基地之一，對於該集團所在地經濟發展、稅收貢獻及就業有着重要影響。由於多種原因，該集團下屬兩家企業資金周轉出現嚴重危機。2019年，中國信達為其引入產業投資人，參與重組該集團系列不良債權，有效化解企業經營困難，盤活低效資產，為穩定大量當地工人就業，維持經濟社會秩序穩定，支持粵港澳大灣區建設作出貢獻。

為上市公司紓困

案例

推動ST上市公司摘帽

2019年，深圳分公司以某ST上市公司存量不良資產為突破口，對所涉及的問題企業全部債權進行收購重組，組合運用金融工具提供一攬子金融解決方案，對接資本市場，引入產業投資者受讓上市公司股權，成功解決大股東歷史遺留債務問題，推動上市公司價值提升。該ST上市公司歷時12年成功摘帽「ST」，實現多方共贏，得到法院和監管部門好評，獲得社會效益和經濟效益雙豐收。

案例

支持民營上市企業債轉股

湖北某民營醫藥流通企業自上市以來，一直穩定健康發展，但其大股東因質押率過高存在降槓桿訴求。中國信達收購金融機構對其大股東19.9億元債權後，於2019年與該公司大股東及其一致行動人簽署協議，通過債轉股方式受讓1億股該公司股票，持股5.33%，成為該公司第六大股東。轉股後，該公司大股東及其一致行動人的股權質押比率降低至67.47%，股票質押流動性風險大大緩解。中國信達通過持股該公司，支持民營企業降槓桿，保障優質實體企業平穩運行，維護資本市場穩定，獲得良好社會效益。



股權質押比率降低至

67.47%

股票質押流動性風險
大大緩解

促進企業改革發展

案例

支持大型煤炭企業改革發展

2019年，山西分公司切實履行中國信達與當地政府簽訂的戰略合作協議，服務當地轉型綜改戰略，為大型國有煤炭企業提供流動性支持，助力煤炭行業供給側結構性改革。通過收購當地大型煤炭企業相關不良資產，向4家煤炭企業新增投放資金80.8億元，並協同信達證券為某煤炭集團成功發行60億元公司債券，支持煤炭企業緩解流動性緊張，改善經營，提質增效。

案例

支持大型磷化工企業降槓桿

西南某大型磷酸磷肥集團是我國磷化工產業龍頭企業，多年來槓桿率高企，且面臨所在地區磷產業整合的形勢。中國信達為該集團設計「分立－債轉股－上市」三步走方案，以收債轉股方式向該集團增資6億元，並牽頭幫助企業路演引戰，另外引入投資25億元，使企業化解債務風險，槓桿率下降，資本實力提高；同步實現主輔業分離，減輕歷史包袱，聚焦主業提高盈利能力；優化激勵約束機制，鞏固行業龍頭地位，提升可持續發展能力，為做強做優國有資本和對接資本市場打下基礎。



案例

支持某供銷社主輔業分離

某供銷社投資管理中心旗下部分資產運營低效，整體現金流緊張、財務狀況嚴重惡化，均不能按期償付債務，形成實質不良。2019年，北京分公司通過收購該中心對旗下輔業的債權資產，並協助其剝離非主業。同時，與債務人進行債務重組，以供銷社旗下相關低效資產為抓手，協同浙江信達地產，恢復項目公司治理，提高項目價值。該項目實施為客戶創造15億元新增流動性，解決了企業即將到期的數筆公開市場發行超短期融資券償付問題，避免債券違約，為供銷社化解短期流動性風險、降低負債比率。



- （中國信達「聚焦不良資產主業，化解重大金融風險」社會責任案例獲獎）

服務實體經濟的助推器

AS A BOOSTER TO SERVE THE REAL ECONOMY

服務國家戰略

助力民生事業

提升服務品質

中國信達以客戶為中心，依托主業優勢，通過多種金融手段，為客戶提供專業化、特色化、差異化服務。支持「一帶一路」建設、京津冀協同發展、粵港澳大灣區建設等國家及區域發展戰略有關項目企業，助力實體經濟發展。積極參與供給側結構性改革，幫助國企改革，支持企業轉型升級。推動醫療健康、安居工程、電力能源等民生事業和中小企業發展。公司提升客戶管理和客戶開發服務能力，關注客戶體驗和訴求，不斷提升客戶滿意度。開展金融知識宣傳教育活動，提高社會公眾金融意識。

服務國家戰略

助力「一帶一路」建設

案例

助力海運企業降槓桿



•（中國信達領導在海運項目企業參加會議和活動）

某海運行業龍頭、央企為A+H股上市公司，主營集裝箱運輸和碼頭運營業務，擁有遍佈全球的航線網絡和碼頭網絡，擔負着國家「走出去」和「一帶一路」建設的重任。該企業已經在「一帶一路」沿線13個海外國家和地區投資15個集裝箱碼頭，共投入約175艘集裝箱船、119萬TEU運力，達到其總營運船舶艘數和總運力的一半及半數以上；在絲綢之路經濟帶上，實現中歐國際班列與海上班輪航線的有效連接。由於集裝箱運輸及相關行業具有資本密集、投資回報周期長、航運及港口企業需投入大量資金實現並保持規模優勢等特點，加之企業2016年央企重組前從事市場波動較強的幹散貨航運業務（重組後已剝離），導致其資產負債率居高，影響到了自身發展與「一帶一路」建設步伐。2019年，中國信達以發股還債方式為企業投資5億元資金，支持該企業降槓桿強主業，助力「一帶一路」建設，切實履行服務實體經濟職責。

案例

支持領事館區建設

某領事館區是經外交部批准西部地區首個領事館區，該領事館區的設立是為了給「一帶一路」沿線國家及上合組織成員國在當地設立領事館提供便利，打造對外開放重要平台。某建設公司承接館區重大工程建設，因其財務出現困難，未能及時支付相關欠款，致使重大工程建設受阻。陝西分公司通過收購該建設公司對另一家企業的逾期債權並進行債務重組，協同信達租賃和信達證券幫助上述企業盤活資產，化解風險，支持重大項目建設。

京津冀協同發展

案例

協助某地區鋼鐵企業退出

雄安新區建設和冬奧會場館籌建對環京區域環境治理水平有較高要求，需要環京某地區鋼鐵企業退出，成為無鋼市。但在此過程中，當地政府難以一時籌集大量資金用於停產安置和搬遷建設。為確保完成鋼鐵去產能任務，2019年，河北分公司通過前期大量研判和交易結構設計，聯合戰略客戶投入資金20億元，成功協助政府按期實現某鋼企退出，推動鋼鐵行業去產能，助力打贏藍天保衛戰，該模式對落後產能淘汰、污染企業搬遷等有較強可複製性和可推廣性。



聯合戰略客戶投入資金

20 億元

案例

支持疏解北京非首都功能

某商貿公司運營7座專業市場，承接北京一些批發市場的商貿企業，在疏解北京非首都功能、促進當地以產業帶動城市發展等方面發揮了積極作用。2019年，河北分公司針對該商貿公司在推進轉型發展中遇到的流動性困難，發揮不良資產經營主責主業優勢，投入9.5億元收購其不良債權，緩解該公司短期現金流壓力，服務雄安新區區域內實體企業，支持京津冀協同發展。

案例

參與國有企業改革重整

鋼鐵行業一直以來是天津市八大支柱產業之一，某國有鋼鐵集團作為龍頭鋼企在天津市乃至京津冀地區具有重要影響。天津分公司為該集團司法重整量身定制金融解決方案，聯手戰略投資者參與重整，幫助該集團實施脫困，實現良性運轉。化解了區域重大風險，優化區域產業佈局，為未來京津冀協同發展、雄安新区基礎設施建設提供有力保障。同時，通過積極參與和有力推動該集團司法重整，為大型國企改革樹立成功樣本。



•（天津分公司不良資產推介會）

支持粵港澳大灣區建設

案例

助力盤活大灣區「問題資產」

某老牌房地產上市公司旗下有26個項目，其中14個位於粵港澳大灣區，區位優勢突出，開發價值較高。但由於多種因素，該公司陷入債務危機。2019年下半年，已逾期、已違約債權合計23戶，債權總額高達79.47億元，涉及多宗重大訴訟和仲裁事項，核心資產被多輪查封，多個銀行賬戶遭凍結，並被列入當地金融風險防控重點名單。某集團積極加大灣區戰略佈局，看好該公司多個「問題資產」，但難以通過正常過戶交割實現收購，亟需專業機構介入為其收購交易資產創造條件。廣東分公司與總部戰略客戶二部共同聯合該集團收購整合金融機構和非金融企業不良債權，通過創新交易模式，分類收購整合，為該集團重整盤活大灣區「問題資產」創造條件，並紓解了該地產上市公司債務危機。

案例

為內地香港居民提供綜合金融服務

南商銀行根據在內地工作及生活的香港居民對個人銀行服務的需求特點，優化網點佈局，圍繞優勢產業，為粵港澳大灣區客戶提供跨境一體化的綜合金融服務。該行拓展特色跨境業務「內房通」，從優化業務流程、調低交易費用、開拓可敘做地區等多個維度，加大了「內房通」貸款投放。

案例

支持大灣區「立體城市」項目建設

金谷信託設立集合資金信託計劃投放30億元資金（擬設立規模85億元），用於某PPP項目，協助某地方政府將該地高鐵站北側片區打造成首個國內版「立體城市」，成為粵港澳大灣區供應鏈創新中心、惠深港現代服務業合作示範區和一小時生活圈產城融合示範區，為粵港澳大灣區的基本配套建設提供了有力支持。

助力民生事業

服務「三農」

案例

幫助農牧企業主輔業剝離

某農牧集團是國家農業產業化重點龍頭企業，因受到畜牧養殖業周期下行、多元化擴張等多種因素影響，企業陷入經營困境，爆發大面積金融債權逾期，引發多宗法律訴訟糾紛。2019年，四川分公司支持該集團盤活低效輔業資產，協同新增產業投資人實質性重組，為企業提供資金支持2億元，通過挖掘輔業資產潛力，支持該集團畜牧養殖主業經營。

案例

支持生態農業企業發展

信達資本作為中國農業產業發展基金管理人，投資某生態農業公司。該公司是以生態養殖、蛋品銷售為主體，蛋品深加工為輔助的全產業鏈農業企業，從國外引進4套UFO生態蛋雞養殖生產設施，通過模擬自然放養方式生產無抗高端雞蛋，並通過與新零售企業深度合作，銷售48小時鮮蛋高端產品，帶動區域內農民增收。2019年，該企業入選《第六批農業產業化國家重點龍頭企業名單》。



支持基礎設施和民生工程

案例

支持經濟適用房項目建設

某大型居住社區是經濟適用房項目，承載着近2,000戶業主的安居夢。某銀行為支持項目建設發放的5億元貸款面臨逾期風險，如不能妥善化解，項目面臨被查封風險，並可能引發業主上訪等社會穩定問題以及當地市容市貌。上海分公司發揮專業優勢，通過債權收購解決建設單位債務兌付困境，解決了大規模居住社區規劃落實不到位導致的難題。



承載着近

2,000

戶業主的安居夢

案例

支持停工水電站恢復運行

某民營電力企業陷入資金鏈斷裂，水電站停工且欠下巨額工程債務。廣東分公司收購該筆債權後，與債務人實際控制人、工程款債權人展開艱苦談判，引導工程款債權人繼續投資接盤水電站項目，各方適當讓步進行債務重組。重組後，水電站繼續建設運行，改善當地產業經濟狀況，為「西電東送」和建設粵港澳大灣區提供電源。該項目重組期限為七年，為同類型重資產民營企業拓寬融資渠道、產融結合提供了案例指導。



- （廣東分公司與農信聯社簽訂戰略合作協議）

服務中小企業

案例

紓解制鞋企業流動性困難

鞋業生產製造是某地區支柱產業之一，某鞋業企業發生流動性困難，有2.58億元借款逾期5個多月，如逾期欠款問題持續發酵，將波及當地多家鞋業與金融機構。福建分公司通過收購重組逾期債權，幫助該鞋企按期履約還款，保持正常生產經營，10條生產線同時生產，年產能增至90-108萬雙／每條。同時，該鞋企定制化水平改善，議價能力增強，與某著名品牌保持長期合作關係，連續多年獲得「最佳供應商」稱號。



連續多年獲得
最佳供應商 稱號

案例

解決中小企業融資難題

南商銀行着力解決中小企業融資難問題，在香港參與政府支持中小企業的擔保計劃，主動推出三項措施，成功為60多個中小企業辦理新增信貸額度，涉及金額4億港元，有效解決中小企業流動資金問題，獲香港中小型企業總商會頒發的「中小企業最佳拍檔獎」。在內地推出「南商普惠寶」平台，為小微企業和「三農」客戶提供授信批量化線上解決方案，有效解決客戶融資難、融資貴問題，向符合條件的客戶發放生產經營貸款，實現客戶貸款申請、受理、簽約、提款、還款等業務線上辦理，並提供賬戶管理、融資管理、合同管理等服務，榮獲中國中小企業協會「小企業大夢想」高峰論壇「優秀案例獎」。

提升服務品質

提升客戶體驗

案例

廣西分公司承辦合作對接會

2019年6月，中國信達與廣西國有企業召開合作對接會，當地政府部門與信達廣西分公司簽訂戰略合作協議，當地17家國有大型企業集團、2家地方法人金融機構，信達總部有關業務部門、廣西分公司和信達旗下8家子公司參會。雙方通過深入對接，進一步在降低企業負債率、補充流動性、主輔業剝離、盤活板結資產等領域探討開展業務合作，共同推動廣西國有資本做大做强做優，提高國有企業發展質量。



• （中國信達與廣西國有企業召開合作對接會）

案例

南商銀行移動展業平台獲獎

南商（中國）移動展業平台是一款智能終端，由終端設備PAD與背夾以及移動發卡箱組成，攜帶便捷，相當於流動銀行網點櫃檯。通過結合先進硬件設備、軟件系統與業務流程，該平台服務渠道延伸至社區、企業、商圈、專業市場和農村地區，在移動PAD端為客戶群體辦理開戶開卡、換卡、銀行卡激活、卡片升降級、手機銀行簽約、個人網銀簽約等業務，提高業務效率，提升了客戶體驗。該平台榮獲2019第一財經中國金融創新榜「最佳移動金融服務平台獎」。

保障客戶權益

客戶投訴處置

南商銀行修訂《處理客戶意見政策及程序》《投資產品客戶意見處理工作細則》，對客戶投訴採取持平、公正、獨立的原則及態度進行調查，對有改善空間的事項跟進採取相應措施，防範同類情況再次出現。南商（中國）通過官網、營業網點佈告等渠道公佈投訴熱線，總分行設投訴專職人員，在規定時限內內外部接獲及轉辦的投訴事例，並落實跟踪回訪，取得客戶滿意度反饋。

金谷信託根據《銀行業消費者權益保護工作指引》等法律法規，制定《消費者權益保護工作管理辦法》，在該公司網站、微信公眾號及雙錄簽約場所顯著位置公佈投訴熱線，方便客戶第一時間了解投訴渠道。2019年，繼續保持客戶零投訴。

幸福人壽狠抓理賠結案時效，對於簡易案件，做到當日結案、當日支付；對於需調查案件，做到調查工作前置；對無法到公司索賠的客戶，採取主動上門收集資料等方式，幫助客戶早日申請，提升理賠滿意度。同時，妥善處理了有關客戶投訴問題。

客戶隱私保護

中國信達各子公司保護個人客戶信息安全。南商銀行組織信息安全檢查、信息安全事件演練及安全培訓測試，實現對客戶數據及隱私安全的有效保障。南商（中國）通過《個人客戶金融信息隱私聲明》清晰說明各項業務功能及其所對應收集的個人信息類型，並對個人敏感信息進行顯著標識。金谷信託尊重消費者個人金融信息安全權，加強個人金融信息保護，明確規定不得篡改、違法使用消費者個人金融信息，不得在未經消費者授權或同意的情況下向第三方提供個人金融信息。幸福人壽對關鍵業務系統專項信息安全進行檢查，消除弱密碼、數據訪問控制漏洞、高風險客戶端等信息安全風險。

普及金融知識



- (江西分公司開展防範和打擊非法集資宣傳活動)

中國信達積極開展普及金融知識萬里行活動。2019年，全集團39個單位組織宣傳活動約1,600次，發放宣傳材料約14萬份，金融知識普及活動受眾超過115萬人次。遼寧分公司在辦公場所懸掛宣傳橫幅、擺放展架及宣傳手冊，設立諮詢台接受反洗錢諮詢，組織員工在地鐵口、商場等地方開展反洗錢宣傳教育。江西分公司聯合駐地社區開展防範和打擊非法集資宣傳活動，受到當地媒體現場報道。南商銀行舉辦34場「小小銀行家」活動，邀請600餘名小朋友及家長來到營業網點，通過扮演銀行小職員的形式，讓小朋友們體驗銀行日常運作，汲取金融知識和理財概念。



39 個

單位組織宣傳活動約

1,600 次

金融知識普及活動受眾超過

115 萬人次

實現員工價值的共同體

AS A COMMUNITY FOR REALIZING THE VALUE OF EMPLOYEES

維護員工權益

促進員工成長發展

培訓員工專業能力

中國信達堅持以人為本，促進員工成長進步與企業發展相統一。推進民主管理，保障員工合法權益，構建和諧勞動關係。加強幹部隊伍管理，為員工搭建發展平台，一批專業素質高、年富力強的員工走上中高層管理崗位。開展專業培訓1,300多期，累計超55,000人次參加培訓。在新中國成立70周年和公司成立20周年之際，組織員工書法繪畫攝影展、微視頻拍攝、徵文、演講和體育比賽，增強員工歸屬感和團隊凝聚力。開展「送溫暖」活動，關愛幫助困難員工。

維護員工權益

員工總數：

16,440



少數民族員工：

964



新進員工人數：

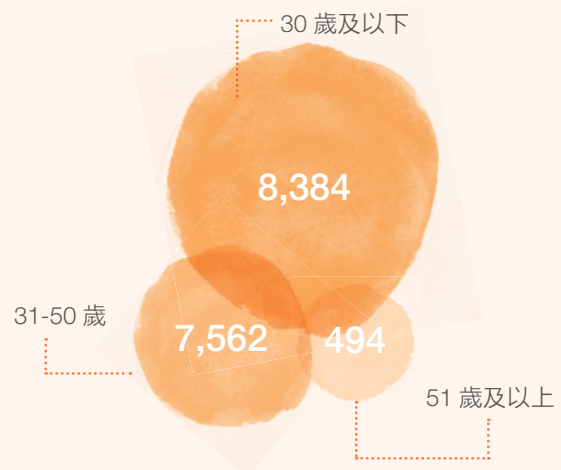
1,009



另有勞務派遣人數：

941

■ 按年齡結構劃分的員工人數：



保障職工勞動權及薪酬福利

公司根據《中華人民共和國勞動法》《中華人民共和國勞動合同法》，制定《勞動合同管理辦法》等內部規章制度，嚴格執行國家有關工作時數、假期等規定，依法保障員工各項勞動權利。依法按規定基數和比例為員工辦理各項社會保險、住房公積金，建立企業年金和補充醫療保險等補充福利制度，為員工構建多層次養老、醫療保障體系。按照「效率為先、兼顧公平」的要求，建立適應公司發展需要的薪酬機制和制度辦法，客觀公正、科學合理、嚴謹合規地分配薪酬。在招聘、薪酬、晉升等方面避免出現性別、民族、宗教等方面歧視，杜絕僱傭童工及強制勞動。

持續加強民主管理工作



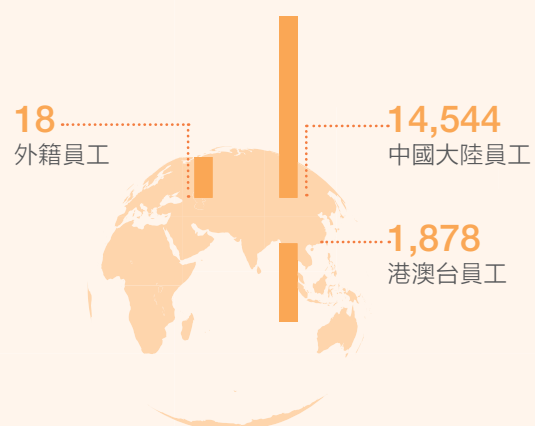
•（中國信達召開第四屆職工代表大會第一次會議）

公司高度重視民主管理和民主建設，堅持執行公司《職工代表大會實施細則》和《職工代表大會操作規程》，召開四屆一次、四屆二次職代會和一屆一次會員代表大會，聽取公司工作報告、提案工作報告、職工監事履職情況報告等內容，審議年金修訂方案等涉及職工權益的內容，選舉新一屆職工監事和工會委員、經審委員、女職工委員，推動公司民主化、法制化、制度化工作向縱深發展。

■ 按性別劃分的員工人數：



■ 按地域劃分的員工人數



關愛員工身心健康

● 保障工作環境安全和職業健康

公司通過開展消防疏散及撲救實操演練、開展辦公樓安全專項檢查、做好辦公樓安全保衛等工作，為員工提供安全工作環境，保障員工避免職業性危害；通過組織員工體檢、健康講座、工間操等形式，維護員工職業健康權益。

● 保持員工工作和生活平衡

在新中國成立70周年、公司成立20周年等重要節點，組織健步走、書法繪畫攝影展、文藝演出和微視頻展、乒乓球比賽、演講比賽等一系列文體活動，起到了凝心聚力、增進溝通等良好作用。

● 開展向員工送溫暖工作

堅持開展元旦、春節兩節送溫暖工作，公司工會慰問困難員工63人次，發放慰問金25萬元。同時，堅持在員工生日、住院、結婚、生育、重要節日期間慰問員工，把公司的關懷和溫暖送到每名員工。

● 保障女職工特殊權益

公司組織全系統女工簽訂《女職工權益保護專項集體合同》，在「三八婦女節」期間，組織開展慶祝和慰問女職工活動，設置孕婦休息室，堅持向女職工發放衛生費，保障女員工特殊權益。信達香港從多個方面關愛員工，受到外部機構肯定。2019年，該公司榮獲聯合國兒童基金會香港委員會(UNICEF)頒發的2019「母乳餵哺友善工作間」榮譽狀、香港社會服務聯會(HKCSS)頒發的2019「商界展關懷」榮譽稱號，並被香港強制性公積金計劃管理局評為「積金好僱主」和頒發「電子供款獎」。

● 關愛退休員工

為退休員工發放生活補貼，組織節日、生日、生病慰問，投保補充醫療及大病保險、家財保險，組織開展繪畫、唱歌、書法等興趣班，以及春遊、秋遊、團拜會等各類活動，關愛退休員工身心健康和退休生活。



● (第三屆「中國信達盃」乒乓球比賽)



● (總部機關元宵節遊藝活動頒獎)



● (信達香港榮獲2019「母乳餵哺友善工作間」榮譽狀)



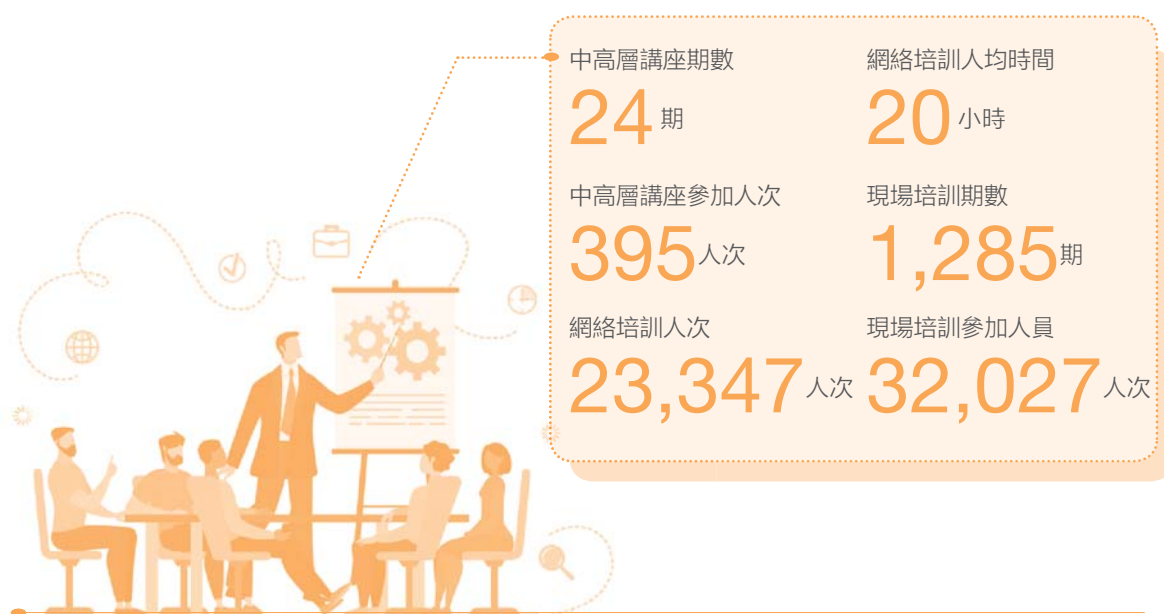
● (中國信達2019年度退休員工春節團拜會)

促進員工成長發展

公司通過建立完善的職級管理體系，拓寬員工職業發展通道，幫助員工根據自身職業規劃和能力特點進行選擇和發展。通過外部引進和內部選聘機制，鼓勵人才在集團內部流動，完善員工成長平台。制定《高級管理人員市場化招聘工作辦法》，推進市場化選聘工作。制定《關於全面加強從嚴治黨、強化內部治理和風險防範工作的意見》，加強幹部輪崗和配備。加大年輕幹部選拔任用力度，不斷增強幹部隊伍活力。加強分、子公司和總部部室班子配備，促進幹部隊伍年輕化。推進員工職務聘任工作常態化，為員工提供平等晉升機會。

培訓員工專業能力

統籌安排年度培訓計劃和預算費用，推進公司分級分類培訓體系建設，提升員工專業能力。全年通過集中培訓與視頻講座、線下學習與網絡學習、境內培訓與境外學習相結合，共完成各類培訓1,300餘期，超55,000人次參訓，人均培訓時間超20小時。舉辦北大光華青年幹部專題培訓班，提升青年幹部領導力與管理能力。為信達網絡大學選配優質課程，加大社會化培訓和職業資格考試費用支持力度，滿足員工個性化培訓需求，擴大培訓覆蓋面。遼寧分公司成立青年員工工作委員會，服務青年員工成長發展，選派青年員工到公司總部、信達投資學習實踐，鍛煉提高青年員工專業能力。浙江分公司制定出台「內訓師」制度，聘請經驗豐富、業務能力強的員工為內訓師，增強培訓針對性，培養了員工學習再輸出能力。



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

參與環境保護的踐行者

AS A PRACTITIONER PARTICIPATING IN ENVIRONMENTAL PROTECTION

綠色服務

低碳運營

環保公益

中國信達關注全球氣候變化，將綠色、低碳、環保理念融入業務發展和運營管理。開展綠色金融業務，為綠色企業和節能環保項目提供金融支持，助力生態環境治理和土壤修復等項目。拓展與互聯網公司合作處置不良資產業務模式，節省交易環節能源資源使用。堅持低碳運營，推廣無紙化辦公及節能減排舉措，妥善處理廢舊計算機等辦公運營廢棄物，減少對環境不良影響。積極組織參與環保公益活動，關注環保問題，培養環保意識，做生態文明的傳播者、實踐者和推動者。

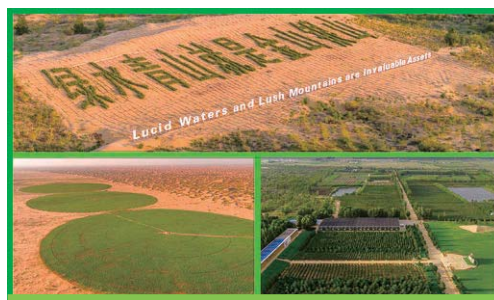
綠色服務

幫助綠色企業脫困

案例

紓困生態環境治理企業

某集團是我國生態環境治理領軍企業、聯合國認定的全球治沙領導者企業，長期致力於從沙漠到城市的生態環境治理和生態文化公園建設運營。2019年該集團現金流出現問題，引發票據兌付危機。北京分公司協調信達總部、信達證券就該集團整體紓困擬定交易結構，幫助盤活企業低效煤炭資產，支持企業擺脫困難，維持正常生產經營，取得良好社會效益。



• （北京分公司紓困生態環境治理領軍企業治沙項目）

案例

助力新能源企業化解風險

某集團是一家以新能源、清潔能源為主，相關產業多元化發展的科技引領型綜合能源龍頭企業，2019年該集團因光伏補貼未到位導致現金流緊張。江蘇分公司以債務重組方式，化解銀行理財資金逾期不能收回的金融風險，幫助該民營企業成功渡過難關。

開展綠色金融業務

案例

承銷發行綠色債券

2019年12月，信達證券擔任主承銷商的某公司綠色債券在銀行間債券市場成功完成簿記建檔，債券發行規模9億元，期限7年，募集資金用於建設綠色產業項目和補充營運資金，為當地綠色產業發展提供長期限資金，破解環境整治項目資金難題，改善當地人民群眾居住環境，也為當地綠色項目融資提供了可複製、可推廣的經驗。

案例

為光伏企業提供融資租賃

2019年，信達租賃先後為光伏發電、綠色交通、綠色可再生發電等11家企業提供24.24億元資金支持。某電力公司是一家光伏發電企業，信達租賃與該企業開展兩筆融資租賃業務，項目金額合計8億元，期限均為8年，為企業提供長期穩定的流動資金，支持綠色產業發展。



提供資金支持

24.24 億元

案例

開展綠色基金業務

信達資本專門成立綠色金融事業部，推進綠色基金設立管理工作。該公司設某流域綜合治理專項基金，首期規模45.2億元，專項投資建設這一國家重點工程，用於山水林田湖草沙綜合治理試點。該項目將通過環境治理和土壤修復新增耕地100萬畝，並以招拍掛形式將耕地佔補平衡指標進行跨省交易，為當地政府和投資人帶來可觀財政收入和投資收益。同時，開創了通過項目自身運營產生經濟收益，保證社會資本方投資收益的新模式，為生態文明建設提供產融結合新路徑。



網絡化服務

中國信達及各分、子公司通過互聯網為客戶提供線上服務，實現節能減排。公司積極探索金融機構+互聯網公司合作處置業務模式，搭建包括阿里「信達不良資產小鎮」等在內的線上網絡平台，藉助互聯網平台向海量線上用戶推介不良資產，有效提高市場對不良資產的投資熱情及資產交易活躍度。自2015年到2019年年底，累計實施線上招商發起競價1,879筆，實現競價金額超過千億，吸引投資者訂閱達近2萬人次，其中2019年在線上平台實現成交金額同比增長超50%。通過對網絡電子化服務手段和技術的挖掘利用，提升處置效率、加速資源流轉，使有效資源再投入到實體經濟中，最大化節約了中間環節不必要的資源和費用支出。

幸福人壽官網、微信APP上線電子單證訂閱／查看功能，用戶可以查看電子保單、萬能險報告和分紅通知書等多種電子函件。官網新增退保、保單契撤、部分領取、保單補發、客戶資料修改保全功能。微信客服端通過引入人臉識別、OCR等技術，可以在線辦理高級保全認證，實現更多在線保全、續期、理賠等多項操作，為客戶提供更加便捷的服務。將原VIP卡的形式由實體卡改為電子卡，卡片激活方式由機構客服操作改為客戶通過微信端或網頁端自助激活，通過Pad端和手機端實現客戶身份識別、線上投保、電子簽名、電子保單等服務，達到節省印製紙張，提高服務效率等降本增效的綜合目標。



- (中國信達「不良資產小鎮」開展資產拍賣招商活動)

低碳運營

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

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

後援中心根據數據中心末端負載低的特點，通過調節機房UPS機組運行方式，盡力壓縮電量及電費支出。嚴格做好數據中心機櫃封堵，減少機房冷通道內熱量交換，提高機房制冷效率。冬季供暖採用數據中心中溫熱回收系統，將數據中心機房設備運行冷卻水的熱量用來給園區供暖，同時降低鍋爐的啟停頻率減少天然氣使用量，有效節省燃氣費支出。中潤發展開發微信小程序，圖書館圖書資料出入庫全部實現線上操作，員工借閱登記、圖書統計台賬全部實現系統自動生成，不再消耗紙張。

2019 年能源消耗及二氧化碳排放情況

| 指標 | 2019年數量 |
|--------------------|------------|
| 電（千瓦時） | 33,273,330 |
| 汽油（噸） | 431 |
| 天然氣（立方米） | 90,841 |
| 外購熱力（百萬千焦） | 34,281 |
| 範疇一直接溫室氣體排放（噸二氧化碳） | 1,489 |
| 範疇二間接溫室氣體排放（噸二氧化碳） | 32,577 |

2019 年資源消耗情況

| 指標 | 2019年數量 |
|---------|---------|
| 辦公用紙（噸） | 361 |
| 市政用水（噸） | 88,518 |
| 飲用水（噸） | 901 |

2019 年主要廢棄物情況

| 指標 | 2019年數量 |
|-----------------|---------|
| 廢棄硒鼓和墨盒（件） | 3,642 |
| 廢燈管（件） | 8,339 |
| 廢電腦（台式機與筆記本）（台） | 1,909 |
| 廢棄乾電池（粒） | 9,412 |

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

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

環保公益

開展植樹造林公益活動



• (山西分公司聯合信達子公司駐晉機構開展植樹造林活動)

天津分公司組織員工來到天津水西公園，進行義務植樹活動，慶祝中國植樹節設立40周年。山西分公司聯合信達子公司駐晉機構開展「貢獻信達力量，守護綠水青山」主題黨日活動，組織員工到陽曲縣進行義務植樹，建成太原北郊第三塊「信達林」。黑龍江分公司組織員工赴哈爾濱市樂業鎮杏林村開展義務植樹活動，美化城市環境，提高保護生態的環保意識。陝西分公司組織全體員工赴秦嶺祥峪溝開展公益植樹活動，建立了中國信達陝西分公司「守護秦嶺公益林」，以植樹造林的方式守護秦嶺。



加強垃圾分類清理工作

內蒙古分公司組織全體員工赴青龍洞山生態文明建設教學點開展環保主題活動，學習垃圾分類標準，撿拾青龍洞山垃圾並分類回收，加強對垃圾分類的理解和認識。吉林分公司組織青年員工赴伊通河開展「保衛母親河喚醒一座城」環保公益活動，沿途撿拾生活垃圾，以實際行動保護城市的綠水青山。信達地產廣東公司組織員工開展環保主題志願服務活動，在廣州南沙濕地等地撿拾沿途不可降解垃圾，全年環保足跡總里程超400公里。河北、上海自貿區、福建、深圳等分公司也積極組織員工開展了垃圾分類活動。

案例

信達國際組織「保育」主題環保活動

信達國際組織「保育」主題環保活動，參與香港生產力促進局的綠色機構躍升計劃，邀請香港生產力促進局環保專員講解廢物管理的途徑及減廢小秘方。組織員工參與中區扶輪社清潔沙灘活動及攝影比賽，開展沙灘清潔分類活動；舉辦保育考察導賞活動，組織員工前往世界自然基金會位於西貢區海灣海岸公園參觀考察，乘坐玻璃底船觀賞珊瑚群落及各種魚類，用顯微鏡觀察海水中的浮游生物，讓員工近距離體驗海洋生物生態環境。



- （信達國際榮獲香港環境卓越大獎－界別卓越獎－貿易及服務及優異獎）



增進社會福祉的企業公民

AS A CORPORATE CITIZEN TO PROMOTE SOCIAL WELFARE

精準扶貧

社區關懷

抗擊新型冠狀病毒

中國信達認真落實扶貧攻堅決策部署，推動扶貧方式從「輸血式」向「造血式」轉變。公司管理層多次深入貧困地區調研，21名扶貧幹部長年奮戰在青海、新疆等十多個省區市扶貧一線，從產業幫扶、基建幫扶、教育幫扶和消費幫扶等多維度發力扶貧攻堅。加大資金投放，全年落實扶貧等公益捐贈資金740萬元，「大愛信達」慈善信託計劃規模及受益方增加。開展助學及訪貧問苦活動，關愛弱勢群體。加強新型冠狀病毒防控工作，捐款500萬元支持疫區防疫，狠抓員工防疫工作，加大對客戶金融支持力度，幫助企業在特殊時期組織開展生產經營活動。



• (中國信達領導到青海調研扶貧攻堅工作)

精準扶貧

公司定點扶貧工作

2019年，中國信達扶貧開發領導小組多次召開會議，公司多位主要領導深入定點幫扶縣青海省樂都區，認真調研扶貧對策，不斷加強扶貧組織領導。與樂都區簽署《定點扶貧框架協議》，建立總部、分子公司和掛職幹部三層聯動機制，落實了扶貧措施任務。加強與樂都基層黨支部結對幫扶，劃撥黨費40萬元，新建村黨員活動室2個，修繕村黨員活動室50個，狠抓黨建引領扶貧。投入幫扶資金580萬元，設立慈善信託監管資金使用，加強了扶貧資金保障。建設青海最大的易地搬遷安置項目－七里店易地搬遷安置點綜合服務中心，服務安置點1,160餘名老年人，推動易地搬遷扶貧。協調樂都政府同企業簽署《「就業扶貧」合作協議》，為貧困戶爭取工作崗位，深入開展就業扶貧。實施「金惠工程」農村金融教育，研究樂都脫貧攻堅專業金融方案，加大金融扶貧力度。培訓樂都區基層幹部和衛生系統、金融系統、鄉鎮財務人員等技術人員共計703名，助推專業培訓扶貧。積極購買並推銷貧困地區農產品共279萬元，堅持開展消費扶貧。

與此同時，在公司定點扶貧村樂都城子村，公司以土雞規模化養殖、補貼綠殼蛋雞養殖和協調免費提供馬鈴薯種薯為抓手，落實消費帶動產業扶貧；向農戶講解創業獎勵和補貼政策，鼓勵村民創業脫貧；投資城子村體育文化廣場修繕、危房舊牆改造、農戶「廁所革命」、農田灌溉水渠和河灘攔洪壩等設施建設，夯實基建扶貧項目；通過捐贈電暖器、電腦和資助貧困學生，及時辦好了扶貧路上的暖心「小事」。



投入幫扶資金

580 萬元

培訓人員共計

703 名

積極購買並推銷貧困地區農產品共

279 萬元

分公司扶貧工作

| 分公司名稱 | 主要扶貧工作內容及成效 |
|--------|--|
| 北京分公司 | 向樂都區城子村捐贈電暖氣，向甘肅省秦安縣五營袁莊學校學生捐贈學習用具、玩具等物品。 |
| 河北分公司 | 支持張家口市西趙家窑村、土窑溝村公共服務設施建設，改善村民生活環境。 |
| 山西分公司 | 支持陽高縣上富家寨村脫貧攻堅，協同各方籌措幫扶資金 77.5 萬元，提升村容村貌，實施打井灌溉工程，建設千畝有機旱作農業項目，為村民投保補充醫療保險、採購農副產品，黨員幹部全年入戶結對幫扶全覆蓋。 |
| 內蒙古分公司 | 與商都縣結成幫扶對子，關愛建檔立卡貧困戶、低保戶、單親家庭、留守兒童，為通用小學學生捐贈校服、圖書、足球及配套訓練裝備、空竹等用品。 |
| 安徽分公司 | 組織員工開展愛心募捐活動，所募資金用於蒙城縣李圩村設立扶貧愛心超市和幫助李圩村小學改善教學條件。 |
| 江西分公司 | 支持永新縣村道路硬化工程，使村民去縣城縮短 20 公里；在村道路安裝 100 盞太陽能燈，方便村民晚間出行；幫扶考取大學的貧困戶學子圓夢大學。 |

| 分公司名稱 | 主要扶貧工作內容及成效 |
|-------|---|
| 河南分公司 | 通過員工開展捐款捐物活動，助力國家級貧困縣范縣脫貧攻堅，收到當地政府贈送的「助力脫貧攻堅，情系灘區人民」錦旗。 |
| 湖南分公司 | 幫助成立保靖縣亞漁村油茶合作社與黑豬養殖合作社，建成村民服務中心、下河碼頭、自來水蓄水池、三條通組公路、村間組道等基礎設施，完成易地搬遷 66 戶，分公司扶貧工作隊榮獲保靖縣扶貧年度考核「特等獎」。 |
| 深圳分公司 | 向紫金縣袁田村捐獻扶貧助困金，捐贈筆記本電腦及打印機。 |
| 廣西分公司 | 持續對融安縣隘面村開展產業幫扶，村集體經濟年收入超過 5 萬元，水泥硬化路已經通達各村屯，村民生活質量得到明顯改善。 |
| 海南分公司 | 以檳榔種植和「走地雞」養殖為切入點，幫助瓊海萬泉鎮南軒村貧困戶購買良種檳榔樹，搭建雞舍，拓寬貧困戶增收渠道。 |
| 重慶分公司 | 支持巫溪縣天元鄉發展養殖業，產生經濟效益 170 餘萬元，帶動農戶 43 戶，戶均增收 4 萬元；捐贈 6 萬元支持奉節縣平安鄉中心小學開展教學活動。 |
| 四川分公司 | 捐助色達縣教育救助扶貧基金 20 萬元，資助建檔立卡貧困戶子女教育。 |
| 貴州分公司 | 幫扶鎮寧縣永和村開發櫻桃產業，2019 年全村櫻桃產值達 800 萬元，村民增收明顯，永和村順利脫貧並被列入貴州鄉村振興「示範村」。 |
| 雲南分公司 | 加大對祿勸縣兆烏村魔芋種植、肉牛養殖項目支持力度，幫扶全村形成可持續、穩定性、高價值和好變現的增收產業。 |
| 甘肅分公司 | 對迭部縣臘子村當年考入高中、大專以上的學生以及臘子口鎮中心小學學生助學獎勵，幫扶壩路村集體養蜂合作社，擴大養殖規模，增加貧困戶收入。 |
| 青海分公司 | 配合樂都定點扶貧掛職幹部和駐村第一書記開展工作，與城台鄉城子村貧困戶開展結對子幫扶，定期組織幫扶人員走訪慰問困難群眾。 |
| 新疆分公司 | 推進阿克陶縣布倫口村扶貧項目建設，新建 3,000 m ² 村級旅遊產業商鋪配套停車場，啟動太陽能路燈、塑膠籃球場、村民大舞台等基礎設施建設，組織開展系列捐贈活動及民族團結聯誼活動，不斷鞏固脫貧成果。 |



• （新疆分公司為布倫口村援建的商鋪及路燈）

子公司扶貧工作



南商銀行：捐建雲南省永勝縣羊坪南洋商業銀行學校、南洋商業銀行土牧爾台幼兒園，設立獎學金和助學金，開展愛心捐助，捐贈教學及生活用品，改善學校設施，支持貧困地區基礎教育，榮獲中國銀行業協會「最佳公益扶貧貢獻獎」。



信達證券：幫助百色百礦集團發行2億元扶貧專項公司債券，支持國家級貧困縣德保縣精準扶貧項目，幫助增加當地就業。參與貴州畢節、青海互助、青海樂都、河北蔚縣脫貧工作。



金谷信託：相繼設立「2019信達大愛」1號、2號慈善信託，規模合計824萬元，資助領域涵蓋扶貧及教育事業。該信託品牌已運作3年，共設立5單慈善信託，單筆規模由30萬元增加至433萬元，累計支出善款1,291萬元，資助範圍由單個貧困村擴大至全國十餘個貧困區縣。



信達地產：所屬物業公司利用社區資源優勢，參與中國物業管理協會等發起的「社區的力量」消費扶貧活動，銷售助農產品194份，共計3.15萬斤，安徽信達建銀物業榮獲中國社區扶貧聯盟「消費扶貧企業貢獻獎」。



信達資本：投資某牧業公司，推薦該公司投資1.5億元支持年出欄3,500萬羽一體化養雞項目，採取「龍頭企業+村社+農戶」模式扶貧，投產後每年為國家級深度貧困縣紫雲苗族布依族自治縣貢獻產值10億元，提供300餘個就業崗位，帶動1,000戶貧困家庭和3,000貧困人口脫貧致富。2019年，該企業入選《第六批農業產業化國家重點龍頭企業名單》。



- （信達資本投資支持的牧業公司與地方政府簽約）

社區關懷

支持教育事業

黑龍江分公司向青少年發展基金會捐款，用於希望工程圖書室，支持當地希望工程實施。深圳分公司走進林布小學開展「七彩課堂」支教活動。信達香港捐助人民幣30萬元給中國青基會，資助貧困農民工家庭子女接受正規職業教育。接待香港葵青區青年事務委員會組織青年學生金融機構訪問團，並舉辦「洞察職場」交流分享會，幫助青年學生了解金融行業和思考未來就業方向。信達投資所屬三亞天域繼續為三亞百年職業學校提供教學、辦公、住宿、食堂、運動場所，提供授課服務。中潤發展向貴州永和村8個家庭15個留守兒童發放助學金。信達地產安徽公司組織義賣和公益捐書活動，為1,800多名貧困兒童購買公益午餐，捐贈圖書200餘本。



•（深圳分公司「七彩課堂」支教活動）

關愛弱勢群體

浙江分公司堅持向杭州市下城區慈善總會捐款，助力當地慈善公益事業。到金華磐安縣深澤小學，開展愛心助學結對幫扶活動，為結對學生帶去助學獎金和學習用品。福建分公司青年志願者開展指尖上的秘密花園公益活動，幫助視障青少年完成景觀盆栽，幫助孩子們陽光成長。廣東分公司前往廣州市兒童福利院開展慰問活動，與孩子們同畫作、同遊戲，向兒童傳遞愛心。幸福人壽廣東分公司前往廣州廣船養老院，為11位孤寡、家庭困難老人送去防褥瘡床墊，解決他們生活不能自理、長期臥病在床，但因經濟困難未能購買防壓瘡用品的問題。信達資本贊助天津燕趙殘疾人藝術團演出，參與梅山慈善基金助學助醫活動，被授予青田縣慈善總會五星級「慈善之星」。信達國際組織員工前往循道衛理灣仔長者服務中心，通過遊戲、歌唱等形式，與80名長者共迎中秋佳節。



•（信達國際員工與長者共迎中秋佳節）

抗擊新型冠狀病毒

加強疫情防控部署

2019年末，一場突如其來的新型冠狀病毒在武漢爆發。2020年春節，中國信達堅決貫徹落實黨中央、國務院的決策部署和中國銀保監會相關要求，把員工和客戶健康安全放在首位，加強安排部署，組織公司系統各級單位全面啟動疫情防控工作。公司攜旗下子公司通過湖北省慈善總會捐款500萬元，公司黨員個人捐款80多萬元，為助力疫區疫情防控工作奉獻愛心。撥付基層工會防控專項資金，狠抓員工防疫工作，保障防護物資補給和員工身心健康。引導公司各經營單位在做好疫情防控的前提下，切實加強對實體企業的支持，為打贏疫情防控阻擊戰貢獻信達力量。



公司攜旗下子公司
捐款

500 萬元

助力抗擊疫情工作

中國信達及各分、子公司在做好本單位疫情防控的同時，立足不良資產主責主業，通過提供各種專業服務，不斷加大對防疫醫藥物資企業的金融支持力度，積極組織參與各有關方面的抗擊疫情工作，充分體現了在香港上市中央金融企業的责任擔當。

中國信達於3月13日在上海交易所成功發行信達信潤2020年第一期資產支持專項計劃（疫情防控ABS），首次發行規模99.92億元，大力支持疫情防控。公司支持的某企業成為獲批新冠病毒核酸檢測試劑盒產品的企業之一，支持的某醫藥企業及時為武漢等地提供大量醫用防護用品，收到中央領導電話慰問。北京分公司為防疫物資重點供應單位某供銷合作總社紓困，支持其保障北京地區防疫物資供應，並馳援湖北疫區大量防疫物資。河南分公司及時完成對某能源化工集團不良債權資產收購重組項目第二期資金投放，解決企業資金難題，為該企業承擔河南省防疫物資重大生產任務提供了有力支持。湖北分公司在加強員工及家屬防控疫情工作的同時，組織青年員工加入「大愛武漢」志願者聯盟隊伍，在疫情重災區協調捐贈物資的運輸和調配工作。遼寧分公司及時向瀋陽渾南區疫情防控指揮部和遼寧省慈善總會捐贈防疫口罩，支持當地防疫工作。新疆、青海、湖南、海南、江西、雲南等分公司還分別在結對扶貧點加強疫情防控，組織開展扶貧攻堅工作，推進落實扶貧項目，幫助受疫情影響的貧困戶解決難題，保障貧困群眾生活，並為有關人員外出務工提供幫助。



• (武漢東方建國大酒店為防疫醫療隊提供服務保障)

南商銀行對抗疫醫藥用品企業累計授信3,000萬港元，向湖北醫用防護用品供應重點企業提供低成本貿易融資，保障抗疫企業復工復產。信達租賃對6家航空公司延付租金6,000多萬元，助其完成運送防疫醫務人員、國外滯留同胞、疫情防控物資及復工包機運輸任務。信達國際支持的項目企業為武漢「火神山」「雷神山」和鄂州「小湯山」醫院建設突擊提供了3,000噸優質硅錳合金。信達香港員工購買N95口罩，並以公司名義捐贈予香港牙醫學會，由該會派發抗疫前線醫護人員。信達地產組建14支黨員先鋒隊，到社區配合其物業管理的130個項目，服務近10萬戶家庭防控疫情；支持物管商業超市營業，開啟網店保障商品供應；為有關社區消毒、供應生活物資和清倒垃圾。信達投資子公司武漢東方建國大酒店配合湖北防疫部門徵用工作，全力做好進駐醫療隊服務保障。



服務近

10 萬戶

家庭防控疫情

支持企業生產經營

中國信達不斷加強業務調研工作，及時下發《關於新冠肺炎疫情下業務管理及拓展相關事項的通知》，指導各單位針對不同客戶分類施策，着力化解金融風險，為企業恢復生產經營提供有力的金融支持。

中國信達總部及分公司與銀行等金融機構建立溝通機制，為化解區域性風險提供專業支持。加大與線上平台合作，加強「非接觸服務渠道」網上資產招商，提升不良資產線上處置效率。浙江分公司抓緊做好銀行收購資產包對接、客戶關係維護、市場渠道建設與資產處置營銷等工作，運用線上招商加大不良資產處置力度。疫情爆發後上線的13個處置項目涉及債權本金12.03億元，已有5個項目成交，有效化解金融風險。對部分項目企業由於疫情影響遇到的困難，經核實後予以付款、協議簽署等方面安排，幫助企業共度難關。武漢某證券公司是一家全牌照的全國性綜合類上市證券公司，2019年，該公司為彌補收購其他券商所消耗的淨資本，向監管部門上報配售股份方案並獲得批准。由於配股期間遭遇疫情影響，相關工作受到很大限制。面對嚴峻的疫情形勢和企業的急切需求，湖北分公司克服重重困難，協調幫助該證券公司完成配股所有程序，為支持疫區金融企業經營發展做出積極貢獻。四川一些中小企業在疫情影響下遭受重創，面臨生存危機。四川分公司切實發揮自身服務實體經濟和危機救助的功能，對8家中小企業給予扶持，幫助中小企業復工復產、共克時艱。

中國信達子公司通過開展各種金融服務，支持企業在特殊時期生產經營。南商銀行為還款困難的客戶辦理延期還本業務50筆，減輕企業還款壓力；免收「轉數快」費轉賬1,310筆共2.57億港元；延長「中小企業支持措施」優惠，不盲目抽貸、斷貸、壓貸。信達證券將募集資金盡快投入市場，積極維護市場穩定，並引導投資者理性投資、堅持長期價值投資；推進上市公司紓困，着力解決企業股票質押流動性困難。金谷信託採取線上服務措施，完成4個項目9期產品募集，為47位客戶辦理視頻簽約，按時完成29個項目期間分配及清算工作。幸福人壽累計為符合相關條件的60餘家企業2.5萬被保險人免費擴展新冠肺炎保險責任；對在特定期間的保單，將寬限期從60天延長至90天，對寬限期內出險客戶正常理賠。信達租賃對因疫情影響逾期支付租金的客戶，視情況延期收取租金、不登記徵信、減免逾期利息和罰息。中潤發展針對某集團旗下23家非核心企業重組投資項目不便及時辦理資產抵押、質押手續的困難，將其資產抵押、質押期限延遲至90個工作日。信達資本加強某環境治理項目調研，助推有關市政府印發《推進生態文明建設落實耕地佔補平衡專項工作實施方案》，並協調有關企業做好項目復工準備工作。信達國際協助2家企業成功上市，為某集團發行境外債券，並為3家集團企業安排了境外融資。



為還款困難的客戶辦理延期還本業務

50 筆

幸福人壽累計為符合相關條件的

60 餘家企業

2.5 萬

被保險人免費擴展新冠肺炎保險責任



03

附錄



附錄

社會認可



中國銀行業協會
最佳社會責任實踐案例獎

中國銀行業協會及中國中小企業協會
金融服務民營及中小企業優秀案例

中國證券金紫荊獎
最佳公司治理上市公司、最具社會責任感上市公司

中國金融年度品牌案例大賽
社會責任年度案例獎

中國上市公司百強高峰論壇
中國百強企業獎、中國道德企業獎

中國融資大獎
最佳上市公司

香港聯交所《環境、社會及管治報告指引》內容對照表

| 指標 | | 備註 |
|------------|--|------|
| 環境 | | |
| A1 排放物 | 一般披露：有關廢氣及溫室氣體排放，向水及土地的排污、有害及無害廢棄物的產生等的： (a)政策；及 (b)遵守發行人有重大影響的相關法律及規例的資料 | 已採用 |
| | A1.1 排放物種類及相關排放數據 | 已採用 |
| | A1.2 溫室氣體總排放量（以噸計算）及（如適用）密度（如以每產量單位、每項設施計算） | 已採用 |
| | A1.3 所產生有害廢棄物總量（以噸計算）及（如適用）密度（如以每產量單位、每項設施計算） | 已採用 |
| | A1.4 所產生無害廢棄物總量（以噸計算）及（如適用）密度（如以每產量單位、每項設施計算） | 已採用 |
| | A1.5 描述減低排放量的措施及所得成果 | 已採用 |
| | A1.6 描述處理有害及無害廢棄物的方法、減低產生量的措施及所得成果 | 已採用 |
| A2 資源使用 | 一般披露：有效使用資源（包括能源、水及其他原材料）的政策 | 已採用 |
| | A2.1 按類型劃分的直接及／或間接能源（如電、氣或油）總耗量（以每千秒千瓦時計算）及密度（如以每產量單位、每項設施計算） | 已採用 |
| | A2.2 總耗水量及密度（如以每產量單位、每項設施計算） | 已採用 |
| | A2.3 描述能源使用效益計劃及所得成果 | 已採用 |
| | A2.4 描述求取適用水源上可有任何問題，以及提升用水效益計劃及所得成果 | 已採用 |
| | A2.5 製成品所用包裝材料的總量（以噸計算）及（如適用）每生產單位估量 | 不適用 |
| A3 環境及天然資源 | 一般披露：減低發行人對環境及天然資源造成重大影響的政策 | 已採用 |
| | A3.1 描述業務活動對環境及天然資源的重大影響及已採取管理有關影響的行動 | 已採用 |
| 社會 | | |
| B1 僱傭 | 一般披露：有關薪酬及解僱、招聘及晉升、工作時數、假期、平等機會、多元化、反歧視以及其他待遇及福利的： (a)政策；及 (b)遵守對發行人有重大影響的相關法律及規例的資料 | 已採用 |
| | B1.1 按性別、僱傭類型、年齡組別及地區劃分的僱員總數 | 已採用 |
| | B1.2 按性別、年齡組別及地區劃分的僱員流失比率 | 未來採用 |

| 指標 | 備註 |
|---------|--|
| B2健康與安全 | 一般披露：有關提供安全工作環境及保障僱員避免職業性危害的： (a)政策；及 (b)遵守對發行人有重大影響的相關法律及規例的資料 |
| | 已採用 |
| | B2.1因工作關係而死亡的人數及比率 |
| | 未來採用 |
| B3發展與培訓 | B2.2因工傷損失工作日數 |
| | 未來採用 |
| | B2.3描述所採納的職業健康與安全措施，以及相關執行及監察方法 |
| | 已採用 |
| B4勞工準則 | 一般披露：有關提升僱員履行工作職責的知識及技能的政策。描述培訓活動 |
| | 已採用 |
| | B3.1按性別及僱員類別（如高級管理層、中級管理層等）劃分的受訓僱員百分比 |
| | 已採用 |
| B5供應鏈管理 | B3.2按性別及僱員類別劃分，每名僱員完成受訓的平均時數 |
| | 已採用 |
| | 一般披露：有關防止童工或強制勞工的： (a)政策；及 (b)遵守對發行人有重大影響的相關法律及規例的資料 |
| | 已採用 |
| B6產品責任 | B4.1描述檢討招聘慣例的措施以避免童工及強制勞工 |
| | 已採用 |
| | B4.2描述在發現違規情況時消除有關情況所採取的步驟 |
| | 已採用 |
| B7反貪污 | 一般披露：管理供應鏈的環境及社會風險政策 |
| | 已採用 |
| | B5.1按地區劃分的供貨商數目 |
| | 未來採用 |
| B8社區投資 | B5.2描述有關聘用供貨商的慣例，向其執行有關慣例的供貨商數目、以及有關慣例的執行及監察方法 |
| | 已採用 |
| | 一般披露：提供有關所提供產品和服務的健康與安全、廣告、標籤及私隱事宜以及補救方法的： (a)政策；及 (b)遵守對發行人有重大影響的相關法律及規例的資料 |
| | 已採用 |
| B7反貪污 | B6.1已售或已運送產品總數中因安全與健康理由而回收的百分比 |
| | 不適用 |
| | B6.2接獲關於產品及服務的投訴數目以及應對方法 |
| | 已採用 |
| B7反貪污 | B6.3描述與維護及保障知識產權有關的慣例 |
| | 不適用 |
| | B6.4描述質量檢定過程及產品回收程序 |
| | 不適用 |
| B7反貪污 | B6.5描述消費者數據保障及隱私政策，以及相關執行及監察辦法 |
| | 已採用 |
| B7反貪污 | 一般披露：有關防止賄賂、勒索、欺詐及洗黑的： (a)政策；及 (b)遵守對發行人有重大影響的相關法律及規例的資料 |
| | 已採用 |
| | B7.1於匯報期內對發行人或其僱員提出並已審結的貪污訴訟案件的數目及訴訟結果 |
| | 未來採用 |
| B8社區投資 | B7.2描述防範措施及舉報程序，以及相關執行及監察方法 |
| | 已採用 |
| | 一般披露：有關以社區參與來了解營運所在社區需要和確保其業務活動會考慮社區利益的政策 |
| | 已採用 |
| B8社區投資 | B8.1專注貢獻範疇（如教育、環境事宜、勞工需求、健康、文化、體育） |
| | 已採用 |
| B8社區投資 | B8.2在專注範疇所動用資源（如金錢或時間） |
| | 已採用 |

報告編製說明

報告涵蓋範圍：

報告時間範圍是2019年1月1日至12月31日（防控新型冠狀病毒工作擴展到2020年3月15日），報告範圍包括中國信達總部、分公司、子公司

報告編製依據：

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

報告編製流程：

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

報告數據來源：

本報告關鍵財務數據均摘自《中國信達資產管理股份有限公司2019年度報告》，該報告經安永華明會計師事務所（特殊普通合夥）審計，其它數據均來自公司內部系統或人工整理。本報告計量貨幣為人民幣

報告發佈形式：

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

聯繫方式：

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

讀者意見反饋表

尊敬的讀者：

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

1.您對報告是否滿意？請作出您的評價。

2.您認為我們履行社會責任的情況是否得到了完整披露？

3.您希望了解的信息在報告中是否被完整披露？

4.您對報告有哪些改進建議？

您的信息

姓 名 _____

工作單位 _____

職 務 _____

聯繫電話 _____

電子郵件 _____

Corporate Social Responsibility Report
社會責任報告 **2019**

01 • Chairman's statement

03 • CSR key performance in 2019

05 • About us

| | |
|----------------------|----|
| Company profile | 05 |
| Corporate culture | 06 |
| Compliance operation | 07 |

11 • Social responsibility management

| | |
|-------------------------------------|----|
| Social responsibility concepts | 11 |
| Social responsibility communication | 12 |
| Determination of material issues | 13 |

14 • As a stabilizer to eliminate financial risks

| | |
|---|----|
| Acquisition and disposal of financial distressed assets | 14 |
| Helping distressed entities | 16 |
| Promoting the reform and development of enterprises | 18 |



Contents

19 • As a booster to serve the real economy

| | |
|--|----|
| Serving China's strategy | 19 |
| Providing support for the cause of people's livelihood | 22 |
| Improving the quality of services | 24 |

27 • As a community for realizing the value of employees

| | |
|---|----|
| Protecting employees' rights | 27 |
| Promoting the growth and development of employees | 30 |
| Training staff to have professional skills | 30 |

31 • As a practitioner participating in environmental protection

| | |
|---|----|
| Green services | 31 |
| Low-carbon operations | 33 |
| Environmental and public welfare activities | 35 |

37 • As a corporate citizen to promote social welfare

| | |
|------------------------------|----|
| Targeted poverty alleviation | 37 |
| Caring community | 40 |
| Fighting new coronaviruses | 40 |

43 • Appendix

| | |
|---|----|
| Social recognition | 43 |
| Cross-references to the Environmental, Social and Governance Reporting Guide issued by the Hong Kong Stock Exchange | 44 |
| Explanation on the preparation of this report | 46 |
| Feedback form for readers | 47 |

Chairman's statement

2019 is the 70th anniversary of the founding of New China and the 20th anniversary of the establishment of China Cinda. Facing the complicated and challenging domestic and international conditions, China's economy grew while maintaining general stability. Focusing on the primary duty and core business of distressed asset business and adhering to the high-quality development philosophy of "professional operation, efficiency first and value creation", China Cinda has carefully studied and deployed the works related to corporate social responsibility, practiced the Environmental, Social and Governance Report Guide compliance requirements issued by SEHK, promoted the risk prevention and mitigation, served the real economy, cared for the development of employees, advocated green development, implemented targeted poverty alleviation, continued to maintain good performance, and made further achievements in environmental, social and governance.

Contributing to defusing risks. By firmly holding fast to primary duty and core business of distressed assets business, and fully exerting the unique function of counter-cyclical tools and financial bailout, China Cinda strived to expand the "extensive distressed assets" operation pattern, actively carried out the acquisition and disposal of distressed assets from financial institutions and enterprises and innovated the acquisition and disposal of defaulted bonds. In 2019, the acquisition cost of distressed debt assets is RMB116.711 billion in total, which greatly enhanced proactivity and effectiveness on forestalling and defusing financial risks. Focusing on distressed entities and distressed assets, the Company carried out corporate various measures, including crisis relief, bankruptcy reorganization of distressed enterprises, listed companies bail-out, and innovatively solving the debt crisis and guarantee chain difficulties for large-scale private enterprises, and achieved good results in dissolving industrial and regional risks.

Keeping improving client service. In line with client-centric concept and relying on advantages of core business, China Cinda provided clients with professional, customized and differentiated services through multiple financial instruments. In order to boost the entity economy development, it offered supports for enterprises engaged in projects in connection with

national and regional development strategies, such as "the Belt and Road" Initiative, Coordinated Development of Beijing-Tianjin-Hebei Region, and Guangdong, Hong Kong and Macao Bay Area Construction, etc. Besides actively participating in the supply-side structural reform, helping the reform of state-owned enterprises, and supporting the enterprise transformation and upgrading, it was also committed to promoting the development of livelihood undertakings, such as medical and health care, housing projects, electric energy as well as middle and small-sized enterprises. By enhancing customer management, development and service capabilities, the Company emphasized on client experience and demands to constantly improve client satisfaction. Moreover, it also carried out financial knowledge publicity and education activities to strengthen financial awareness of the public.

Caring for employees growth. China Cinda adhered to the personnel-oriented principle, and promotes the unification of employees' growth and development as well as corporate development. It promoted democratic management, protected the legitimate rights and interests of employees, and built a harmonious labor relationship. Strengthening the management of the cadre team, it built a development platform for employees, and a group of highly professional and young employees had taken up middle and senior management positions. The Company carried out professional trainings of more than 1,300 sessions, with a total of 55,000 participants. On the occasion of the 70th anniversary of the founding of the People's Republic of China and the 20th anniversary of the establishment of the Company, the Company organized many activities for employees, including exhibitions of calligraphy, of painting, and of photography, micro-video recording, essays, speeches and sports competitions to enhance employees' sense of belonging and team cohesion. The Company also carried out the "Send Warmth" campaign to care for employees in need.

Advocating green development. China Cinda paid attention to the global climate changes and integrated green, low-carbon and environmental protection concepts into business development and operation management. The Company carried out green finance business so as to provide financial support for green enterprises and energy-saving and environmental

protection projects, and help projects for ecological environment governance and soil restoration, and relocation of metal enterprises. It expanded the business model of cooperating with Internet companies to disposal of distressed assets, and saved energy and resources usage during the transactions. The Company adhered to low-carbon operations, promoted paperless office work and energy conservation and emission reduction measures, properly disposed of waste computers and other office wastes, and reduced adverse environmental impacts. Actively organized and participated in public welfare activities such as environmental protection, paid attention to environmental protection issues, and cultivated employees' environmental protection awareness, to act as communicators, practitioners and promoters of ecological civilization.

Conducting out targeted poverty alleviation. China Cinda conscientiously implemented the poverty alleviation decision deployment, and promoted the transition of poverty alleviation methods from "transfusion-type" to "hemopoiesis-type". The Company's management has conducted in-depth investigations on poverty areas for many times. The 21 ministers of poverty alleviation fought in the front lines of poverty alleviation in more than 10 provinces, autonomous regions and cities, including Qinghai and Xinjiang. They made efforts to tackle poverty through multiple dimensions, including industrial assistance, infrastructure assistance, education assistance, and consumption assistance. The Company increased funding, implemented RMB7.40 million in poverty alleviation and other charitable donation throughout the year, and increased the plan scale and number of beneficiaries of the charity trust "Great Cinda". It also promoted the construction of the relocation project of Qilidian Village, Ledu County, Qinghai. Adhering to the combination of poverty alleviation and intellectual assistance, the Company preached financial knowledge in the "Financial Inclusion" programs for a total of 18,000 people-times during the recent three years. It also carried out activities to help students and visit the poor as well as care for the vulnerable groups.

Strengthening epidemic prevention and control. In response to the outbreak of COVID-19, China Cinda strengthened its arrangements and deployments in accordance with the decisions and deployments of the Party Central Committee and the State Council as well as the relevant requirements of the CBIRC to fully launch the Company's epidemic prevention

and control. The Company donated RMB5.00 million through Hubei Charity Federation to help Hubei conduct epidemic preventions and controls. At the same time, the Company disbursed the special funds for preventing and controlling to basic-level trade unions to implement epidemic prevention for employees. It also increased financial supports for clients, and helped enterprises organize and conduct production and operation activities during the special period, so as to contribute to fight against the epidemic prevention and control.

Building brand image. In 2019, China Cinda strived for the honorary titles based on its actual situation, intensified its publicity efforts, and created a good brand image. The Company has won the Best Social Responsibility Practice Case Award of the China Banking Association, the "Best Corporate Governance in Listed Companies" and the "Most Socially Responsible Listed Companies" of the China Securities Golden Bauhinia Awards, the "Prize for Case of Social Responsibility of the Year" of China Financial Annual Brand Case Competition, the "China Top 100 Enterprises Award" and "China Ethical Enterprises Award" by the China Listed Company Top 100 Summit Forum, and other awards and honors.

2020 is the final year when China will finish building a well-off society in an all-round way and when the "Thirteenth Five-Year Plan" will be completed. Standing at the historical intersection when the two centenary goals are to be achieved, facing a more complicated domestic and foreign economic environment, China Cinda will uphold the visions "to provide excellent services to the customers, to create best returns for the shareholders, to build development platforms for the employees, to resolve financial risks for China and to undertake more responsibilities for the society", and will work together with all stakeholders to assume greater social responsibility in the three critical battles of preventing and resolving major risks, targeted poverty alleviation and pollution prevention, so as to create better work performance and make greater contributions to the decisive victory in building a well-off society in an all-round way.

ZHANG Zi'ai
Chairman
China Cinda Asset Management Co., LTD.

CSR key performance in 2019

Economy

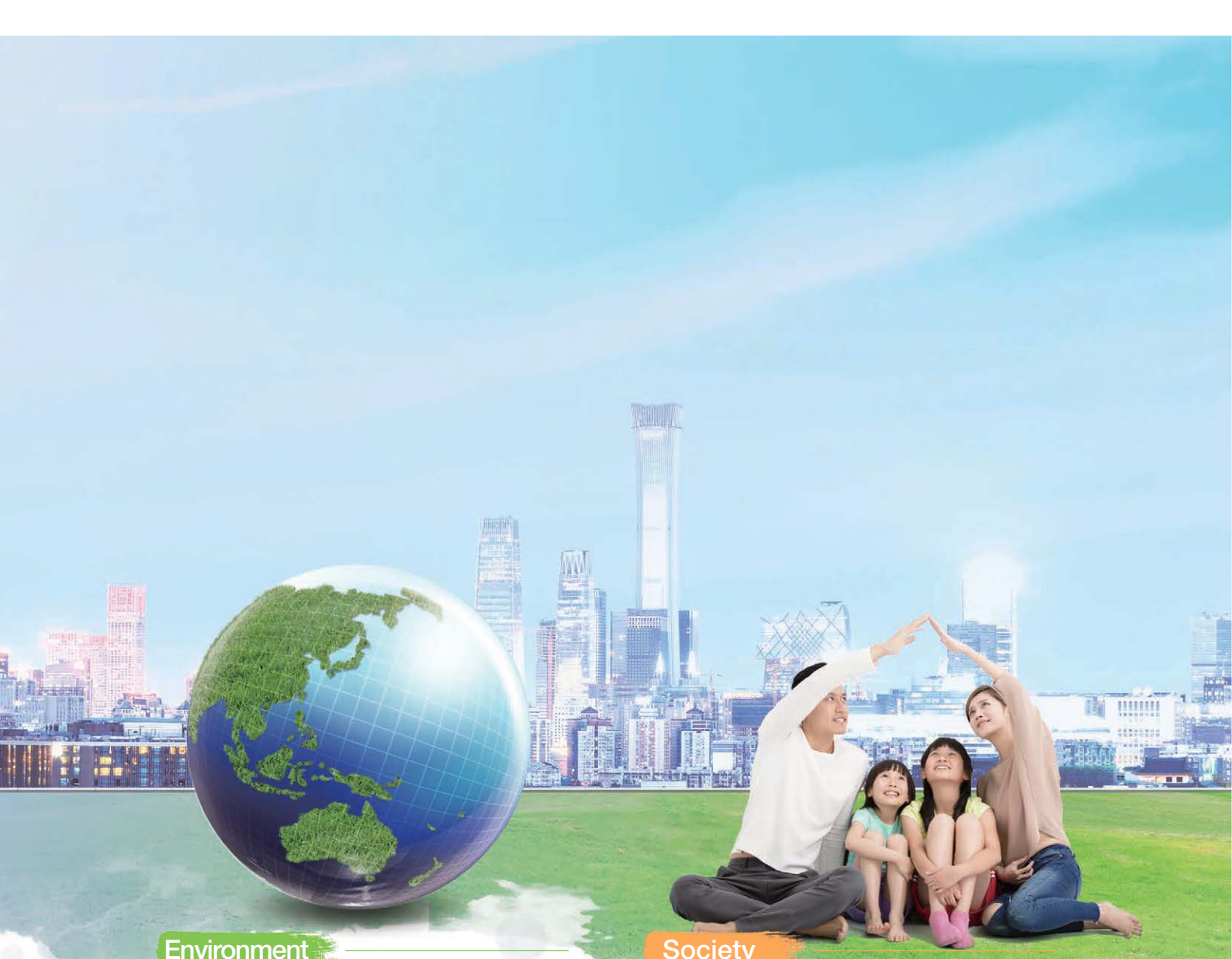
RMB **1,513.230** billion
Total assets

16.76%
Capital adequacy
ratio

RMB **385.450** billion
Net distressed
debt assets

RMB **13.053** billion
Net profit attributable
to shareholders
of the Company

RMB **4.527** billion
Income tax expenses



Environment

1,489 tCO₂e

Total emission of category 1 greenhouse gas

32,577 tCO₂e

Total emission of category 2 greenhouse gas

Society

16,440

Jobs directly provided for the society

RMB 7.40 million
Public welfare donations

About us

Company profile

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

Our principal business segments include distressed asset management and financial services. As of the end of 2019, China Cinda has 33 branches (including Hefei Operation Support Center) in 30 provinces, autonomous regions and municipalities in mainland China, and eight wholly-owned or majority-owned subsidiaries as platforms for providing distressed asset management, asset management as well as financial services in mainland China and Hong Kong. The Group has approximately 16,000 employees.



Organizational structure of China Cinda

Corporate culture

Our core value

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

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

Vision

High-quality development concept

Professional management

Efficiency first

Value creation

Our mission

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

Our basic principles

Operational concept: Market-oriented and focus on benefits

Service concept: Customer first and trustworthiness

Competitive concept: Entrepreneurship and pioneer

Risk concept: Bottom line defence and proactive management

Management concept: Respect for rules, stringency and effectiveness

Talent concept: Hiring based on talent, position based on competence

Responsibility concept: Task taker and due diligence

Team concept: Solidarity, diligence, simplicity

Compliance operation

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

Corporate governance

Adhering to the principle of good corporate governance of listed companies and the domestic and overseas regulatory regulations, China Cinda continuously optimized its governance structure, which comprises Shareholders' General Meeting, the Board of Directors, the Board of Supervisors and the management, actively strengthened the governance system and the system construction, creating a well-coordinated and effectively balanced corporate governance mechanism so as to ensure continuous compliance and healthy development of the Company, effectively protect the interests of the shareholders and promote the value maintenance and appreciation of state-owned assets. In 2019, the Company won the Best Corporate Governance of Listed Company and the Most Socially Responsible Listed Company of the China Securities Golden Bauhinia Award.

Shareholders' General Meeting

The shareholders' general meeting is the organ of authority of China Cinda. It shall exercise its power in accordance with the law and its main functions include: to decide on the Company's operating policies; to consider and approve the profit distribution plan and loss recovery plan of the Company; to amend the Articles of Association of the Company, the procedural rules of the Shareholders' general meeting, the meetings of the Board of Directors and the Board of Supervisors; and to decide on the employment, dismissal or termination of reappointment of accounting firms. During the Reporting Period, China Cinda held 3 general meetings and considered and approved 15 resolutions and made 1 report.

Board of Directors

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

As of the end of the reporting period, the Board of Directors of the Company had 10 directors, including 1 executive director, 5 non-executive directors and 4 independent non-executive directors. During the Reporting Period, China Cinda held 11 meetings of Board of Directors and considered and approved 46 resolutions and made 17 reports.

Risk and compliance management

China Cinda complied with all the laws and regulations, continued to promote the construction of comprehensive risk management system, optimized internal control mechanism and constantly optimized the risk detection and evaluation systems so as to effectively prevent and control all kinds of compliance risks and ensure the safety of assets and legal compliance in the operations and management of the Company.

Comprehensive risk management

China Cinda followed the risk management concept of “protecting the bottom line by managing risks proactively”, constantly improved the comprehensive risk management system, and promoted the high-quality development of the Company. The Company has established a risk management system that covers all business lines and all types of risks, and continued to optimize the system. The Company has a sound risk governance structure. The responsibilities of the Board of Directors, the Board of Supervisors and Senior Management in the comprehensive management system are clear, specific and well defined. According to the development strategy, the Company formulated and issued the 2019 Risk Appetite Management Measures of the Group to facilitate the implementation and communication of the Group’s appetite management measures and promoted the formation of a uniform risk appetite policy for the Group. Risk monitoring, pre-warning, reporting, inspection and control mechanisms were in smooth operation. In 2019, the risk control capacity of the Group was significantly improved. All the risks were controlled within the acceptable scope, ensuring the healthy development of the Group businesses.



The Board of Supervisors is a supervisory body of the Company and shall be responsible for the shareholders’ general meeting. The legal roles and responsibilities of the Board of Supervisors include, but are not limited to the following: to supervise the financial condition, risk management, and internal control policies of the Company; and to supervise the performance of the Board of Directors, Senior Management and their constituent members. As of the end of the Reporting Period, the Board of Supervisors of the Company consisted of 7 Supervisors, including 1 Shareholder Representative Supervisor, 3 External Supervisors and 3 Employee Supervisors. In 2019, China Cinda held 6 meetings of Board of Supervisors and considered and approved 21 resolutions.



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

China Cinda carefully organized internal training in the risk management line, actively participated in external training hold by regulatory agencies and professional training institutions, publicized and implemented the latest regulatory concepts and risk policies, and promoted the continuous improvement of employees' professionalism and performance. In 2019, in accordance with the unified deployment of regulatory authority, the Company actively organized the work of "consolidating the results of controlling chaotic practices and promoting compliance (巩固治乱象成果促进合规建设)", further enhanced the level of compliance operations and comprehensive risk management capabilities, and cultivated a profound risk culture.

Compliance internal control management

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

In terms of company operation, as **the first line of defence**, the business departments established the internal control mechanism featuring self-motivated internal control, self-assessment of risk exposure, self-correction and timely report. As **the second line of defence**, the compliance department of headquarters is the functional department for internal control and compliance management. It took the lead in the establishment and maintenance of the compliance internal control system, supervised and inspected

the implementation of the compliance internal control by both daily supervision and special inspection. As **the third line of defence**, the audit department of headquarters evaluates the adequacy and the effectiveness of the compliance internal control, reports the problems found during the evaluation to the Board of Directors, and supervises and tracks the rectification thereof. The Company engaged an external professional institution to audit the internal control system, with the audit findings reported to the Board of Directors.

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

In 2019, China Cinda organized various units to conduct the re-inspection of the systems, so as to comprehensively check the compliance, effectiveness and operability of the systems, continuously optimize the system and maintain the vitality of the system. Based on changes in the external regulatory system, the company's internal rules and regulations, and actual control measures, the Company comprehensively updated the internal control manual and optimized the internal control management system; it set up an operation risk management system and management tools, and established the Measures for the Administration of Points for Minor Violations (《轻微违规行为积分管理办法》), so as to effectively improve the effectiveness of the compliance internal control management.

Anti-money laundering

China Cinda earnestly performed the social obligation of anti-money laundering in strict accordance with relevant laws and regulations such as the Law of the People's Republic of China on Anti-Money Laundering and the Rules for Anti-money Laundering by Financial Institutions issued by the People's Bank of China, and continuously improved the effectiveness of anti-money laundering by conscientiously implementing the risk-based management principles. In 2019, the Company hired a consulting agency to conduct a comprehensive evaluation of the money laundering risk management system. Through a series of effective measures such as anti-money laundering training, refining anti-money laundering workflow, system optimization and upgrade, and preparation of a business management manual, the anti-money laundering compliance management level was fully improved. This year, 4 sessions of anti-money laundering training were conducted at the group level, covering 3,319 attendances.

Fighting financial crime and anti-fraud

According to the unified deployment of the China Banking Regulatory Commission and the Banking Association, China Cinda launched 2019 publicity campaign in May to prevent illegal fundraising, so as to promote the prevention and control of financial risks, protect the legitimate rights and interests of consumers, and contribute to purifying the financial ecological environment and maintaining financial stability. The Company publicized the dangers of illegal fundraising and the main methods used for illegal fundraising, the identification and preventive measures, and the latest guidance of judicial authorities on handling criminal cases of illegal fundraising on the WeChat Official Account and the Company's website in three phases.

In strict accordance with the relevant provisions of the Company Law of the People's Republic of China and the Basic Standards for Internal Control of Enterprises (《企业内部控制基本规范》), China Cinda established a channel for reporting and complaints to prevent and find fraud practices. Employees and all parties of the society can report information on actual or suspected cases of fraud by the Company and its personnel through face-to-face statements, phone calls, e-mail and letters, and no related reports were received in 2019.

Anti-corruption

In 2019, focusing on its main responsibilities and core businesses and with priority given on strengthening supervision, the Discipline Inspection Commission of China Cinda carried out warning education, and presented disciplines by showing cases and promoted reforms based on cases. The Company continuously improved the systems of various departments, and adopted related measures such as the Measures for Handling the Clues of Fraud Practices of the Discipline Inspection Commission of China Cinda (《中国信达纪委问题线索处置会议办法》) and the Measures for the Inspection of Nomination of the Secretary and Deputy Secretary of Discipline Inspection Commission (《纪委书记、副书记提名考察办法》) to standardize the work process and enhance the effectiveness of discipline accountability. The Company continued to explore new methods and summarize new experiences in case investigation and handling, "three mains and one report (三个为主一报告)", "three noes (三不)" and the cadre team building. The Company strengthened anti-corruption warning education and training, carried out company system disciplinary inspection and supervision training courses, and organized party members and cadres to watch the educational films like Rectification of Illegal Villas in Qinling (《秦岭违建别墅整治始末》) and Ask Your Heart (《叩问初心》) and also adopted other measures to strengthen the construction of the Party conduct and of an honest and clean government and to prevent violations of laws and disciplines.

Supply chain management

In 2019, we further improved the normative document of the procurement system, made an overall review on the Rules for Centralised Procurement Management, incorporated green concepts into procurement management, and clearly required that the Company should first purchase energy-saving and environmentally-friendly products in centralised procurement. The Company enhanced the supplier management, insisted on annual review of the suppliers included into database and completed the supplier information so as to comprehensively prevent risks from suppliers. In 2019, the information of 3,019 suppliers was entered into database and 94 suppliers were cooperated with us. 66 centralized procurement projects with the single project value exceeding RMB1 million were organized.

Social responsibility management

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

Under the supervision and guidance of the Board of Directors, China Cinda has established and continuously improved its social responsibility management system, where the designated department in the headquarters shall be responsible for the daily works of social responsibility management, while other departments and the branches and subsidiaries shall appoint social responsibility contact persons to actively carry out the corporate social responsibility works.

In 2019, after the Hong Kong Stock Exchange issued a review document on reviewing the Environmental, Social and Governance Reporting Guide and the relevant Listing Rules, the Board of Directors of the Company convened a ninth meeting to hear the compliance requirement report from ESG compliance consulting experts on the Environmental, Social and Governance Reporting Guide, carefully understood the new requirements for the disclosure of the Board's ESG regulatory responsibilities, reporting principles, reporting boundaries, key performance indicators, etc., and gave more attention and support to the social responsibility management work. The Company strengthened the evaluation of social responsibility, specified the social responsibility work focus for the branches and subsidiaries, and mobilized the enthusiasm of the whole Group to fulfil social responsibilities, thus effectively improving the social responsibility work performance. The Company provided training for the Group's social responsibility contact persons to continuously enhance ESG management and information disclosure capabilities.

Social responsibility concepts

Social responsibility model





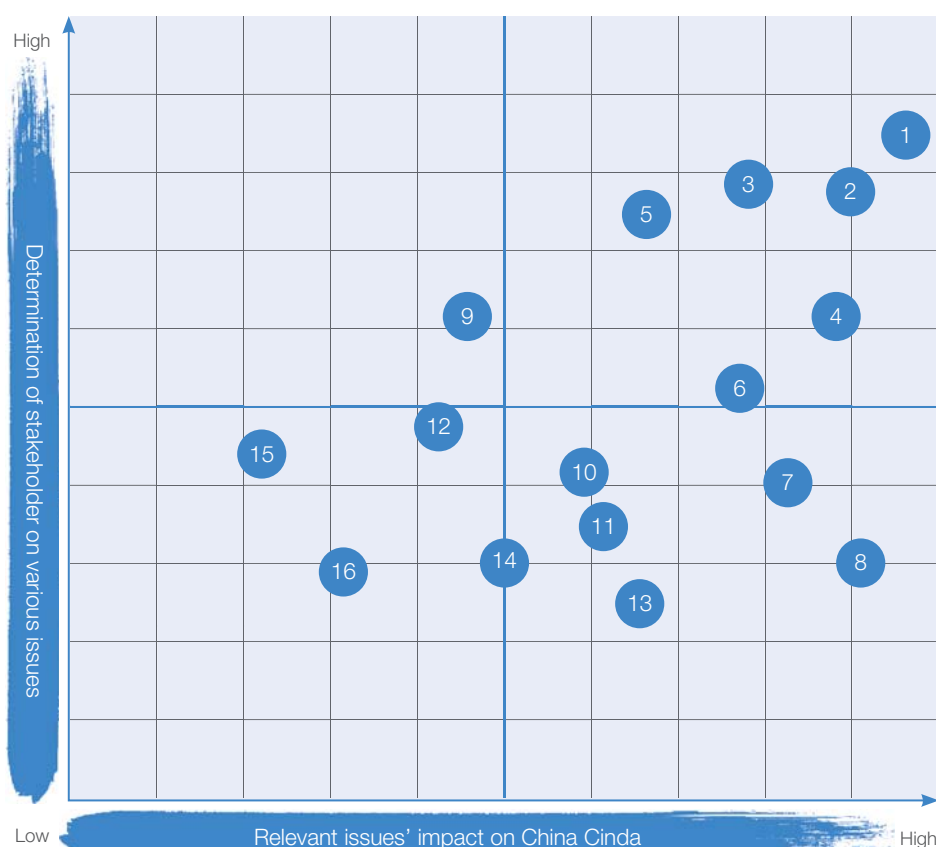
Social responsibility communication

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

China Cinda has been preparing and disclosing CSR reports for 10 consecutive years to disclose the Company’s social responsibility concepts and the effectiveness of social responsibility work to various stakeholders. Based on the communication and exchanges with various stakeholders and the improvements and enhancement in better fulfilling corporate social responsibility, the Group has formed a more mature work system.

Determination of material issues

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



- | | | | |
|---|-------------------------------------|---|----------------------------|
| 1 Helping mitigate risks | 5 Driving industry upgrade | 9 Confidentiality of client information | 13 Supply chain management |
| 2 Supporting the reforms of enterprises | 6 Improving the quality of services | 10 Employee caring | 14 Green operation |
| 3 Developing green finance | 7 Employee training | 11 Public interest and charity | 15 Investor communication |
| 4 Serving China's regional strategy | 8 Employee development | 12 Anti-corruption | 16 Poverty alleviation |

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

AS A STABILIZER TO ELIMINATE FINANCIAL RISKS

In 2019, by firmly holding fast to primary duty and core business of distressed assets business, and fully exerting the unique function of counter-cyclical tools and financial bailout, China Cinda strived to expand the “extensive distressed assets” operation pattern, actively carried out the acquisition and disposal of distressed assets from financial institutions and enterprises and innovated the acquisition and disposal of defaulted bonds. In 2019, the acquisition cost of distressed debt assets is RMB 116.711 billion in total, which greatly enhanced proactivity and effectiveness on forestalling and defusing financial risks. Focusing on distressed entities and distressed assets, the Company carried out various measures, including crisis relief, bankruptcy reorganization of distressed enterprises, listed companies bail-out, and innovatively solving the debt crisis and guarantee chain difficulties for large-scale private enterprises, and achieved good results in dissolving industrial and regional risks.

Acquisition and disposal of financial distressed assets

In 2019, China Cinda was deeply involved in the acquisition and disposal of distressed financial assets. The Company inspected every distressed assets package launched by large banking financial institutions, seriously conducted due diligence and reasonably determined the price of acquisitions. It also actively participated in the distressed assets businesses and the resolution of risks of small and medium-sized banks such as joint-stock banks, city commercial banks, and credit cooperatives. While insisting on the effective placement of distressed assets packages of banks, the Company actively expanded the acquisition and disposal business of distressed assets of non-bank financial institutions, innovated in the acquisition of defaulted bonds, actively explored new methods to deal with financial risks in the new situation, took the initiative to connect with financial leasing, trust and other channels and solved their payment difficulties or overdue issues. The Company increased RMB52.155 billion of acquisition of operational distressed assets throughout the year. Continuing to deeply developing and refining its businesses, the Company utilized a variety of professional methods to accelerate the disposal of distressed assets, which made important contributions to effectively resolve financial risks and support the healthy development of financial institutions.

Case

The distressed assets acquisition business of Zhejiang Branch created good results again

Zhejiang Branch actively participated in the due diligence of all 113 distressed assets packages launched by local banks, and successfully acquired 42 of them, with a total acquisition principle of RMB14.197 billion, ranking first in the market share for eight consecutive years, so the Branch effectively played a role in stabilizing financial risks, achieved outstanding results in the evaluation of the Zhejiang government on the Zhejiang financial institutions’ support for local economic and social development, and ranked in the forefront of the local asset management industry.

Case

Jilin Branch helped resolve RMB40 billion of financial debts

Affected by the continued downturn in the industry, a non-ferrous metal group in Northeast China was plunged into successive years of losses, with huge debts and capital chain rupture and facing the risk of delisting. Jilin Branch, as a creditor, supported the company's bankruptcy and reorganization by acquiring RMB2.322 billion of distressed financial debts of the group and its subsidiaries. In 2019, it court ruled the bankruptcy and reorganization plan of the group and its subsidiaries according to law, and became the first local key state-owned enterprise bankruptcy and reorganization case. Through bankruptcy and reorganization, the group successfully introduced RMB2.1 billion of investment and over RMB40 billion of financial debts were properly resolved, so the company was reborn, its employees were properly resettled, and the society in which the company resided remained stable. The local government wrote to China Cinda, thanking Cinda for its outstanding contribution to the development of local economy and the revitalization of Northeast China.

Case

Helping a bankrupt company resume production

Because a large number of debts could not be settled on maturity, a well-known group company in the Southern China was caught in a lawsuit. All of the company's property was seized and the local government established a debt crisis disposal committee. Guangxi Branch acquired the creditor's rights to the group and its related companies from a number of financial institutions and became the largest secured creditor. In 2018, the court ruled to accept the reorganization application of 53 related companies and the group. In 2019, the reorganization case of the group and 53 related companies was approved by a high vote of the court, and then the cement plant, one of the group's assets, resumed production, which means that the group was under normal production and operations. This is a successful case in which Guangxi Branch, as the largest secured creditor, cooperated with the local court to introduce the local AMC as the bankruptcy reformer, and to coordinate the bankruptcy administrator, and ultimately promoted the bankruptcy and reorganization and defused local financial risks.

Case

Acquisition and disposal of defaulted debts of a large private enterprise

A group is a large-scale private enterprise with energy and chemical as its core business. Cinda has accumulatively acquired RMB3 billion of defaulted bonds and RMB1.618 billion debts from the group, setting a precedent for on-the-spot transaction and transfer of defaulted bonds in the domestic interbank market and non-cash cancellation of defaulted bonds. In 2019, China Cinda's Financial Institutions Services Department and Inner Mongolia Branch started the disposal of the project, formulated a comprehensive disposal plan of "Cash Acquisition + Equity Debt + Stock Debt + Debt Relief + Debt Restructuring", and completed equity transfer, stock transfer, and debt restructuring contract signing within the year. In addition, they worked with Cinda Securities to reach a strategic cooperation agreement with the group, so as to promote the restoration of the group's credit environment and help the group out of its predicament, which provided practical experience for the resolution of the defaulting bonds risk and preventing financial risks in China. The project won the "Best Social Responsibility Practice Case Award (最佳社会责任实践案例奖)" issued by the China Banking Association.

Helping distressed entities

By playing the role of creditor and fulfilling the role of the chairman of the debt committee, the Company has led the reorganization of a number of key enterprises that have an impact on the local economy and regional stability. By connecting with industrial investors and comprehensively using a variety of disposal methods such as debt for fund swap model, the Company provided customized comprehensive financial services to debt companies with revitalization value, helping them achieve value enhancement and successfully assisting distressed entities out of difficulties.

Crisis relief for a large enterprise group

Case

Restructuring a large private chemical group

A large private chemical group once ranked among the top 500 in China. Due to poor operation and management and capital chain rupture, it was in a difficult position. In addition, the intricate local guarantee circles and guarantee chains with other companies caused the region to face regional and systematic financial risks. In 2018, 29 related companies including the group entered the merger and bankruptcy reorganization process. China Cinda took full advantage of its functional advantages and professional advantages of distressed asset management, and, according to the reorganization and revitalization approach of "overall reorganization +segment split-off and disposal", a joint special project group was set up by Strategic Customer Department No. IV, Shandong Branch and Zhongrun Company to, together with other industrial investors, invest RMB5.581 billion, to substantially restructure the group through bankruptcy and reorganization and revitalize its effective assets. At the same time, the guarantee chain was cut off through the acquisition of distressed debts, so as to resolve regional systemic financial risks. In 2019, the group's reorganization plan was approved by the court. During the reorganization process, the group kept in a stable and orderly manner in key aspects such as safety, environmental protection, and employees' resettlement. The project supported the leading enterprises in the subdivided industries to become bigger and stronger, resolved regional financial risks, effectively maintained the financial environment and social stability, and created good social benefits.

Case

Resolving a group's guarantee circle risk

A group company and other 27 companies experienced a debt crisis. Due to the large scale of the companies' debt, the large number of creditors, and the involvement of complex external guarantee circles, this risk project was listed as one of the debt default events directly led by the local government with great focus. China Cinda comprehensively adopted a series of measures and invested funds to substantively restructure the 27 companies including the group, revitalize the distressed corporate assets and eliminate outdated production capacity, so as to effectively resolve the risk of regional guarantee circles, and make important contributions to preventing regional financial risks.

Case

Helping a large aluminum group survive the crisis

An aluminum group in the Guangdong-Hong Kong-Macao Greater Bay Area is one of the largest and most well-equipped aluminum production bases in Asia, which has an important impact on the economic development, tax contribution and employment of the location where the group is. Due to various reasons, the two subsidiaries of the group experienced a serious capital turnover crisis. In 2019, China Cinda introduced industrial investors for the group and participated in the reorganization of a series of distressed debts of it to effectively resolve the group's operating difficulties and revitalize inefficient assets, contributing to stabilizing the employment of a large number of local workers, maintaining a stable economic and social order and supporting the construction of the Guangdong-Hong Kong-Macao Greater Bay Area.

Helping a listed companies out of difficulties

Case

Assisting a ST listed company to took off the hat "ST"

In 2019, taking the distressed assets of a ST listed company as starting point, Shenzhen Branch acquired and restructured all the debts of the distressed companies involved, provided a package of financial solutions combining the use of various financial tools and introduced industrial investors in capital market to accept the transfer of the equities by the listed company, which helped to successfully solve the outstanding debts of the major shareholder and promoted the value enhancement of the listed company. The ST listed company successfully took off the hat "ST" after 12 years, so win-win results were achieved for multiple parties. The company received praise from the court and regulatory authorities, and achieved both social and economic benefits.

Case

Supporting debt-to-equity swaps of a private listed company

A private pharmaceutical distribution company in Hubei has been developing steadily and healthily since its listing, but its major shareholder has a demand to deleverage due to a high collateralized ratio. After China Cinda acquired a financial institution's RMB1.99 billion of creditor's right on the major shareholder, it signed an agreement with the company's major shareholder and its concerted parties in 2019 to accept the transfer of the company's shares with a value of RMB100 million through debt-to-equity swap, so China Cinda hold 5.33% of the company's shares and became the company's sixth largest shareholder. After the debt-to-equity swap, the company's major shareholder and its concerted parties' collateralized ratio was reduced to 67.47%, and the liquidity risk of their stock pledge was greatly alleviated. By holding shares in the company, China Cinda helped the private enterprise to deleverage and thus helped to ensure the stable operation of the high-quality physical enterprise, thereby maintaining the stability of the local capital market and obtaining good social benefits.

Promoting the reform and development of enterprises

Case

Supporting the reform and development of large coal enterprises

In 2019, Shanxi Branch effectively fulfilled the strategic cooperation agreement signed between China Cinda and the local government, supported the local transformation and comprehensive reform strategy, and provided liquidity support to large state-owned coal enterprises to facilitate the supply-side structural reform of the coal industry. Through the acquisition of distressed assets of local large coal companies, Shanxi Branch invested an additional RMB8.08 billion into 4 coal companies, and cooperated with Cinda Securities to successfully issue RMB6 billion of corporate bonds for a coal group to support coal companies to ease liquidity tensions and improve operations, so as to improve quality and efficiency.

Case

Helping large phosphorus chemical companies to deleverage

A large phosphoric acid and phosphate fertilizer group in Southwest China is a leading enterprise in China's phosphorous chemical industry. The group had a high leverage ratio for many years and was facing the phosphorus industry integration in its region. China Cinda designed a three-step plan for the group: "separation-debt-to-equity swap-listing". It increased RMB600 million of capital into the group through debt-equity swaps and took the lead in helping the group to conduct roadshows to attract an additional external investment of RMB2.5 billion. This helped the group resolve debt risks, reduce leverage ratio, and increase capital strength; at the same time the group realized the separation of main and auxiliary businesses, reduced historical burdens, so it can focus on main businesses to improve profitability; it also optimized its incentive and restraint mechanisms, consolidated its leading position in the industry, enhanced sustainable development capabilities, and laid a foundation for optimizing its state-owned capital and entering the capital market.

Case

Supporting the separation of the main and auxiliary businesses of a supply and marketing cooperative

Some of the assets of a supply and marketing cooperative's investment management center were under inefficient operation. The center faced a tight cash flow and a severely deteriorated financial condition, so it was not able to pay debts in time, which actually made some assets distressed. In 2019, Beijing Branch acquired the debt assets of the auxiliary businesses of the center and assisted it in divesting non-main businesses. At the same time, debt restructuring was carried out with the debtor. Taking the relevant inefficient assets of the cooperative as the starting point, Beijing Branch cooperated with Zhejiang Cinda Real Estate to restore the governance of the cooperative and increased the value of the cooperative. The project created RMB1.5 billion of additional liquidity for customer, solved the repayment problem of several batches of short-term financing bonds which were issued by the cooperative in the open market and were about to expire, avoided bond defaults, and resolved short-term liquidity risks and reduced debt ratios for the cooperative.

AS A BOOSTER TO SERVE THE REAL ECONOMY

In line with client-centric concept and relying on advantages of core business, China Cinda provided clients with professional, customized, differentiated services through multiple financial instruments. In order to boost the entity economy development, it offered supports for enterprises engaged in projects in connection with national and regional development strategies, such as “the Belt and Road” Initiative, Coordinated Development of Beijing-Tianjin-Hebei Region, and Guangdong, Hong Kong and Macao Bay Area Construction, etc. Besides actively participating in the supply-side structural reform, helping the reform of state-owned enterprises, and supporting the enterprise transformation and upgrading, it was also committed to promoting the development of livelihood undertakings, such as medical and health care, housing projects, electric energy as well as middle and small-sized enterprises. By enhancing customer management, development and service capabilities, the Company emphasized on client experience and demands to constantly improve client satisfaction. Moreover, it also carried out financial knowledge publicity and education activities to strengthen financial awareness of the public.

Serving China’s strategy

Supporting the “Belt and Road” Initiative

Case

Helping a marine company to deleverage

A state-owned enterprise is a leading company in the maritime industry and is an A+H listed company. It is mainly engaged in container transportation and terminal operation businesses and has a global route network and terminal network, so it takes great responsibility in implementing the “go global” strategy and the “Belt and Road” Initiative of China. The company has invested in 15 container terminals in 13 overseas countries and regions along the “Belt and Road”, and has invested a total of about 175 container ships and 1.19 million TEU capacity, which has reached half and more than half of its total number of operating ships and total capacity; it helps realize the effective connection between China-Europe international trains and maritime liner routes on the Silk Road Economic Belt. Because the container transportation and related industries are capital-intensive, with long investment return cycle, shipping and port companies need to invest a large amount of capital to achieve and maintain their scale advantages and the company engaged in dry bulk shipping business with strong market fluctuations before the reorganization of state-owned enterprises in 2016 (the business was divested after the reorganization), it had a high asset-liability ratio, which affected its development and the pace of participating in the construction of the “Belt and Road”. In 2019, China Cinda invested RMB500 million of capital by issuing shares to repay debts to support the company to reduce leverage rate and strengthen its main business, contributing to the construction of the “Belt and Road” and fulfilling its responsibilities of serving the real economy.

Case

Supporting the construction of the consulate area

A consulate area is the first consulate area in the western China approved by the Ministry of Foreign Affairs. The consulate area was established to facilitate the establishment of consulates in the area by countries along the "Belt and Road" and SCO member states, and to create an important platform for opening up. A construction company undertook the construction of major projects in the consulate area. Due to its financial difficulties, it failed to pay the relevant arrears in a timely manner, which hindered the construction of such major projects. Shaanxi Branch restructured the construction company's debts by acquiring the overdue debts of the company owed to another company. Together with Cinda Leasing and Cinda Securities, Shaanxi Branch helped the company to revitalize its assets and resolve risks, so as to support the construction.

The coordinated development of Beijing-Tianjin-Hebei region

Case

Assisting a regional steel company to relocate from its location

The construction of the Xiong'an New Area and the preparations for the Winter Olympics venues result in high requirements for the environmental governance of the Greater Beijing Region, and it is necessary for a steel company in the Greater Beijing Region to withdraw so as to make the city become one without steel. However, in the process, it is difficult for the local government to raise a large amount of funds for the production suspension and resettlement. In order to cutting overcapacity of the steel company, in 2019, through a large amount of preliminary researches and judgments and transaction structure design, Hebei Branch, together with strategic customers, invested RMB2 billion in the steel company, successfully assisting the government to achieve the company's relocation on schedule, thereby promoting the steel industry to cut overcapacity and contributing to Blue Sky Protection Campaign. This model can be reapplied and promoted for the elimination of backward production capacity and relocation of polluting enterprises.

Case

Supporting the dissolution of non-capital functions in Beijing

A commerce company operates 7 professional markets and connects with some commerce enterprises in Beijing's wholesale markets. It has played an active role in easing Beijing's non-capital functions and promoting the local industrial development to drive the urban development. In 2019, targeted at the liquidity difficulties encountered by the commerce company in promoting its transformation and development, Hebei Branch took advantage of the main business of distressed asset management, and invested RMB950 million to acquire its distressed debts, which relieved the company's pressure from short-term cash flow, helped serve the physical enterprises in the Xiong'an New Area, and supported the coordinated development of Beijing-Tianjin-Hebei region.

Case

Participating in the reform and reorganization of state-owned enterprises

The steel industry has always been one of the eight pillar industries in Tianjin. As a leading steel company, a state-owned steel group has an important influence in Tianjin and even the Beijing-Tianjin-Hebei region. Tianjin Branch tailored financial solutions for the group's judicial reorganization, and joined hands with strategic investors to participate in the reorganization, helping the group to out of its difficulty and achieve healthy operation. This resolved major regional risks, optimized the regional industrial layout, and provided a strong guarantee for the coordinated development of Beijing-Tianjin-Hebei region and the infrastructure construction of Xiong'an New Area. At the same time, through active participation and effective promotion of the judicial reform of the group, Tianjin Branch set a successful sample for the reform of large state-owned enterprises.

Supporting the construction of the Guangdong-Hong Kong-Macao Greater Bay Area

Case

Helping revitalize the "distressed assets" of the Greater Bay Area

An established real estate listed company had 26 projects, of which 14 were located in the Guangdong-Hong Kong-Macao Greater Bay Area, with prominent geographical advantages and high development value. But the company was in a debt crisis due to a number of factors. In the second half of 2019, the company had a total of 23 real estate projects with overdue and defaulted debts with a total amount of RMB7.947 billion. Because the company involved in several major lawsuits and arbitrations, its core assets were seized for many times, its multiple bank accounts were frozen, and it was included in the local key enterprises list for financial risk prevention and control. A group actively increased its strategic layout in the Greater Bay Area and was optimistic about the company's multiple distressed assets, but it was difficult for the group to acquire these assets through normal transfer and settlement, so it needed help from professional institutions to create conditions for its acquisition of assets. Guangdong Branch and Strategic Customer Department No. II of the headquarters jointly united the group to acquire and integrate the distressed debts of financial institutions and non-financial enterprises. Through innovative transaction models, and the classified acquisitions and integration, they created conditions for the group to revitalize its distressed assets in the Greater Bay Area and to relieve the debt crisis of the group.

Case

Providing integrated financial services to Hong Kong residents in the Mainland

According to the characteristics of the demand for personal banking services of Hong Kong residents working and living in the Mainland, NCB optimized the layout of outlets and focused on its advantageous business to provide cross-border integrated financial services for customers in the Guangdong-Hong Kong-Macao Greater Bay Area. The Bank expanded its unique cross-border business, "Inner Housing Link (内房通)", and increased the efforts to place "Inner Housing Link" loans from multiple dimensions, including optimizing business processes, reducing transaction costs, and exploring new regions for placing loans.

Case

Supporting the construction of the “Three-Dimensional City” project in the Greater Bay Area

Jingu Trust set up a collective fund trust plan to invest RMB3 billion (with a planned scale of RMB8.5 billion) for a PPP project to assist a local government to build the area north to the high-speed rail station in the region into the first domestic three-dimensional city which would be the supply chain innovation center in the Guangdong-Hong Kong-Macao Greater Bay Area, the modern service industry demonstration zone in the Huizhou-Shenzhen-Hong Kong area and the one-hour living circle and production-city integration demonstration zone, providing strong support for the infrastructure construction in the Guangdong-Hong Kong-Macao Greater Bay Area.

Providing support for the cause of people's livelihood

Serving for “agriculture, rural areas and farmers”

Case

Helping an agricultural and animal husbandry enterprise to divestiture

An agricultural and animal husbandry group is a leading enterprise in the agriculture industrialization of China. Due to various factors such as the downside cycle and diversified expansion in the livestock breeding industry, the group was in a difficult situation where a large number of its financial debts had expired, making it involved in many legal litigations and disputes. In 2019, Sichuan Branch supported the group to revitalize inefficient assets in its auxiliary business, cooperated with new industrial investors to conduct substantial reorganization for the group, provided the group with capital of RMB200 million, and supported its main business of livestock breeding by tapping the potential of auxiliary business assets.

Case

Supporting the development of an ecological agricultural enterprise

As the manager of China Agricultural Industry Development Fund, Cinda Capital invested in an ecological agricultural company. The company is an agricultural enterprise covering a whole industry chain, with ecological breeding and egg sales as the main business, and egg processing as an auxiliary business. It has imported 4 sets of UFO ecological laying hen breeding and production facilities from abroad which enable the company to produce high-quality antibiotic-free eggs by a breeding method similar to natural stocking, and has also deepened cooperation with new retail companies to sell high-end fresh eggs products within 48 hours after production, driving the increase in farmers' income in the region. In 2019, the company was selected into the “Sixth Batch of National Key Leading Enterprises in Agricultural Industrialization (《第六批农业产业化国家重点龙头企业名单》)”.

Supporting infrastructure projects and projects related to people's livelihood

Case

Supporting the construction of affordable housing projects

A large residential community is an affordable housing project, which can accommodate nearly 2,000 households. A bank issued a loan of RMB500 million to support the construction of the project, but the bank faced the risk of the loan being overdue. If this risk could not be properly resolved, the project might be closed down, which might cause social stability issues such as petitions from owners and affect the image of the city where the project was in. Shanghai Branch exerted its professional advantages, solved the debt repayment problem of the construction unit through debts acquisition, and resolved the problems caused by the improper planning of large-scale residential community.

Case

Helping resume the operation of a temporarily shutdown hydropower station

Due to capital chain rapture, a private electric power company suspended its operation and owed a huge amount of engineering debt. After Guangdong Branch acquired the debts, it started hard negotiations with the actual controller of the debtor and the creditor of the project funds, and guided the creditors of the project funds to continue to invest in the hydropower project, and the parties appropriately conceded to conduct debt reorganization. After the reorganization, the hydropower station resumed its construction and operation, improving the economic situation of local industries, and providing power for the "transmission of electricity from the west to the east" and the construction of the Guangdong-Hong Kong-Macao Greater Bay Area. The reorganization period of the project is seven years, which provides case guidance for private enterprises with heavy assets of the same type to broaden their financing channels and integrating production and finance.

Serving SMEs

Case

Relieving the liquidity difficulty of a shoe manufacturer

The shoe manufacturing industry is one of the pillar industries in a region. A shoe manufacturing company experienced liquidity difficulty, with RMB258 million of loans overdue for more than 5 months. If the problem of overdue debts continued to exist, it would affect many local shoe manufacturers and financial institutions. Through the acquisition and reorganization of overdue debts, Fujian Branch helped the company to fulfill its repayments in time and to maintain normal production and operation. 10 production lines of the company were operated simultaneously, and the annual production capacity of the company increased to 0.9-1.08 million pairs/each line. At the same time, the company's level of customization has improved, its bargaining power has been enhanced, and it has maintained a long-term cooperative relationship with a well-known brand. It has been awarded the title of "best supplier" for many years.

Case

Solving the financing problems of SMEs

NCB strived to solve the financing difficulties for SMEs, participated in the guarantee scheme run by government to support SMEs in Hong Kong, and proactively launched three measures to successfully apply for new credit lines for more than 60 SMEs with a sum of HK\$400 million, effectively solving the liquidity problem of SMEs. NCB was awarded the “Best Partner Award for SMEs (中小企业最佳拍档奖)” by the Hong Kong General Chamber of Small and Medium Business. NCB launched the “NBC Puhuobao (南商普惠宝)” platform in the Mainland to provide small- and micro-enterprises and “Agriculture, rural area and farmer (Sannong)” customers with online solutions for batch credit granting, which effectively solved the problems of financing difficulty and high financing cost for customers. The bank issued production and operation loans to qualified customers, and enabled customers to apply for loans, accept loans, sign contracts, withdraw loans, and repay loans online, and provided services such as account management, financing management, and contract management. This enabled the bank to win the “Excellent Case Award (优秀案例奖)” of the “Small Business, Big Dream” Summit Forum of the China Association of Small and Medium Enterprises.

Improving the quality of services

Improving customer experience

Case

Guangxi Branch held cooperation matchmaking meeting

In June 2019, China Cinda and Guangxi's state-owned enterprises held a cooperation matchmaking meeting. Local government departments signed a strategic cooperation agreement with Cinda's Guangxi Branch. 17 local large-scale state-owned enterprise groups, 2 local financial institutions, relevant business departments of Cinda's headquarters, Guangxi Branch and 8 subsidiaries of Cinda attended the meeting. Through in-depth exchanges, the two sides further explored business cooperation in areas such as reducing corporate debt ratios, replenishing liquidity, divesting main and auxiliary businesses, and revitalizing assets, jointly promoting Guangxi's state-owned capital to become larger and stronger, and to improve the quality of the development of state-owned enterprises.

Case

NCB's MIT platform won an award

NCB China's MIT platform is a smart terminal, which is composed of terminal equipment PAD, back clip, and mobile card issuing box. It is convenient to carry and is equivalent to the counter of a mobile bank outlet. By combining advanced hardware equipment, software systems, and business processes, the platform's service pipelines extended to communities, enterprises, business districts, professional markets, and rural areas, and handles account opening, card replacement, and bank card activation, card upgrades and downgrades, mobile banking contracting, personal online banking contracting and other services for customers on the mobile PAD side, improving business efficiency and customer experience. The platform won the “Best Mobile Financial Service Platform Award (最佳移动金融服务平台奖)” in the China Finance Innovation List (中国金融创新榜) of 2019 issued by Yicai Global.

Protecting customer rights

Dealing with customer complaints

NCB revised the Handling Policies and Procedures for Customer Complaints (《处理客户意见政策及程序》) and Handling Rules for the Investment Products Customer Complaints (《投资产品客户意见处理工作细则》). It investigates customer complaints with the principles and attitudes of fairness, impartiality, and independence, and follows up on matters that have room for improvement and takes corresponding measures, to prevent similar events from recurring. NCB China announced the complaint hotline through its website, announcements in business outlets and other channels. The head office has hired full-time staff responsible for complaints and internal or external staff shall receive and transfer complaints within the specified time limit, and follow up the complaints and pay visits to customers to obtain customer satisfaction.

According to laws and regulations such as the Guidelines for the Protection of Rights and Interests of Consumers in the Banking Industry (《银行业消费者权益保护工作指引》) and other laws and regulations, Jingu Trust formulated the Administrative Measures for the Protection of Rights and Interests of Consumers (《消费者权益保护工作管理办法》), announced the complaint hotline on the company's website, WeChat Official Account, and the location of the double-recorded contract signing, so that customers can know the complaint channels as soon as possible. In 2019, NBC continued to maintain zero customer complaints.

Happy Life put every effort to meet the time limit for settlement of claims. For simple cases, it must be settled and paid on the same day. For cases that need to be investigated, the investigation must be prioritized. For customers who cannot claim compensation from the company, it took the initiative to collect information by visiting customers and other methods to persuade them to apply earlier and thus improved customer satisfaction in claims. At the same time, it properly handled customer complaints.

Customer privacy protection

China Cinda's subsidiaries protect the information security of individual customer. NCB organizes information security inspections, information security incident drills, and security training tests to achieve effective protection of customer data and privacy. NCB China specifies each business function and the type of personal information collected by it through the Privacy Statement for Financial Information of Individual Customers (《个人客户金融信息隐私声明》), and markedly marks personal sensitive information. Jingu Trust respects the consumer's right to personal financial information security and strengthens the protection of personal financial information. It clearly stipulates that consumers' personal financial information must not be tampered with or illegally used, and personal financial information must not be provided to third parties without the authorization or consent of consumers. Happy Life checks the special information security of key business systems to eliminate information security risks such as weak passwords, data access and control loopholes, and high-risk clients.

Financial knowledge promotion

China Cinda actively carried out activities to promote financial knowledge. In 2019, 39 units under the Group organized about 1,600 special promotion activities, distributed more than 140,000 promotion materials, and the audience of the financial knowledge promotion program exceeded 1.15 million persons. Liaoning Branch hung publicity banners, display stands and brochures in the offices, established an information desk to accept anti-money laundering consultations, and organized employees to carry out anti-money laundering publicity education at subway stations, shopping malls and other places. Jiangxi Branch co-hosted local communities to carry out publicity activities to prevent and combat illegal fundraising, which was reported on the spot by local media. NCB held 34 “little bankers” events, inviting more than 600 children and parents to the business outlets. By playing the role of bank clerks, children were allowed to experience the daily operation of the bank and learn financial knowledge and financial management concepts.



AS A COMMUNITY FOR REALIZING THE VALUE OF EMPLOYEES

China Cinda adhered to the personnel-oriented principle, and promotes the unification of employees' growth and development as well as corporate development. It promoted democratic management, protected the legitimate rights and interests of employees, and built a harmonious labor relationship. Strengthening the management of the cadre team, it built a development platform for employees, and a group of highly professional and young employees had taken up middle and senior management positions. The Company carried out professional trainings of more than 1,300 sessions, with a total of more than 55,000 participants. On the occasion of the 70th anniversary of the founding of the People's Republic of China and the 20th anniversary of the establishment of the Company, the Company organized many activities for employees, including exhibitions of calligraphy, of painting, and of photography, micro-video recording, essays, speeches and sports competitions to enhance employees' sense of belonging and team cohesion. The Company also carried out the "heart-warming" campaign to care for employees in need.

Protecting employees' rights

Total number of employees:

16,440



Number of minority employees:

964



Number of new employees:

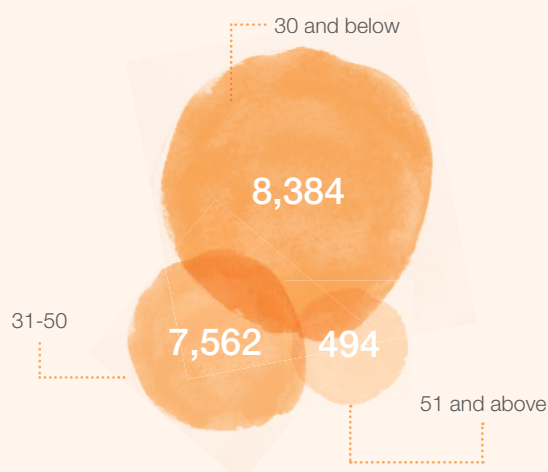
1,009



Number of dispatched workers:

941

■ Number of employees (by age):



Protecting the labour rights, compensation and benefits of the employees

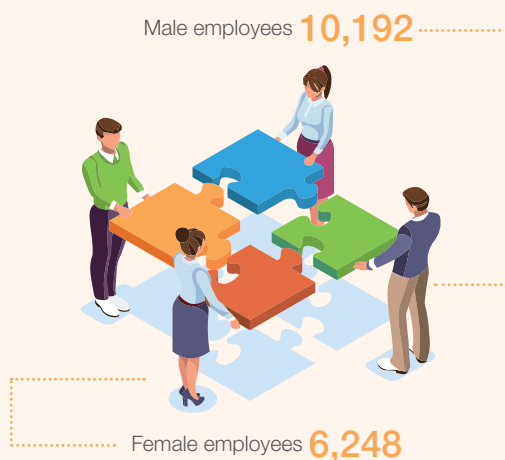
In accordance with the Labour Law of the People's Republic of China and the Contract Law of the People's Republic of China, the Company has formulated internal rules and regulations such as the Measures for the Administration of Labor Contracts (《劳动合同管理办法》), strictly enforced the relevant state regulations on working hours and holidays, and protected employees' labor rights in accordance with the law. The Company provided various social insurance and housing provident funds for employees in accordance with the prescribed bases and ratios, established supplementary welfare systems such as enterprise annuity and supplementary medical insurance, and built a multi-level pension and medical security system for employees. In accordance with the requirements of "putting efficiency first, and taking fairness into account", the Company established a remuneration mechanism and system that meets the needs of the Company in its development, and it objectively, scientifically, reasonably, and rigorously and compliantly allocated remuneration to its employees.

The Company has sought to prevent any discrimination based on gender, nationality, religion and other factors in employment, compensation, training and promotion, and prohibited child labour and forced labour.

Continuing to enhance the democratic management

The Company attached great importance to democratic management and the building of democracy, continued to implement the Implementation Rules for Employee Assembly and Operation Guidelines for Employee Assembly of the Company. We held the first and the second meeting of the fourth session of Employee Assembly, and the first meeting of the first session of the Member Conference to listen to the corporate work report, proposal work report and employee supervisor performance report, etc., to review annuity amendments and other content related to employees' rights, and to elect new employee supervisor, union members, economic review members, and female employee members to promote the democratization, legalization and institutionalization of the Company to develop in depth.

■ Number of employees (by gender):



■ Number of employees (by region):



Caring for the physical and mental health of the employees

• Ensuring the workspace safety and occupational health of the employees

The Company provided employees with a safe working environment and prevented occupational hazards by conducting fire evacuation and firefighting drills, conducting special inspections of office building safety, and ensuring the safety of office buildings. The Company protected employees' occupational health by organizing physical examinations and health lectures for employees, and asking employees to do exercises during the break of their work.

• Maintaining work and life balance of employees

At important occasions such as the 70th anniversary of the founding of the People's Republic of China and the 20th anniversary of the establishment of the Company, we organized a series of cultural and sports activities such as walking activity, calligraphy, painting and photography exhibitions, cultural performances and micro video exhibitions, table tennis competitions, speech competitions, etc., which played a good role in uniting employees and improving communication between them.

• Carry out the work of heart-warming to employees

The Company continued to carry out the activity of warmth-delivery in two festivals (the New Year's Day and the Spring Festival). The trade union of the Company visited and expressed sympathy to 63 difficult employees and the "condolence money" paid amounted to RMB250 thousand. At the same time, the Company expressed regards to employees in their birthdays, or when they were in hospitalization, got married, and gave birth to children and during festivals, in order to bring the care and warmth of the Company to each employee.

• Protecting special rights and interests of female employees

The Company organized all female workers in the Company to sign a Collective Contract for Protecting Rights and Interest of Female Employees. During the "Women's Day on March 8th", it organized activities to celebrate the Day and express regards to female workers. It set up maternity lounges, continued to pay health fees for female workers, and protected the special rights and interests of female workers. Cinda Hong Kong cared for its employees in many aspects and has been recognized by external agencies. In 2019, the company won the 2019 "Breastfeeding Friendly Workplace (母乳喂养友善工作间)" honorary certificate issued by the Hong Kong Committee of the UNICEF and the "Caring Company (商界展关怀)" honorary title issued by the Hong Kong Council of Social Services (HKCSS) in 2019. It also has been awarded the title of "Good MPF Employer (积金好雇主)" and awarded the "e-Contribution Award (电子供款奖)" by the Hong Kong Mandatory Provident Fund Schemes Authority.

• Caring for retired employees

The Company provided living allowances for retired employees, organized condolence activity during festivals, birthdays, and sick days, provided supplementary medical and critical illness insurances, family property insurance, and organized and carried out painting, singing, calligraphy and other interest classes, as well as various activities such as spring outings, autumn outings, and group visits, so as to care for the physical and mental health and life of retired employees.

Promoting the growth and development of employees

By establishing a sound rank management system, the Company broadened the career development channels for employees and persuaded them to make choices and develop themselves based on their own career plans and capabilities. Through the external introduction and internal selection and recruitment mechanism, talents were encouraged to flow within the group and the employee growth platform was improved. The Company formulated the Market-oriented Recruitment Work Methods for Senior Managers (《高级管理人员市场化招聘工作办法》) to promote market-oriented recruitment. The Company formulated the Opinions on Strengthening the Party's Strict Administration, Strengthening Internal Governance, and Preventing Risks in an All-round Way (《关于全面加强从严治党、强化内部治理和风险防范工作的意见》) to strengthen cadre rotation and staffing. The Company increased the selection and appointment of young cadres, and continuously enhanced the vitality of the cadre team. It strengthened the staffing of branches, subsidiaries and headquarters and made the cadre team younger. It also promoted the normalization of employment of workers and provided equal promotion opportunities for employees.

Training staff to have professional skills

The Company arranged annual training plans and budgets, and promoted the establishment of the company's classified and hierarchical training system to enhance the professional capabilities of employees. Through the combination of centralized training and video lectures, offline and online learning, domestic training and overseas learning throughout the year, the Company completed more than 1,300 sessions of various types of training, with more than 55,000 participants, and the average training time per person was over 20 hours. The Company held a special training course for young cadres from Guanghai School of Management of Peking University to improve their leadership and management capabilities. The Company selected high-quality courses for Cinda Online University, increased the financial support for social training and vocational qualification examinations, meet the individual training needs of employees, and expanded training coverage. Liaoning Branch established a Young Employees Working Committee to facilitate the growth and development of young employees, and sent young employees to the Company's headquarters and Cinda Investment to study and practice, and to improve the professional capabilities of young employees. Zhejiang Branch formulated and introduced the "internal trainer" system. It hired experienced employees with strong business abilities as internal trainers to enhance the training specificity and cultivate the ability of employees to learn and put what they've learned into practice.



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

AS A PRACTITIONER PARTICIPATING IN ENVIRONMENTAL PROTECTION

China Cinda paid much attention to the global climate change and integrated green, low-carbon and environmental protection concepts into business development and operation management. The Company carried out green finance business so as to provide financial support for green enterprises and energy-saving and environmental protection projects, and help projects for ecological environment governance and soil restoration. It expanded the business model of cooperating with Internet companies to disposal of distressed assets, and saved energy and resources usage during the transactions. The Company adhered to low-carbon operations, promoted paperless office work and energy conservation and emission reduction measures, properly disposed of waste computers and other office wastes, and reduced adverse environmental impacts. Actively organized and participated in public welfare activities such as environmental protection, paid attention to environmental protection issues, and cultivated employees' environmental protection awareness, to act as communicators, practitioners and promoters of ecological civilization.

Green services

Helping green companies out of trouble

Case

Helping an eco-environment management enterprise out of difficulty

A group is a leading company in the eco-environment management in China and a global leader in desert control recognized by the United Nations. In 2019, the group's cash flow problem triggered a bill acceptance crisis. Beijing Branch, together with the headquarters of Cinda and Cinda Securities, formulated a transaction structure for the group's overall relief and persuaded the group to revitalize inefficient coal assets, helping the group to get rid of difficulties, maintain normal production and operations, and obtain good social benefits.

Case

Helping a new energy company resolve risks

A group is a technology-led comprehensive energy leading company focusing on new and clean energy and diversified development in related industries. In 2019, the group's cash flow was tight due to the lack of photovoltaic subsidies. Jiangsu Branch resolved the group's financial risk that its bank wealth management funds could not be recovered after the due date by debt restructuring, and helped the private enterprise successfully overcome the difficulties.

Launching green finance business

Case

Underwriting and issuing green bonds

In December 2019, Cinda Securities was engaged as the lead underwriter of green bonds of a company, and successfully completed bookkeeping of the green bonds in the interbank bond market, with a bond issuance scale of RMB900 million and a term of 7 years. The proceeds were used to build green industry projects and supplement working capital, providing long-term funds for the development of local green industries, solving the funding problems of environmental improvement projects, improving the living environment of the local people, and providing replicable experiences for local green project financing.

Case

Providing financing lease for photovoltaic companies

In 2019, Cinda Leasing provided a capital support of RMB2.424 billion to 11 companies including companies involved in photovoltaic power generation, green transportation, and green renewable power generation. An electric power company is a photovoltaic power generation company. Cinda Leasing conducted two financial leasing businesses with the company with a total project value of RMB800 million and a term of 8 years, providing the company with a long-term stable liquidity and supporting the development of green industries.

Case

Conducting Green Fund Business

Cinda Capital established the Green Finance Division to promote the establishment and management of green funds. The company has set up a special fund for the comprehensive management of a river basin, with an initial scale of RMB4.52 billion. The fund is used for investing in the construction of the national key project which is a pilot project for the comprehensive management of mountains, rivers, forest, fields, lakes, grass and sand. The project added 1 million acres of cultivated land through environmental management and soil restoration, and conducted cross-provincial trading of cultivated land that meet the farmland occupation and supplementation balance in the form of bidding, auctioning and listing, which brought considerable fiscal revenue and investment income to local governments and investors. At the same time, it created a new model that generates economic benefits through the operations of the project itself and guarantees investment returns for social capital parties, providing a new approach for the integration of industry and finance in the construction of ecological civilization.

Networked services

China Cinda and its branches and subsidiaries provide customers with online services through the Internet to achieve energy conservation and emissions reduction. The Company actively explored the cooperative disposal business model of financial institution+ Internet company, built online platforms including Alibaba's "Cinda Distressed Assets Town (信达不良资产小镇)", and used the Internet platform to promote distressed assets to a large number of online users, effectively increasing market investment in distressed assets and activity in asset trading. From 2015 to the end of 2019, a total of 1,879 online bid invitations were implemented, and the bidding amount exceeded RMB100 billion, attracted nearly 20,000 investors. Among them, the transaction volume of online platforms in 2019 increased by more than 50% year-on-year. Through tapping and using network electronic service methods and technologies, the Company improved disposal efficiency and accelerated resource circulation, so that effective resources can be reinvested into the real economy, which saves resources and expenses that are not necessary to put into the middle links.

Happy Life launched electronic document subscription/view functions on its website and mini-APP on WeChat, so users can view various electronic letters such as electronic policies, universal insurance reports and dividend notifications. The website added functions such as policy cancellation, withdrawal of policy deeds, partial collection, reissue of policies, and modification of customer information. Through the introduction of face recognition, OCR and other technologies, WeChat customers can apply for advanced insurance certification online, and realize online insurance application, renewal, and claims, providing customers with more convenient services. The form of the original VIP card was changed from a physical card to an electronic card, and the card activation method was changed from operations by institutional customer service staff to customers' self-service activation through WeChat or web pages, and services including customer ID identification, online insurance application, electronic signature, and electronic insurance policies can be delivered through Pad or phones, so as to save printed paper and improve service efficiency to achieve the overall goal of reducing cost and increasing efficiency.

Low-carbon operations

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

China Cinda strictly abides by laws and regulations such as the Environmental Protection Law of the People's Republic of China and Energy Conservation Law of the People's Republic of China, actively promotes low-carbon operations, and strives to reduce resource and energy consumption and waste emissions. The Company reduces energy consumption by installing energy-saving lamps, "one light on, two lights off" in public areas, adjusting air-conditioning temperature, closing office equipment and elevators after work, etc.; it insists on the use of reclaimed water equipment to provide reclaimed water to save tap water; it tightens the use of official vehicles to reduce gasoline consumption; it fully promotes paperless office to reduce the use of paper; it promotes the use of video conferences and teleconferences to replace on-site meetings to reduce greenhouse gas emissions caused by travelling; its staff canteens provide non-disposable tableware, carry out waste classification and recycling, and properly handle food waste rubbish.

Based on the characteristics of low load at the end of the data center, Support Center tries to reduce the amount of electricity and electricity expenses by adjusting the operation mode of the UPS units in the equipment room. The Center strictly blocks cabinets in the data center to reduce heat exchange in the cold aisles of the equipment room and improve the cooling

efficiency of the equipment room. The center adopts medium-temperature heat recovery system in the data center for winter heating. The system uses the heat from the water used for cooling operating equipment in the equipment room of the data center to provide heating for the park, while reducing the frequency of boiler start-stops to reduce the amount of natural gas used, which effectively saves gas expenses. Zhongrun Development developed a WeChat mini-app, so that employees can borrow and return books and materials in the library of the company online. Staff's borrowing registration and book statistics ledger all realized automatic system generation, so no paper would be consumed.

Statistical Table of Energy Consumption and CO₂ Emission in 2019

| Index | Qty. in 2019 |
|--|--------------|
| Electricity (KWH) | 33,273,330 |
| Gasoline (ton) | 431 |
| Natural gas (M ³) | 90,841 |
| Purchased heat (MKJ) | 34,281 |
| Category 1 Direct discharge of greenhouse gases (tons of carbon dioxide) | 1,489 |
| Category 2 Indirect discharge of greenhouse gases (tons of carbon dioxide) | 32,577 |

Statistical Table of Resource Consumption in 2019

| Index | Qty. in 2019 |
|-----------------------|--------------|
| Office paper (ton) | 361 |
| Municipal water (ton) | 88,518 |
| Drinking water (ton) | 901 |

Statistical Table of Wastes in 2019

| Index | Qty. in 2019 |
|---|--------------|
| Used cartridge and ink box (PCS) | 3,642 |
| Discarded lamp (PCS) | 8,339 |
| Discarded computer (desktop and laptop) (set) | 1,909 |
| Used dry battery (PCS) | 9,412 |

- Note: 1. The statistical coverage of electricity, gasoline, natural gas, purchased heat, office paper, drinking water and waste data included the headquarters offices of Group headquarters, branches and subsidiaries, and the headquarters offices of Cinda Real Estate, Cinda International and Cinda Capital; while the statistical coverage of municipal water data only included the offices of the Group headquarters and the Support Center. The drinking water only included bottled water and barrelled water.
2. The greenhouse gas emission mainly came from the purchased electricity, purchased heat and the burning of fossil fuel (such as gasoline and natural gas). The greenhouse gas type included carbon dioxide, methane and nitrous oxide. It was calculated based on the latest greenhouse gas calculation method issued by the NDRC and other relevant authorities.

Environmental and public welfare activities

Carrying out afforestation public welfare activities

Tianjin Branch organized employees to conduct voluntary tree planting activities in Tianjin Shuixi Park to celebrate the 40th anniversary of the China Arbor Day. Shanxi Branch and the Cinda's subsidiary in Shanxi Province organized a party day event on the theme of "Using Cinda's Power to Safeguard Clean Water and Green Mountains (贡献信达力量，守护绿水青山)". It organized employees to voluntarily plant trees in Yangqu County, and built the third "Cinda Forest" in the northern suburb of Taiyuan. Heilongjiang Branch organized employees to go to Xinglin Village, Leye Town, and Harbin City to carry out voluntary tree planting activities, so as to beautify the urban environment and enhance the awareness of environmental protection of the public to protect the ecological environment. Shaanxi Branch organized all employees to go to Xiangyugou, Qinling to carry out public welfare tree planting activities, and established the "Safeguard Qinling Public Welfare Forest (守护秦岭公益林)" of Shaanxi Branch of China Cinda to protect Qinling by planting trees.



Strengthening garbage classification and cleaning

Inner Mongolia Branch organized all employees to go to the teaching site of ecological civilization construction in Qinglong Cave Mountain to carry out activity on the theme of environmental protection. They learned the garbage classification standards, picked up the garbage in Qinglong Cave Mountain and sorted them for recycling, strengthening the understanding and perception for waste classification. Jilin Branch organized young employees to go to Yitong River to carry out environmental protection public welfare activity on the theme of “Protecting the Mother River and Awakening a City (保卫母亲河唤醒一座城)”. They picked up domestic garbage along the river, protecting the clean water and green mountains of the city with practical actions. Cinda Real Estate Guangdong Company organized employees to carry out volunteer service activities on the theme of environmental protection. They picked up non-degradable garbage along the Nansha Wetland and other places in Guangzhou, with a total of over 400 kilometers footprint for environmental protection throughout the year. Branches in Hebei, Shanghai Free Trade Zone, Fujian, Shenzhen and other places also actively organized employees to carry out waste classification activities.

Case

Cinda International organized environmental protection activities on the theme of “conservation”

Cinda International organized the environmental protection activities on the theme of “conservation”, participated in the green organization leap plan of Hong Kong Productivity Council, and invited the Council’s environmental protection commissioner to explain waste management methods and tips on waste reduction. The company organized employees to participate in Central Rotary Club’s beach cleaning activities and photography competition, and carry out beach cleansing and garbage classification activity; it organized conservation study tours, organized employees to visit WWF Haixiawan Marine Park in Saigon District, take glass bottom boats to watch coral communities and various fishes, observe plankton in the sea with a microscope, and let employees experience the marine ecological environment up close.

AS A CORPORATE CITIZEN TO PROMOTE SOCIAL WELFARE

China Cinda conscientiously implemented the poverty alleviation decision deployment, and promoted the transition of poverty alleviation methods from “transfusion-type” to “hemopoiesis-type”. The Company’s management has conducted in-depth investigations on poverty areas for many times. The 21 ministers of poverty alleviation fought in the front lines of poverty alleviation in more than 10 provinces, autonomous regions and cities, including Qinghai and Xinjiang. They made efforts to tackle poverty through multiple dimensions, including industrial assistance, infrastructure assistance, education assistance, and consumption assistance. The Company increased funding, implemented RMB7.40 million in poverty alleviation and increased the plan scale and number of beneficiaries of the charity trust “Great Cinda”. It also carried out activities to help students and visit the poor as well as care for the vulnerable groups. The Company strengthened the prevention and control of new coronavirus, donated RMB5 million to support epidemic prevention in epidemic areas, implemented epidemic prevention for employees, increased financial support for clients, and helped enterprises organize and conduct production and operation activities during the special period.

Targeted poverty alleviation

The Company’s designated poverty alleviation work

In 2019, China Cinda’s Leading Group for Poverty Alleviation and Development held several meetings, and the Company’s major leaders went to the designated poverty alleviation county, Ledu District of Qinghai Province, to carefully investigate the poverty alleviation measures, and continuously strengthen the leadership of poverty alleviation organizations. The Company signed the Agreement on Fixed-point Poverty Alleviation with Ledu District, established a three-tier linkage mechanism of headquarters, branch and subsidiaries and cadres in charge, and implemented poverty alleviation measures. It strengthened the pairing assistance with the grassroots party branch in Ledu, allocated RMB400,000 to party fees, built 2 new village party activity rooms, and repaired 50 village party activity rooms. A total of RMB5.8 million of aid funds were invested, and charity trusts were set to supervise the use of funds, which strengthened the protection of poverty alleviation funds. The Company established the largest relocation and resettlement project in Qinghai, the Comprehensive Service Center of the relocation and resettlement site in Qilidian, which served more than 1,160 elderly people in the relocation site and promoted poverty alleviation through relocating and resettling. The Ledu’s government and the Company signed the Cooperation Agreement on “Poverty Alleviation through Employment” (“就业扶贫” 合作协议) to find jobs for poor households, and conduct poverty alleviation through employment. The Company implemented the Jinhui Project financial education in rural area, studied professional financial program to realize Ledu’s poverty alleviation, and increased efforts in poverty alleviation through financial service. A total of 703 grassroots cadres and technical staff in the health system, financial system, and finance personnel in villages and towns were trained in Ledu District, promoting poverty alleviation through professional training. A total of RMB2.79 million of agricultural products in poverty-stricken areas were purchased and promoted by the Company.

At the same time, in the Company's designated poverty alleviation village, Ledu Chengzi Village, the Company started with large-scale local chicken breeding, subsidized green-shell layer chicken breeding, and coordinated provision of free seed potatoes to implement consumer-driven industrial poverty alleviation; it explained the entrepreneurial rewards and subsidy policies to encourage villagers to start their own businesses so as to get rid of poverty; it invested in the repair of the sports and cultural square, the renovation of old walls of dilapidated houses, the renovation of restrooms of farmers, and the construction of farmland irrigation canals and flood control dams on the riverbanks in Chengzi Village, consolidating the poverty alleviation through infrastructure construction project; by donating electric heaters, computers, and subsidizing poor students, the Company timely handled the heartwarming "trivial matters" on the road to poverty alleviation.

Branches' designated poverty alleviation work

| Name of Branch | Contents and effectiveness of major poverty alleviation work |
|-----------------------|--|
| Beijing Branch | It donated electric heaters to Chengzi Village, Ledu District, and donated school supplies, toys and other items to students in Wuying Yuanzhuang School in Qin'an County, Gansu Province. |
| Hebei Branch | It supported the construction of public service facilities in Zhaojiayao Village and Tuyagou Village of Zhangjiakou City to improve the living environment of villagers. |
| Shanxi Branch | It supported the poverty alleviation of Shangfujiazhai Village in Yanggao County, cooperated with all parties to raise RMB775,000 to help the village, improved the appearance of the village, performed well irrigation projects, built thousands of acres of organic dry farming project, and provided supplementary medical insurance for villagers and procured agricultural and sideline products for them. Party members and cadres pairing poverty alleviation covered all households in the village throughout the year. |
| Inner Mongolia Branch | It formed a helping pair with Shangdu County, cared for the poor families recorded on the file of the government, households enjoying the minimum living guarantee, single-parent families, and left-behind children and donated school uniforms, books, football and supporting training equipment, diabolo and other supplies for general primary school students. |
| Anhui Branch | It organized employees to carry out charity fundraising activities, and the funds raised were used to set up a poverty alleviation supermarket in Liwei Village, Mengcheng County, and helped Liwei Village Primary School to improve teaching conditions. |
| Jiangxi Branch | It supported the village road hardening project in Yongxin County to shorten the distance villagers going from the village to the county by 20 kilometers; it installed 100 solar lights on village roads to facilitate villagers' night trips; it funded poor students who are admitted to the university. |
| Henan Branch | Through employees' donation activities, the company assisted Fan County, a national poverty-stricken county, to overcome poverty, and received the banner of "Helping the People to Eliminate Poverty, Together with the People in the Beach Area (助力脱贫攻坚, 情系滩区人民)" from the local government. |
| Hunan Branch | It helped to establish the Yayu Village Camellia Tea Cooperative and Black Pig Breeding Cooperative in Baojing County, built infrastructures such as villager service center, Xiahe wharf, running water cistern, three links roads, and village roads, and relocated 66 households. The poverty alleviation working group of the Branch was awarded the Special Award for the annual assessment of poverty alleviation in Baojing County. |
| Shenzhen Branch | It donated poverty alleviation funds and donated laptops and printers to Yuantian Village, Zijin County. |
| Guangxi Branch | It continued to carry out industrial assistance to Ai'mian Village in Rong'an County. The village's collective economy has an annual income of more than RMB50,000. The cement hardening road reached various villages, and the quality of life of villagers was significantly improved. |
| Hainan Branch | Taking betel nut planting and free-range chicken breeding as the starting point, the Branch helped poor households in Nanxuan Village, Wanquan Town, Qionghai to purchase good-quality betel nut trees and build chicken coops to broaden income channels for poor households. |
| Chongqing Branch | It supported the development of aquaculture in Tianyuan Township, Wuxi County, generating economic benefits of more than RMB1.7 million and enabling 43 farmers to have an average income increase of RMB40,000; it donated RMB60,000 to support the teaching activities of Central Primary School in Ping'an Township, Fengjie County. |

Name of Branch Contents and effectiveness of major poverty alleviation work

| | |
|-----------------|---|
| Sichuan Branch | It donated RMB200,000 to the Education Assistance and Poverty Alleviation Fund of Seda County to support the education of children of poor households recorded on the file of government. |
| Guizhou Branch | It helped to develop the cherry industry in Yonghe Village, Zhenning County. The cherry output value of the whole village reached RMB8 million in 2019, and the villagers' income increased significantly. Yonghe Village was successfully lifted out of poverty and included in the "model village" for rural revitalization in Guizhou. |
| Yunnan Branch | It increased support for konjac planting and beef cattle breeding projects in Zhaowu Village, Luquan County, and helped the village to form a sustainable, stable, high-value, and profitable income-increasing industry. |
| Gansu Branch | It issued a subsidy to students in Lazi Village, Diebu County who had been admitted to high schools, colleges or universities and students in the central elementary school of Lazikou Town. The Branch also helped the collective beekeeping cooperatives in Balu Village to expand the breeding scale, thereby increasing the income of poor households. |
| Qinghai Branch | It cooperated with Ledu's designated poverty alleviation cadres and the first secretary of the village, carried out paired assistance with poor households in Chengzi Village, Chengtai Township, and regularly organized helpers to visit the people in need. |
| Xinjiang Branch | It promoted the construction of the poverty alleviation project in Bulunkou Village, Akto County, built a new 3,000 M ² village-level tourism industry stores supporting parking lot, started the construction of solar street lights, plastic basketball courts, villagers' big stage and other infrastructure, carried out a series of donation activities and ethnic unity activities to continuously consolidate the results of poverty alleviation. |

Subsidiaries' poverty alleviation work



NCB: It donated to build Yangping Nanyang Commercial Bank School in Yongsheng County, Yunnan Province, Nanyang Commercial Bank Temurtei Kindergarten, set up scholarships and bursaries, carried out donations, donated teaching and living supplies, improved school facilities and supported basic education in poor areas, so it won "Best Public Welfare Poverty Contribution Award (最佳公益扶贫贡献奖)" of China Banking Association.



Cinda Securities: It helped Baise Mining Group to issue RMB200 million of special corporate bonds for poverty alleviation, supported the targeted poverty alleviation project of the national poverty-stricken county Debao County, and helped increase local employment. It participated in the poverty alleviation work in Bijie, Guizhou, Qinghai mutual aid project, Ledu, Qinghai, and Yu County, Hebei.



Jingu Trust: It set up "2019 Great Love from Cinda (2019信达大爱)" No. 1 and No. 2 charitable trusts, with a total size of RMB8.24 million, and the funding scope covered poverty alleviation and education. The trust brand has been in operation for 3 years, and a total of 5 charitable trusts have been established. The amount of the single donation has increased from RMB300,000 to RMB4.33 million, and the total amount of donations has reached RMB12.91 million. The scope of funding has been expanded from a single poor village to more than ten poor districts and counties across the country.



Cinda Real Estate: Its affiliated property company took advantage of the community resources to participate in the "community strength" poverty alleviation through consumption activities initiated by the China Property Management Association and sold 194 agricultural products for a total of 31,500 cattys. Anhui Cinda Jianyin Property won the "Contribution Award for Poverty Alleviation through Consumption (消费扶贫企业贡献奖)" by China Community Poverty Alleviation Alliance.



Cinda Capital: It invested in a animal husbandry company and recommend that the company invested RMB150 million to support an integrated chicken raising project with a breeding capacity of 35 million chicken. It adopted the model of "leading enterprise + village community + farmers" to help the poor. After the project was put into operation, it has contributed RMB1 billion in output value to Ziyun Miao and Buyei Autonomous County, a national severely poverty-stricken county and provided more than 300 jobs, driving 1,000 poor families and 3,000 poor people out of poverty to become rich. In 2019, the company was selected into the "Sixth Batch of National Key Leading Enterprises in Agricultural Industrialization (《第六批农业产业化国家重点龙头企业名单》)".

Caring community

Supporting education

Heilongjiang Branch donated to the Youth Development Foundation for the Hope Project Library to support the implementation of the local Hope Project. Shenzhen Branch went to Linbu Primary School to carry out “Colorful Classroom” teaching activities. Cinda Hong Kong donated RMB300,000 to the China Youth Foundation to help children of poor families of migrant workers receive formal vocational education. The company welcomed the Youth Affairs Committee of the Kwai Tsing District, Hong Kong to organize a delegation of young student financial institutions, and held an “insight into the workplace” exchange and sharing session to help young students understand the financial industry and think about their future employment directions. Sanya Horizon, a subsidiary of Cinda Investment, continued to provide teaching, office, accommodation, canteens, and sports venues, as well as providing teaching services for Sanya’s centennial vocational schools. Zhongrun Development granted financial aid to 15 left-behind children from 8 families in Yonghe Village, Guizhou. Cinda Real Estate Anhui Company organized charity sales and charity book donation activities, purchased charity lunches for more than 1,800 poor children, and donated more than 200 books.

Caring for vulnerable groups

Zhejiang Branch continued to donate to the Charity Federation of Xiacheng District in Hangzhou to help local charities. It went to Shenze Elementary School in Pan’an County, Jinhua, to carry out pairing care and help activities, and bring student bonuses and school supplies for pairing students. Youth volunteers from Fujian Branch carried out a charity activity on the theme of “secret garden at their fingertips (指尖上的秘密花园)” to help visually impaired teenagers complete potted landscape and help children grow up healthily. Guangdong Branch went to the Guangzhou Children’s Welfare Institute to carry out sympathy activities, painting and playing games together with children to convey their love to the children. Happy Life Guangdong Branch went to Guangzhou Shipyard Nursing Home (广船养老院) to send anti-decubitus mattresses to 11 elderly people of no family or with family difficulties, to solve the problem that they cannot take care of themselves and stay in bed for a long time, but cannot purchase anti-ulcer supplies because of financial difficulties. Cinda Capital sponsored the performance of Yanzhao Disabled Arts Troupe (燕赵残疾人艺术团) in Tianjin, participated in student aid activities of the Meishan Charity Foundation (梅山慈善基金), and was awarded the five-star “Charity Star (慈善之星)” by Qingtian County Charity Federation (青田县慈善总会). Cinda International organized employees to go to Wan Chai Methodist Centre for the Seniors to celebrate the Mid-Autumn Festival with 80 elderly people through playing games, singing and other forms.

Fighting new coronaviruses

Strengthening epidemic prevention and control

In late 2019, new coronavirus broke out in Wuhan suddenly. During the Spring Festival of 2020, China Cinda resolutely implemented the decision-making and deployment of the Party Central Committee and the State Council and the relevant requirements of the China Banking Regulatory Commission put the health and safety of employees and customers first, strengthened arrangements, and organized the company’s system at all levels to start epidemic prevention and control. The Company and its subsidiaries donated RMB5 million to the Hubei Charity Federation, and the Company’s party members donated more than RMB800,000 to contribute to the epidemic prevention and control work in the epidemic area. At the same time, the Company allocated special funds for the preventing and controlling work of grassroots unions and put great efforts in employees’ epidemic prevention work, so as to ensure the supply of protective materials and keep the physical and mental health of employees. Under the premise of conducting epidemic prevention and control, the Company guided its operating units to strengthen support to physical enterprises and contribute to the fight against epidemic prevention and control.

Helping to fight the epidemic

China Cinda and its branches and subsidiaries, while doing their own epidemic prevention and control, were based on the main business of distressed assets and provided various professional services to continuously increase financial support for epidemic-resistant pharmaceutical materials companies and actively organized and participated in various relevant parties' efforts to fight the epidemic, fully demonstrating the responsibility of state-owned financial companies listed in Hong Kong.

On March 13, China Cinda successfully issued the Cinda Xinrun 2020 Phase 1 Assets-Backed Securities Special Plan (ABS for the prevention and control of the epidemic) in the Shanghai Stock Exchange, with an initial issuance of RMB9.992 billion, to strongly support the epidemic prevention and control. An enterprise supported by the Company became one of the companies obtaining the approval for the production of the New coronavirus nucleic acid detection kit product; a pharmaceutical company supported by the Company provided a large number of medical protective supplies to Wuhan and other places in a timely manner and received a greeting call from the central leadership. Beijing Branch rescued a supply and marketing cooperative headquarter, a key supply unit of epidemic prevention materials, supported it to ensure the supply of epidemic prevention materials in Beijing, and provided a large number of epidemic prevention materials for Hubei epidemic area. Henan Branch timely completed the second phase of funding for the distressed debts assets acquisition and restructuring project of an energy and chemical group to solve the group's financial difficulties and provided strong support for the group to undertake the major tasks of epidemic prevention materials production in Henan Province. While strengthening its employees and their families' efforts to prevent and control the epidemic, Hubei Branch organized young employees to join the "Great Love of Wuhan (大爱武汉)" volunteer alliance to coordinate the transportation and allocation of donated materials in the severely affected areas. Liaoning Branch donated masks for anti-epidemic to the Epidemic Prevention and Control Headquarters in Hunnan District, Shenyang and Liaoning Provincial Charity Federation in time to support local epidemic prevention work. Branches of Xinjiang, Qinghai, Hunan, Hainan, Jiangxi, Yunnan and other places have also strengthened epidemic prevention and control at places where pairing poverty alleviation work is conducted, organized and conducted poverty alleviation work, promoted the implementation of poverty alleviation projects, helped poor households affected by the epidemic to solve problems, protected the lives of the poor and provided help for related personnel to go out to work.

NCB extended a total of HK\$30 million of credit to anti-epidemic medical supplies enterprises, and provided low-cost trade financing to key medical protective supplies suppliers in Hubei to ensure that the anti-epidemic enterprises resumed production and production. Cinda Leasing extended rents of over RMB60 million for six airlines to help them complete the mission of transporting anti-epidemic medical staff, compatriots stranded abroad, epidemic prevention and control supplies, and charter flights for workers to resume work. Project companies supported by Cinda International provided 3,000 tons of high-quality silicon-manganese alloys for the construction of Wuhan Huoshenshan Hospital and Leishenshan Hospital and Ezhou Xiaotangshan Hospital. Cinda Hong Kong's employees purchased N95 masks and donated them to the Hong Kong Dental Association in the name of the company, which were distributed to frontline anti-epidemic medical staff by the Association. Cinda Real Estate set up 14 party member vanguards to cooperate with staff responsible for 130 projects under its property management in the community and serve nearly 100,000 households to prevent and control the epidemic; it supported the operation of commercial supermarket under property management and opened online stores to ensure the supply of goods; it disinfected the community, provided living supplies and cleared the trash for the community. Cinda Investment's subsidiary Oriental Jianguo Hotel in Wuhan was requisitioned by the Hubei Epidemic Prevention Department as an accommodation for anti-epidemic medical teams and made every effort to provide the service for the stationed medical teams.

Supporting the production and operation of enterprises

China Cinda continued to strengthen its business research and issued the Notice on Business Management and Expansion under COVID-19 (《关于新冠肺炎疫情下业务管理及拓展相关事项的通知》) in a timely manner and instructed various units to use different policies for different customers so as to strive to resolve financial risks, and provide powerful financial support for enterprises to resume production and operations.

China Cinda's headquarters and branches have established communication mechanisms with financial institutions such as banks to provide professional support to resolve regional risks. They strengthened cooperation with online platforms, strengthened "non-contact service channels" online asset investment promotion, and improved the efficiency of online disposal of distressed assets. Zhejiang Branch stepped up efforts to conduct the acquisition of asset packages by banks, maintain customer relationship, build market pipelines, and conduct asset disposal and marketing, and, through online investment promotion, increase the disposal of distressed assets. The 13 asset disposal projects launched after the outbreak of COVID-19 involved debts with the principal of RMB1.203 billion, and 5 projects have been concluded, effectively resolving financial risks. With regard to the difficulties encountered by some project enterprises due to the impact of the epidemic, payment and agreement signing and other arrangements would be made after verification to help enterprises overcome the difficulties. A securities company in Wuhan is a fully licensed national comprehensive listed securities company. In 2019, in order to make up for the net capital consumed in the acquisition of other securities companies, the company submitted a plan for placing shares to the regulatory authority and obtained approval. Due to the impact of the epidemic during the share issue, the company's related work was greatly restricted. Facing the severe epidemic situation and the urgent needs of the company, Hubei Branch overcame many difficulties, coordinated and assisted the securities company to complete all the procedures for placement of shares, and made a positive contribution to supporting the operation and development of financial enterprises in the affected areas. Some SMEs in Sichuan were hit hard by the epidemic and were facing a crisis of survival. Sichuan Branch effectively played its role in serving the real economy and providing crisis relief, and provided support to 8 SMEs to help them resume operation and production to overcome the difficulties.

China Cinda's subsidiaries supported various enterprises to conduct their production and operation during the outbreak of COVID-19 through providing special financial services. NCB handled 50 deferred repayments for customers with difficulty to repay loans, reducing the pressure on corporates to repay loans; it waived customers' "fast transfer" fees for transfers of 1,310 transactions totaling HK\$257 million; and it extended the "Support Measures for SMEs" preferential treatment, and did not blindly draw down loans, cut off loans, or suppress loans. Cinda Securities put the raised funds into the market as soon as possible, actively maintained market stability, and guided investors to make rational investments and adhere to long-term value investments; it promoted the rescue of listed companies and focused on solving corporates' difficulties of liquidity due to pledge of shares. Jingu Trust adopted online service, completed 9 product offerings in 4 projects, handled video signing for 47 customers, and completed the period distribution and settlement of 29 projects. Happy Life expanded the coverage of insurance to cover COVID-19 for free for 25,000 insured persons in more than 60 companies that meet the relevant conditions. For policies in a specific period, the grace period has been extended from 60 days to 90 days, and normal insurance claims have been made for customers who have insurance during the grace period. For customers who pay rent overdue due to the impact of the epidemic, Cinda Leasing postponed collecting rents from them, did not register their credits, reduced overdue interest and default interest for them as appropriate. 23 non-core enterprises of a group had difficulties to handle asset mortgage and pledge procedures in a timely manner for their restructuring and investment projects. In respond to these difficulties of the enterprises, Zhongrun Development extended their asset mortgage and pledge periods to 90 working days. Cinda Capital strengthened the investigation of an environmental governance project, promoted the relevant municipal government to issue the Implementation Plan for the Implementation of the Special Work on the Balance of Farmland Occupation and Supplementation (《推进生态文明建设落实耕地占补平衡专项工作实施方案》), and coordinated the relevant enterprises to prepare for the resumption of the project. Cinda International assisted 2 companies in successfully listing, issued overseas bonds for a group, and arranged overseas financing for 3 group companies.

Appendix

Social recognition



Best Social Responsibility Practice Case Award issued by
China Banking Association

Excellent Case of Private Financial Services and
SMEs (金融服务民营及中小企业优秀案例) of
**China Banking Association and China Association
of Small and Medium Enterprises**

Best Corporate Governance of Listed Company and
**Most Socially Responsible Listed Company of the
China Securities Golden Bauhinia Award**

Social Responsibility Annual Case Award of
China Financial Annual Brand Case Competition

China Top 100 Listed Companies Award and the
**China Ethical Enterprise Award (中国道德企业奖)
of the China Business Top 100**

China Financing Award-Best Listed Company Award
(中国融资大奖最佳上市公司)

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

| Index | | Remarks |
|--|--|-----------------------------|
| Environmental | | |
| 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 exhaust gas and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste | Adopted |
| | A1.1 The types of emissions and respective emissions data | Adopted |
| | A1.2 Greenhouse gas emissions in total (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility) | Adopted |
| | A1.3 Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility) | Adopted |
| | A1.4 Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility) | Adopted |
| | A1.5 Description of measures to mitigate emissions and results achieved | Adopted |
| | A1.6 Description of how hazardous and non-hazardous wastes are handled, measures to mitigate output and results achieved | Adopted |
| A2 Use of Resources | General Disclosure: Policies on the efficient use of resources, including energy, water and other raw materials | Adopted |
| | A2.1 Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility) | Adopted |
| | A2.2 Water consumption in total and intensity (e.g. per unit of production volume, per facility) | Adopted |
| | A2.3 Description of energy use efficiency initiatives and results achieved | Adopted |
| | A2.4 Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency initiatives and results achieved | Adopted |
| | A2.5 Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced | Not applicable |
| A3 The Environment and Natural Resources | General Disclosure: Policies on minimising the issuer's significant impact on the environment and natural resources | Adopted |
| | A3.1 Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them | Adopted |
| 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 | Adopted |
| | B1.1 Total workforce by gender, employment type, age group and geographical region | Adopted |
| | B1.2 Employee turnover rate by gender, age group and geographical region | To be adopted in the future |

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

Explanation on the preparation of this report

Reporting Scope:

The time scope is from January 1, 2019 to December 31, 2019 (the work on the prevention and control of new coronaviruses has been extended to March 15, 2020). The content of this report covers the headquarters of China Cinda and its branches and subsidiaries.

Basis of Preparation:

The report is prepared pursuant to the Opinions on Strengthening Social Responsibilities of Banking Financial Institutions (《关于加强银行业金融机构社会责任的意见》) promulgated by the China Banking Regulatory Commission, the Guidelines on Corporate Social Responsibilities of Banking Financial Institutions (《中国银行业金融机构企业社会责任指引》) promulgated by the China Banking Association and the Environmental, Social and Governance Reporting Guideline issued by the Hong Kong Stock Exchange, with reference to the Guide of Report on Sustainable Development (G4) issued by the Global Reporting Initiative.

Process of Preparation:

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

Source of Data:

The key financial data are derived from 2019 Annual Report of China Cinda Asset Management Co., Ltd. which has been audited by Ernst & Young Hua Ming LLP, and other data are from the Company's internal system or data collected by the staff. The denomination currency is "Renminbi" in this report.

Publication Forms:

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

Contact:

Corporate Culture Department of China Cinda Asset Management Co., Ltd., No. 1 Building, 9 Naoshikou Street, Xicheng District, Beijing, the PRC, postal code: 100031.

Feedback form for readers

Dear Readers:

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

1. Are you satisfied with this Report? Please give your comments.
2. Do you think that the information concerning our social responsibility fulfilment has been completely disclosed?
3. Has the information you are looking forward to understand been fully disclosed in this report?
4. What are your suggestions for improving this Report?

Your information

Name _____

Company _____

Position _____

Telephone _____

Email _____



中國信達資產管理股份有限公司
China Cinda Asset Management Co., LTD.

(在中華人民共和國註冊成立的股份有限公司)

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

股份代號 (Stock code) : 01359

優先股股份代號 (Preference Shares Stock Code) : 04607

地址：北京市西城區鬧市口大街九號院 1 號樓

Add : Building 1, No.9 Naoshikou Street, Xicheng District, Beijing

郵編 (P.C.) : 100031

電話 (Tel) : 86-10-63080000

傳真 (Fax) : 86-10-83329205

網址 (E-mail) : www.cinda.com.cn