



中国信达
CHINA CINDA

2016 社會責任報告

CORPORATE SOCIAL RESPONSIBILITY REPORT



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董事長致辭



2016 年，公司積極構建適應監管規則的社會責任管理體系，促進社會責任工作與業務運營有機融合，推動公司社會責任目標實現。2016 年提出了公司在新發展期的社會責任理念，明確公司履行社會責任的五大議題——化解金融風險、提供綜合金融服務、實現員工價值、參與環境保護和增進社會福祉，提出公司履行社會責任的五個角色擔當——穩定器、供給商、共同體、踐行者和企業公民，在自身責任範圍之內，擔當盡責，有所作為，實現公司的健康發展，促進社會、環境的可持續發展。

化解金融風險的穩定器。2016 年，公司緊緊圍繞供給側結構性改革主線，積極創新業務模式，努力從銀行端和企業端收購處置不良資產，促進金融風險化解，增強經濟社會發展的穩定性。推動產業升級，選擇有發展前景、有整合能力、有產業延伸空間的企業，助其提升資產價值和市場競爭能力。推動區域發展、城鄉統籌協調發展新格局，支持西部大開發、中部崛起、京津冀協同發展、長江經濟帶建設，支持民族地區和邊疆地區發展。為城鄉一體化進程提供金融助力，支持保障性住房建設、城中村改造，幫助城鄉居民改善居住條件；支持供水、供電、供熱、道路等基礎設施建設，幫助城鄉居民暢享便利生活。探索支持「三農」新方式，幫助拓展融資渠道，運用涉農基金形式投入「三農」項目，支持農業龍頭企業發展。

綜合金融服務的供給商。2016 年，公司始終堅持以客戶為中心的理念，着力鞏固不良資產業務領先優勢，大力發展投資及資產管理和金融服務業務。關注客戶需求變化，加快產品創新，提升客戶服務水平。在總部層面更加關注國企改革重組出現的結構性機會，運用多種金融工具，為中央企業、產能過剩行業中的關鍵企業等，提供量身定製的綜合金融解決方案。公司成功收購南洋商業銀行，至此集齊了銀行、保險、信託、證券、基金、期貨、租賃七張金融牌照，提升了本公司綜合金融服務能力。

實現員工價值的共同體。2016 年，公司積極維護員工合法權益，努力健全公開公平公正的激勵保障機制。不斷深化職工民主管理，及時向員工通報公司發展重大事件和決策，召開第三屆職工代表大會第一次會議，收集並及時辦理員工提案。不斷完善員工培訓體系，形成了包括中層管理人員培訓、業務人員專業技能培訓、員工普惠培訓在內的綜合培訓體系。拓寬員工職業發展通道，完善由管理職務、專業技術職務和非領導職務構成的職業發展體系。關懷員工職業健康與安全，為員工提供多種健康保障舉措，組織員工參加豐富多彩的文化體育活動，促進員工工作生活平衡。

參與環境保護的踐行者。2016 年，公司關注全球氣候變化，積極響應國家政策，開展綠色金融業務，重點支持綠色循環經濟、節能減排、清潔能源等領域。2016 年為多家綠色產業企業提供融資服務，助力綠色產業發展。開發綠色環保產品，信達地產的綠色節能建築獲得業內好評。踐行綠色辦公，通過優化工作流程和實施節能降耗舉措，降低排放量和資源消耗量。提升員工環保意識，注意開展內部宣傳，倡導員工節能減排。

增進社會福祉的企業公民。2016 年，公司堅持「精準識別」「精準幫扶」「精準治理」的精準扶貧科學體系，不斷完善扶貧機制，加強智力、資金輸出，提升對口貧困村的自身發展能力，為當地貧困鄉村脫貧致富貢獻力量。2016 年共計落實扶貧資金 269 萬元，其中向公司定點扶貧單位—青海省樂都區撥付 95 萬元，向銀監會定點扶貧點撥付 60 萬元，向 11 家分公司批覆扶貧捐贈資金 114 萬元，向青海省樂都區、甘肅省臨洮縣和疊部縣臘子口鄉等地捐贈了 70 台電腦。同時，推進公益活動的常態化開展，積極搭建公益服務平台，鼓勵員工參與志願活動，共助公益事業進步。

中國信達資產管理股份有限公司
董事長

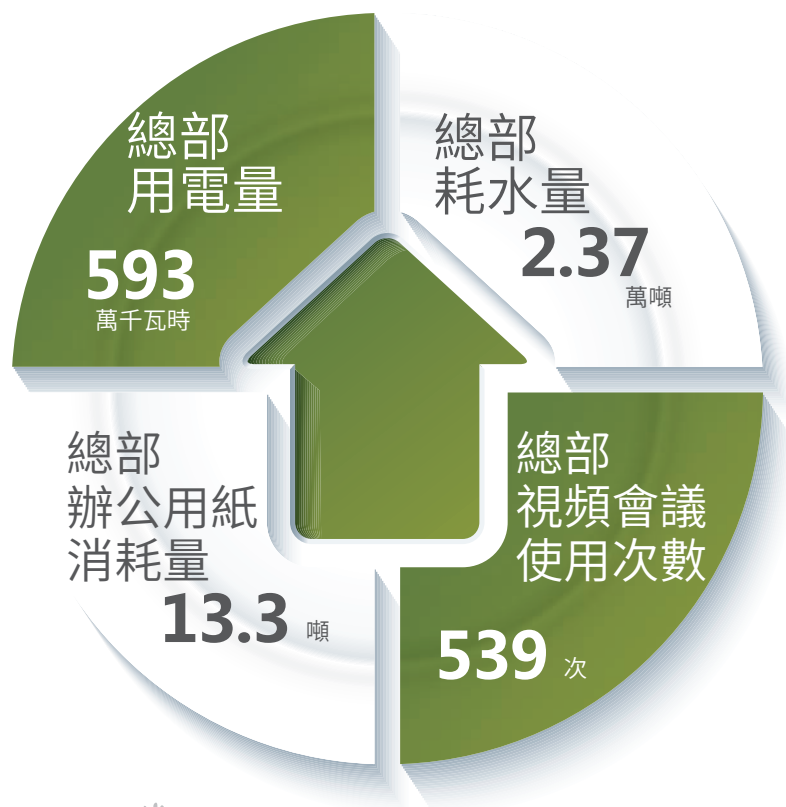
信建杭

2016 年社會責任關鍵數據

經濟類指標



環境類指標



社會類指標



員工總人數
21424 人

女性員工比例
35.9 %

扶貧開發總投入
269 萬元



關於我們

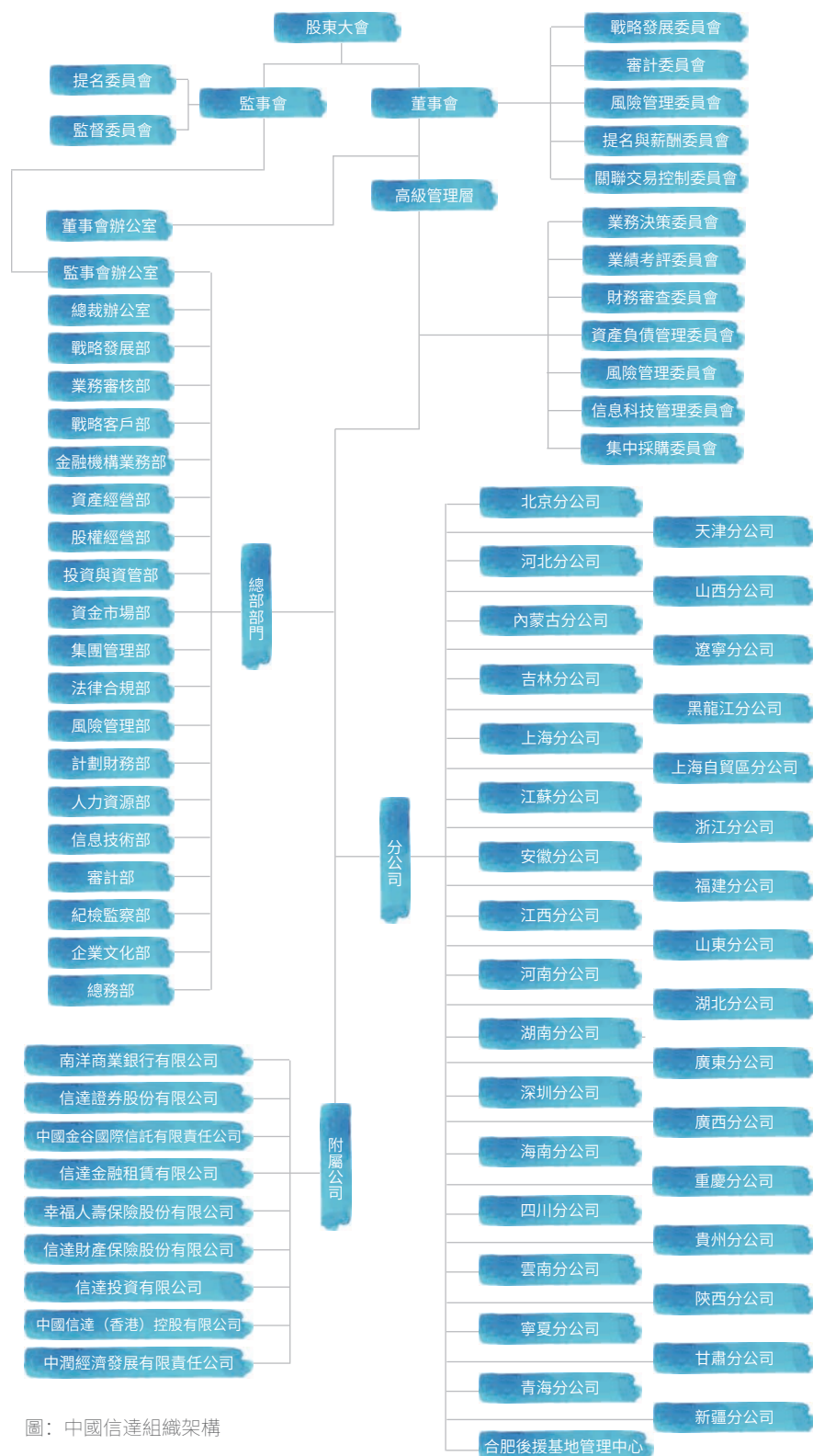
-  公司概況
-  企業文化
-  合規運營

關於我們

公司概況

中國信達資產管理股份有限公司（以下簡稱「中國信達」、「信達」或「公司」）始建於1999年，前身為中國信達資產管理公司，是經國務院批准，為有效化解金融風險、維護金融體系穩定、推動國有銀行和企業改革發展而成立的首家金融資產管理公司。2010年6月，中國信達資產管理公司整體改制為中國信達資產管理股份有限公司。2012年4月，中國信達成功引入全國社會保障基金理事會、UBS AG（瑞銀集團）、中信資本金融控股有限公司、Standard Chartered Financial Holdings（渣打銀行）等4家戰略投資者。2013年12月，中國信達在香港聯合交易所成功上市，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、投資及資產管理業務和金融服務業務，其中不良資產經營是公司核心業務。截至2016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9家從事資產管理和金融服務業務的平矸子公司，擁有正式員工約21424人。



圖：中國信達組織架構

企業文化

我們的使命

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

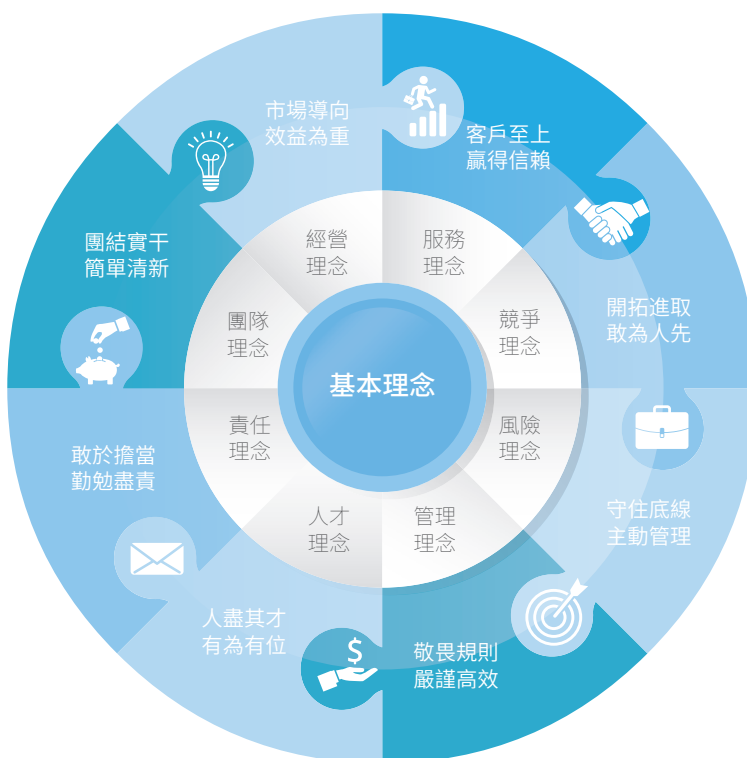
我們的願景

打造資產管理和金融服務國際知名品牌，
建設具有核心競爭力的現代金融企業

我們的核心價值觀

「始於信，達於行」——誠信、融合、創新、卓越

我們的基本理念





合規運營

中國信達堅持依法合規運營，規範公司治理架構，嚴把內控管理關，增強反腐敗意識，提升供應鏈管理水平，支持國家法制建設，為公司戰略目標實現和穩健發展奠定基礎。

公司治理

中國信達根據現代企業制度要求，建立了由股東大會、董事會、監事會和管理層組成的「三會一層」治理架構。公司治理結構單元權責明確、各司其職、相互協調、有效制衡，形成了科學決策、規範運作的經營管理架構。

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和投資計劃，審議批准公司的利潤分配方案和虧損彌補方案，修訂公司章程、股東大會議事規則、董事會議事規則和監事會議事規則，決定聘用、解聘或者不再續聘會計師事務所等。本報告期內，中國信達股東大會共召開 5 次會議，審議議案 18 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 2016 年 12 月 31 日，公司董事會共有 10 名董事，其中執行董事 2 名，非執行董事 4 名，獨立非執行董事 4 名。本報告期內，公司董事會共召開 9 次會議，審議議案 40 項。

監事會

監事會是公司監督機構，對股東大會負責。監事會依法行使的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評價。截至本報告期末，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，職工代表監事 3 名。2016 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，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。

風險與合規管理

中國信達遵守法律法規，恪守商業道德，不斷完善內部控制和風險管理體系，完善反洗錢制度，開展懲防體系建設，防微杜漸，確保公司經營管理合法合規，保障資產安全，有效防控各類法律風險。

全面風險管理

中國信達深入貫徹「守住底線，主動管理」的風險管理理念，堅守「嚴防系統風險、避免重大風險、杜絕道德風險」的風險底線，建立健全風險管理體系，制訂了《風險管理暫行辦法》、《全面風險管理規程》、《風險檢查工作規程》等管理制度，不斷完善風險預警、監控、報告與稽查機制，有效防控風險的發生，確保公司的風險控制在可接受範圍之內，為公司戰略目標的實現和穩健發展奠定基礎。

為了提高風險防範意識，更新風險管理知識，了解風險管理的前沿政策，中國信達每年邀請監管機構和外部專家授課培訓，並積極參與外部高校、投資機構的風險管理知識培訓，參與風險論壇。同時，中國信達每年針對高級管理人員開展培訓工作，召開風險管理年會，提升全員的風險意識，部署落實風險管理工作。



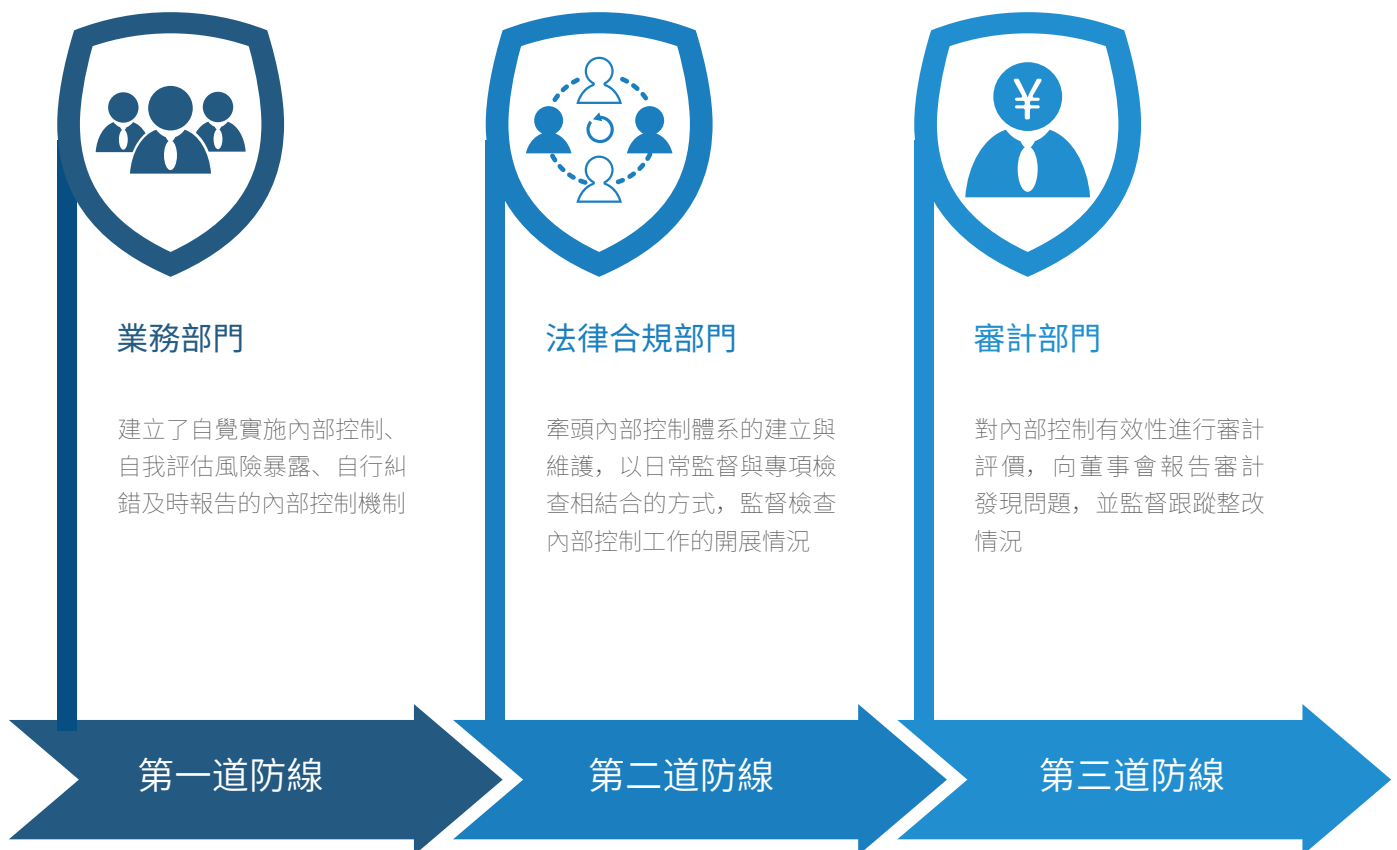
合規內控管理

中國信達按照《公司法》、《證券法》、《上市公司治理準則》、《企業內部控制規範》及《企業內部控制基本規範》等法律法規和規範性文件的要求，結合公司實際制定了《內部控制基本制度》、《內部控制手冊》和《評價手冊》等管理文件，加強內部控制，提高公司經營管理水平和風險防範能力。公司制度庫中當前有公司級制度文件 254 個，內控手冊和評價手冊涉及 40 個流程，包括 700 多個控制點。

中國信達建立了董事會、監事會、經營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內部控制責任分工和報告關係。

反洗錢

中國信達嚴格執行《反洗錢法》和相關制度，完善反洗錢內控制度體系，強化公司相關崗位的反洗錢職責。公司及時報送集團反洗錢非現場監管報告，保持對客戶身份的及時識別，密切監控可疑交易信息，積極配合監管部門開展反洗錢非現場監管，完成了反洗錢各項工作任務。2016 年，公司組織實施風險排查工作，對分支機構的反洗錢和案防管理情況進行檢查，進一步強化一線業務單位對外部監管要求及公司管理制度的認知。



反腐倡廉

中國信達通過不斷加強廉政文化教育、完善監督機制、落實責任制度、加大巡查力度，構建反腐倡廉長效機制，營造風清氣正的廉潔公司氛圍。中國信達以持之以恆加強作風建設作為反腐敗培訓的切入點，在公司系統組織開展黨內法規學習培訓，推進作風建設常態化、長效化、制度化。

供應鏈管理

中國信達按照《招投標法》及財政部關於採購的相關要求，規範內部採購流程，制定和實施《集中採購管理規程》，積極籌備供應商統一管理平台，強化供應商管理。在供應商選擇過程中，明確要求供應商公司治理良好，經營狀況良好，社會聲譽良好，無違規行為和重大不良案件發生，無欺騙、欺詐等不良行為或不良記錄等，並作為資格認證的必要條件。公司每年對供應商進行評價，填寫《供應商服務評價表》，評估供應商的服務質量。2016 年，中國信達組織總部、分公司、子公司單項 100 萬元以上集中採購項目共計 61 個。

此外，公司通過召開供應商座談會、商務會面等方式，加強與供應商的溝通與交流，提升供應商責任意識和能力，與供應商攜手打造可持續的供應鏈。





社會責任管理

- 🌿 社會責任理念
- 🌿 社會責任溝通
- 🌿 重大性議題判定

社會責任管理

中國信達不斷完善社會責任管理工作，促進社會責任工作與業務運營的融合，持續推動公司社會責任目標的實現。2016 年，公司審時度勢，在總結既往社會責任工作，充分分析企業發展面臨的挑戰和機遇基礎之上，對原社會責任理念進行分解，提出了公司在新發展期內的新社會責任理念，明確了公司履行社會責任的五大議題——化解金融風險、提供綜合金融服務、實現員工價值、參與環境保護和增進社會福祉，提出了公司履行社會責任的五個角色擔當——穩定器、供給商、共同體、踐行者和企業公民，突出行業特點和企業特色，在自身責任範圍之內，有所擔當，有所作為，實現公司長期穩健發展，同時促進社會、環境的可持續發展。

公司逐步構建社會責任管理體系，在總部層面設立社會責任管理部門，負責公司整體社會責任工作計劃的制定和推進、以及年度社會責任信息披露，總部各部室、各分公司、各子公司設立社會責任聯絡員，負責社會責任計劃執行和日常社會責任信息管理工作。2016 年公司組織全集團層面的社會責任專項培訓，覆蓋總部各部門和各分子公司，參訓人員近 200 人。

同時，公司積極開展內外部利益相關方溝通活動，持續關注來自客戶、員工、社區等利益相關方的訴求，制定針對性策略，努力推動公司社會責任目標的實現。

社會責任理念



社會責任溝通

中國信達與所識別出的重要利益相關方建立多種溝通渠道，傾聽利益相關方的聲音，與利益相關方建立互信、互利的合作共贏關係，真誠回應利益相關方的願望和要求，積極承擔各項社會責任。

| 利益相關方 | 期望與要求 | 行動 |
|--------|--|--|
| 政府 | 依法納稅 國有資產保值增值 化解金融風險 支持當地經濟發展 促進就業 | 深入貫徹落實國家宏觀調控政策，主動承擔為國家化解金融風險、維護金融體系穩定、推動國有銀行和企業改革發展的使命，支持各類企業共同發展，助力民生事業，促進國民經濟持續健康發展 |
| 監管機構 | 合規運營 | 嚴格遵守相關法律法規，按照監管政策和要求，全面加強風險管理，合規誠信經營，確保風險可控，實現公司可持續發展 |
| 股東和投資者 | 收益回報 合規運營 | 嚴格履行信息披露義務，高度重視投資者關係維護和管理，認真聽取投資者的意見和建議，通過召開股東大會、業績發佈會、非交易路演和日常接待投資者來訪等多種形式，加強有效溝通，讓股東和投資者了解更多經營信息。着力加強公司治理，防範經營風險，通過實施靈活的經營策略，發展和完善差異化的盈利模式，確保穩健經營，為全體股東提供持續且有競爭力的回報 |
| 客戶 | 信守承諾 優質服務 消費者金融教育 | 注重加強客戶關係管理，通過與客戶座談和走訪等形式，深入了解客戶需求，開展客戶滿意度調查，協同多元化業務平台，為客戶量身定製金融解決方案及差異化的資產管理服務，促進客戶財富增值，贏得客戶的信賴和忠誠 |
| 員工 | 民主管理 職業健康 薪酬福利 職業發展 人文關懷 | 堅持民主管理，公司各級工會通過召開職工（代表）大會，徵集員工意見，拓寬員工參與企業管理渠道，保障員工知情權、參與權、表達權和監督權。通過開展多種形式的文體活動，保障員工健康權益和發展權益。加強人力資源管理，構建科學有效的績效管理、薪酬分配、職業發展、榮譽激勵等制度，為員工搭建發展平台，暢通發展渠道，實現員工發展與企業發展相同步、相協調 |
| 供應商 | 公開、公正 誠實守信 信息保密 | 公司遵守商業道德，堅持公開透明採購機制，通過平等互利交流合作，實現互惠共贏 |
| 行業 | 行業引領 提升行業管理水平 | 公司帶動行業發展，促進行業管理水平提升 |
| 環境 | 提供綠色產品和服務 綠色運營 | 提供綠色的產品和服務，通過金融服務支持綠色產業發展，倡導綠色辦公，組織和參與綠色公益活動 |
| 社區 | 扶貧開發 志願者活動 | 支持國家扶貧戰略，通過組織開展志願者社區公益服務活動，推動社區公共事業發展 |

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，通過與利益相關方的充分溝通，確定報告邊界和重大性議題。

議題來源

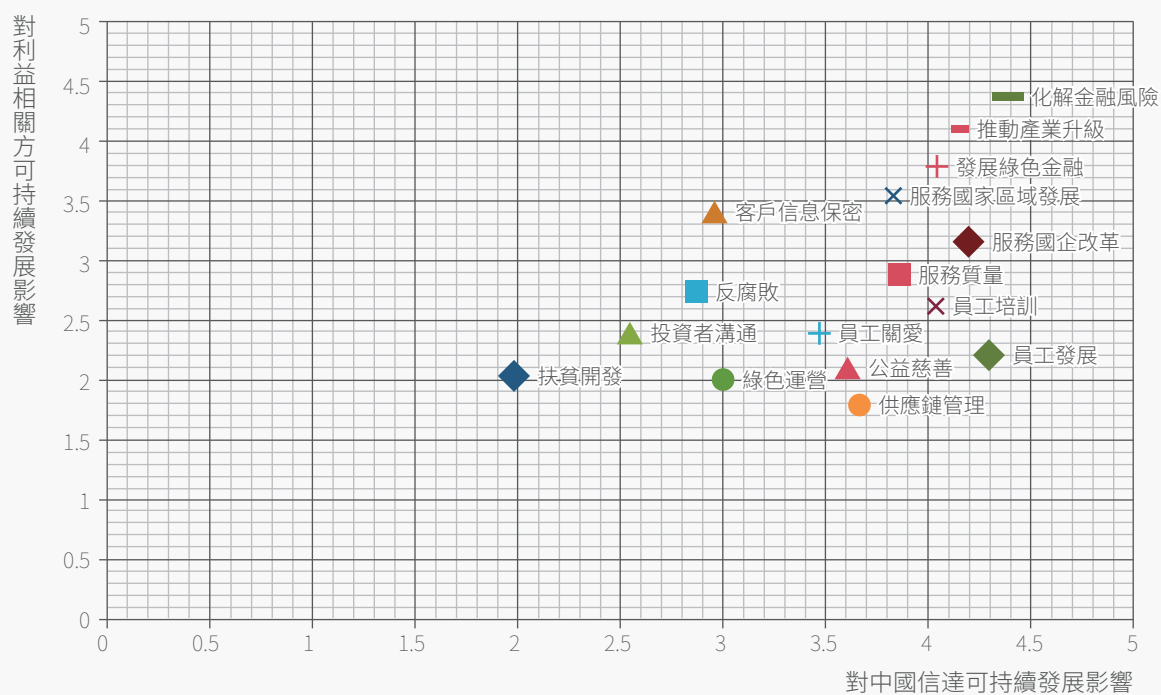
- 公司管理層建議
- 內外部專家分析建議
- 多媒體信息分析
- 香港聯交所《環境、社會及管治報告指引》
- 中國銀行業協會《中國銀行業金融機構企業社會責任指引》
- 國內外同業對標研究
- 社會責任標準指南
- 行業前沿會議

篩選標準

- 對可持續發展的貢獻
- 利益相關方普遍關注
- 社會責任相關指南重點強調
- 符合公司戰略發展需要

環境、社會及管治議題篩選流程

實質性判定結果



- | | | | |
|------------|----------|----------|----------|
| ◆ 扶貧開發 | ■ 服務質量 | ▲ 投資者溝通 | ✕ 員工培訓 |
| ✕ 服務國家區域發展 | ● 供應鍊管理 | + 員工關愛 | — 推動產業升級 |
| — 化解金融風險 | + 發展綠色金融 | ◆ 服務國企改革 | ■ 反腐敗 |
| ▲ 客戶信息保密 | ◆ 員工發展 | ▲ 公益慈善 | ● 綠色運營 |



化解金融風險的穩定器

🌿 化解金融風險

🌿 推動產業升級

🌿 服務國家戰略

🌿 支持「三農」

🌿 助力民生事業

化解金融風險的穩定器

2016 年是我國「十三五」規劃開局之年，經濟社會發展面臨着錯綜複雜的形勢。中國信達緊緊跟隨國家供給側結構性改革、「一帶一路」等發展政策和機遇，努力為金融機構化解不良資產風險，助力產業結構轉型升級和行業創新發展，服務國家區域發展戰略，落實普惠金融要求，支持「三農」、中小微企業和重點民生工程。

化解金融風險

不良資產經營是中國信達的傳統業務，化解金融風險是信達承擔社會責任的首要工作。2016 年，中國信達積極參與不良資產收購，不斷創新不良資產業務模式，努力提升不良資產管理與處置能力，助力金融風險化解。

互聯網 + 不良資產處置

為加大資產流轉，提高資產招商處置陽光化、公開化，加速資產債權實時回歸業主、回歸生產、回歸市場，支持實體經濟，中國信達積極開辟創新線上處置渠道，加速「互聯網 + 不良資產」的行動實踐。2016 年，中國信達各分公司整體上線資產處置平台，抓住長三角等地區市場交投活躍、資產價格回暖的區域性機遇，加強並創新資產推介，浙江、福建、廣東、湖北、安徽等地區當年總共線上競價處置 179 次，總成交 142 項資產，成交金額 59.9 億元。通過線上招商，吸引數百萬潛在投資者的圍觀關注，有效促進了不良資產市場的交投活躍。

浙江分公司新增收購不良資產持續領先同業

2016 年，浙江分公司深入了解當地銀行業金融機構轉讓不良資產的市場需求和意向，集中力量參與傳統不良資產收購工作，全年新增收購 10 余家銀行 44 個不良資產包，收購資產包本金合計 404 億元，在當地公開市場佔比連續四年保持領先，充分發揮了化解金融風險的作用，有力地支持了浙江省經濟結構調整與產業轉型升級。



推動產業升級

中國信達所服務企業有一批傳統產業的龍頭企業，包括能源、化工、地產等產業，這些產業面臨比較嚴重的產能過剩、利潤下滑，但也孕育着兼併重組、產業升級的新發展生機。公司深入研究產業發展特點，選取一批有發展前景、有整合能力、有產業延伸空間的龍頭企業，通過充分發揮本公司的金融業務優勢，產融結合，助推這些企業通過併購重組、產業延伸、技術引進、產品升級，提升市場競爭能力，提升資產價值、優化資產配置。

河北分公司推動新能源行業發展

河北分公司積極響應國家產業結構調整政策，與新能源企業開展市場化業務合作，支持新能源企業發展。河北某企業所屬行業為光伏行業，已經形成垂直一體化產業鏈，在已有的「硅錠—硅片—電池片—電池組件製造」基礎上，大力發展技術前沿、收入穩定的光伏電站、智慧能源系統、家庭光伏等光伏前沿領域。2016年，河北分公司通過收購該企業債務的方式為企業提供了資金支持，累計收購成本達4.23億元，為支持新能源產業發展做出貢獻。

貴州分公司推動地方龍頭實體企業發展

為推進「產融」結合，貴州分公司充分發揮信達全牌照金融集團優勢，與貴州多家地方龍頭實體企業開展深入合作，其中為某企業提供全方位綜合金融服務，從戰略規劃、國內外重點投資項目、資產重組以及產業轉型等方面均進行了有效輔導，並協同南洋商業銀行完成對該企業9億元的授信及投放，協同信達租賃完成對該企業12億元融資租賃投放。

福建分公司推動內貿集裝箱海運物流行業發展

福建分公司發揮集團協同優勢，深入領會國家化解造船、航運行業產能嚴重過剩政策，通過對行業和企業經營特點的分析，在危機中挖掘企業發展機會，為區域內某內貿航運企業集團提供金融支持。截至2016年年末，累計為該集團提供流動性37.8億元（含融資租賃），協助其實現質的飛躍，由內貿海運企業一躍成為全球前列集裝箱船東，成為集裝箱海運物流行業中一顆耀眼的「新星」。

服務國家戰略

中國信達積極服務國家戰略，推動區域共同富裕發展、城鄉統籌協調發展的新格局，支持「一帶一路」、中部崛起、新一輪東北老工業基地振興等戰略的實施；以支持京津冀協同發展、長江經濟帶建設為引領，打造帶動區域協調發展的增長極；援疆援藏，推動民族地區和邊疆地區發展；通過不斷完善服務發展一體化的融資服務體系，促進以人為核心的新型城鎮化。

服務「一帶一路」

助力企業海外併購

湖北某公司前身為湖北省國營某農藥廠，目前該公司的母公司為荊州某控股公司。2016 年，該公司擬收購以色列全球著名農藥生產商股權，增強在全球農藥製藥領域的影響力，構建國際國內一體化的業務平台。中國信達通過旗下南洋商業銀行向該項目提供 2.3 億美元貸款，及時解決了併購資金，支持企業轉型升級，助力企業發展。

支持新疆電解鋁產業發展

新疆是承接和實施國家「一帶一路」區域發展政策的核心區，電解鋁產業是實現新疆經濟跨越式發展的重要支柱產業。為配合國家發展戰略，支持新疆地區產業發展，新疆分公司、信達證券和中潤公司聯合發起設立某主動管理型股權基金及債權基金，於 2016 年 12 月完成向新疆電解鋁產業某優勢企業 18 億元的投資，支持其實現產能升級。

服務「中部崛起」

湖北分公司支持武漢商務區建設

湖北武漢某商務區未來將建設成以金融、保險、貿易、信息、諮詢等產業為主的「立足華中、面向世界、服務全國」現代服務業中心，極大促進城市發展，提升城市功能。湖北分公司積極支持國家「中部崛起」戰略和武漢城市圈的建設，2016 年通過收購並重組企業不良資產等方式，先後兩次為商務區某建設公司提供資金支持 68 億元，為武漢建設國家中心城市做出貢獻。

服務「京津冀一體化」

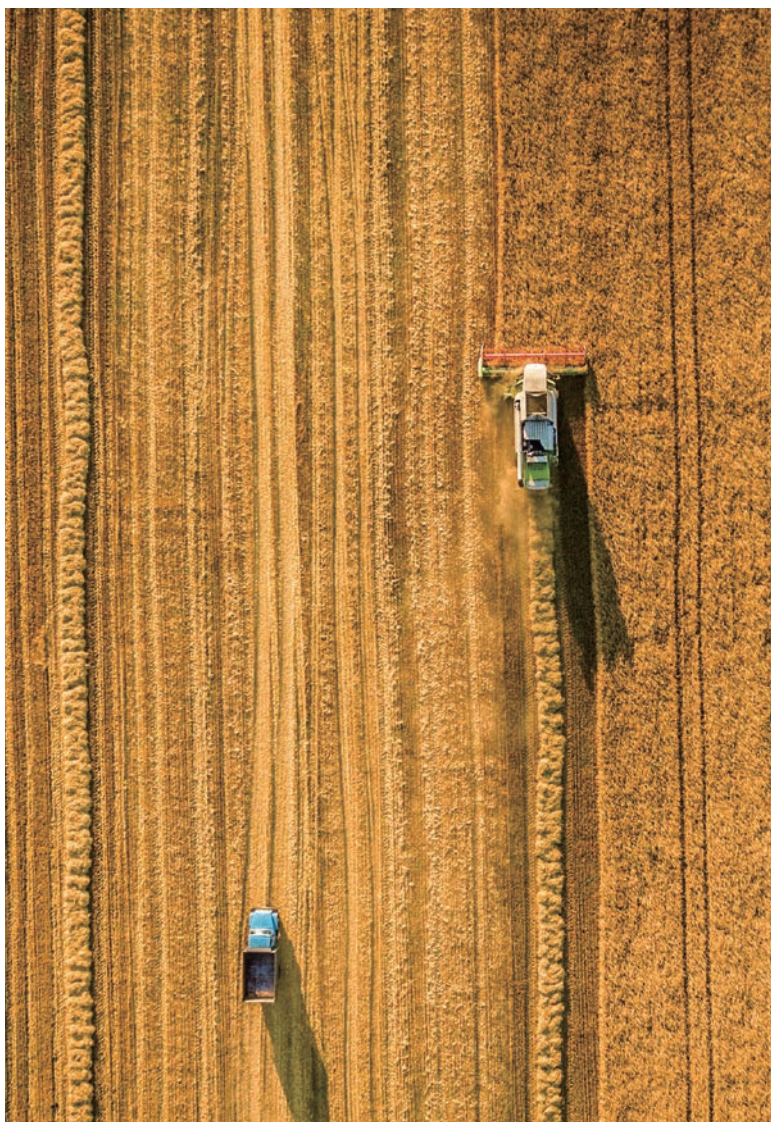
河北分公司支持河北某重點企業發展

河北某集團參與開發的箱包城項目對北京批發市場外遷，促進京津冀一體化發展具有重要意義。2016 年，河北分公司立足於為客戶提供全面綜合金融服務功能，與其他金融機構合作，成立房地產專項資產管理計劃，向該集團直接投入資金 18 億元，並通過收購該集團非金融機構不良債權提供 12 億元，緩解了企業流動性壓力。

服務長江經濟帶

金谷信託支持鎮江城市基礎設施建設

2016 年，金谷信託設立信託計劃，規模 5 億元，向鎮江某公司發放信託貸款，用於補充該公司的日常營運資金。該公司是鎮江市人民政府批准建立的承擔城市及交通建設市場化經營職能的運營主體，作為鎮江市唯一主導交通基礎設施投融資建設的主體，積極參與鎮江城市基礎設施建設，建成了多條城市景觀道路，同時還承擔了京滬高鐵、滬寧城際鐵路等專項投資工程。信託資金的注入，為企業發展帶來了良好的經濟效益，也為鎮江市的發展帶來了明顯的社會效益。



支持「三農」

中國信達不斷探索金融支持「三農」的方式，幫助農業產業拓展融資渠道，通過涉農基金的投融資行為，實現有效資金撬動資本投入「三農」，激勵農業產業化龍頭企業提高生產經營效率，提高資金的使用效率。此外，通過向農業龍頭企業提供多種增值服務，提升農業企業價值和農業產業化發展水平。

支持農產品加工

廣東分公司支持某農墾集團擴大橡膠加工

某農墾集團是國家農業部直屬兩大農墾集團之一，其核心橡膠加工地位於東南亞低成本區，較國內其他天然橡膠企業具有明顯優勢。在國家農墾改革的大背景下，企業急需引入戰略投資者，建立現代企業制度，提升經營效率。2016 年，中國信達聯合中國農業產業發展基金有限公司共同設立基金 5 億元，積極參與該企業增資擴股，有力支持該農墾集團繼續在「一帶一路」沿線的東南亞以及非洲國家擴大加工、種植和生產，保持和擴大競爭優勢。

支持農業現代化

金谷信託通過設立信託計劃支持農業企業發展

金谷信託通過創新中小企業融資模式，向農業企業提供金融融資支持，向重慶多家農業中小企業發放信託貸款，協助企業盤活存量，增強流動性，促進了「三農」小微企業的穩步發展。2016年6月，金谷信託設立了信託計劃，規模6.4億元，向成都市某現代農業投資公司發放貸款，用於城鄉農民自願自主開展生態移民項目，推動當地農業現代化發展。

助力民生事業

在推動中國城鄉一體化進程中，中國信達始終不遺餘力地提供金融助力，通過支持保障性住房建設、城中村改造，幫助城鄉居民改善居住條件，通過支持供水、供電、供熱、道路等基礎設施建設，幫助城鄉居民暢享便利生活。同時，公司繼續支持中國養老事業發展，讓更多老人「老有所養、老有所依、老有所樂、老有所安」。

助力基礎設施建設

金谷信託支持天津市地區基礎設施建設

金谷信託設立信託計劃，總規模近9.5億元，投向天津市某城投公司。該城投公司是天津市某區市政基礎設施投資建設和國有資產運營的載體，其核心業務為基礎設施投資建設（含市政道路建設）及供熱、供氣。本項目的信託資金用於受讓該城投公司因承建公路改建項目而對該區財政局享有的約12.7億元應收賬款，該城投公司收到信託資金後，將用於補充其日常營運資金。金谷信託資金的注入及時補充了該城投公司的流動性資金，有力地支持了京津冀地區基礎設施建設。

南洋商業銀行支持水電站建設

南洋商業銀行向深圳某水電公司提供固定資產貸款總額3.67億元，用以支持其開展中小水電站運營業務。該公司所持有的水電站項目主要集中於中西部的雲南、貴州、四川、湖南、湖北、廣西等省區。其發展充分利用國內國際資本市場和各種融資手段、合作形式，加大建設和併購力度，裝機容量上升至68.74萬千瓦（另有16.1萬千瓦在建）。

助力改善居住條件

上海分公司支持上海保障性民生工程

上海分公司積極發揮信達集團金融全牌照的功能優勢，立足上海「四個中心」建設，全力服務長江經濟帶發展，取得良好成效。2016 年初，上海分公司攜手南洋商業銀行上海分行、信達證券與上海某集團公司，共同組建城鎮化發展基金，以支持上海的保障性民生工程。該基金成立後，已順利完成了首期項目——某經濟適用房的投資，總規模 6.51 億元。截至 2016 年末，整個項目建設進度優於預期，首批居民已完成選房，項目的工程質量也得到當地政府的肯定。

信達證券助力多地保障性住房建設

信達證券通過企業債券、資產證券化等金融產品支持民生工程建設，主要用於城市基礎設施建設、保障性住房建設等重要民生工程。為新疆、福建、江蘇、江西、河南、遼寧等地的城投企業融資，極大推進了這些地區的基礎設施和民生工程建設。

助力養老事業

幸福人壽繼續開展「幸福房來寶」業務，探索養老產業供給側改革

幸福人壽繼續參與保監會「以房養老」試點工作，開展「幸福房來寶」保險業務。「以房養老」滿足了老年人居家養老、提高老年收入和終身領取養老金三大需求，讓老年人多了一種養老選擇，獲得了監管機構和投保老人的肯定，獲取了社會的極大關注。

幸福人壽將以「以房養老」保險產品為起點探索養老產業供給側改革，研發相關配套的健康養老保險產品，打通金融支付和養老服務的價值鏈，在居家養老、開發老年人健康護理保險以及籌建養老社區、構建醫養結合等領域探索研究，構建「居家、社區、機構」三位一體養老模式，為老人提供一站式養老服務。



綜合金融服務的供給商

🌿 提供多元服務

🌿 加強客戶溝通

🌿 普及金融知識

綜合金融服務的供給商



中國信達堅持以客戶為中心，進一步鞏固和擴大不良資產經營領先優勢，大力發展投資及資產管理業務和金融服務業務。關注客戶需求變化，加快產品創新，提升客戶服務水平，協同多元化業務平台，向客戶量身定製金融解決方案及差異化的資產管理服務，促進客戶財富增值，贏得客戶的信賴和忠誠。

提供多元服務

中國信達主要業務包括不良資產經營業務、投資及資產管理業務和金融服務業務，其中不良資產經營是本公司的核心業務。2016 年，公司不斷探索服務客戶的新形式、新渠道，深化服務內涵，滿足廣大金融機構客戶、企業客戶的服務期望，也贏得更廣泛私人客戶的信賴。

2016 年，中國信達在公司總部成立戰略客戶部，以中央企業及其分子公司作為業務營銷的首要目標客戶，聚焦中央企業、產能過剩行業中的關鍵企業等，為客戶提供量身定製的綜合化金融服務解決方案。

2016 年，中國信達成功收購南洋商業銀行，對其擁有 100% 股權，完成金融全牌照的最後一塊拼圖，集齊銀行、保險、信託、證券、基金、期貨、租賃七張金融牌照，成為四大資產管理公司中擁有牌照最多的公司，提升了本公司綜合化、個性化服務能力，為公司帶來巨大的協同效應。

服務金融機構

天津分公司幫助某銀行天津分行化解金融風險

2016 年 8 月，天津分公司收購某銀行天津分行資產包，涉及金融服務、科技、商貿、物流、醫療、建材加工、農牧業等 7 大門類共計 17 戶。該 17 戶資產絕大部份是保證擔保和質押擔保。通過資產包的成功轉讓，天津分公司幫助該行優化了資產負債結構，為該行支持實體經濟增加了資金實力。天津分公司在後續資產處置中會採取多元化方式實現資產變現，為有效化解金融風險做出貢獻。



服務企業

中國信達積極扶持西部地區企業發展

西昌是中國西南一個少數民族聚居的地區，西昌某礦業公司是該地區一家較大的企業。2016年，中國信達與該礦業公司及其股東達成了通過收購該企業的存量金融債權並對其實施債轉股的意向，來緩解企業資金鏈暫時緊張的狀態，幫助企業實現去槓桿、降成本的目標，以改善和提升企業的盈利能力，並且在入股後，會積極推進企業引入戰略投資者，進一步完善現代企業制度，在提升公司治理水平和持續發展方面做出貢獻。該項目是中國信達扶持西部地區企業發展的典型案例，具有良好的經濟和社會示範效應。

深圳分公司幫助某集團盤活現金流

深圳某集團作為深圳市龍頭企業，近年來發展迅速，但融資難、融資貴的現象依然是該企業的很大困擾，影響了該企業的進一步發展。深圳分公司針對該集團的業務特點，成功嵌入應收賬款收購，收購了該集團與其他企業間的應收賬款，盤活現金流，解決上下游供應鏈間往來款項的相互佔用，在不增加企業整體負債的情況下注入流動性，切實促進企業發展。

服務國企改革

山西分公司幫助某煤炭公司推進改革

山西某煤炭集團旗下三家企業採礦權資本化遺留問題造成企業產權不順，直接阻礙了該煤炭集團改革進程。2016年，中國信達總部、山西分公司上下聯動，與山西省政府加強溝通協調，通力配合，促成為三戶企業辦理採礦權價款轉增國家資本金的相關批覆手續。懸空十多年的歷史遺留問題得到妥善解決，該煤炭集團產權得以理順，為下一步推進改革鋪平了道路。



加強客戶溝通

中國信達積極加強與客戶的聯繫溝通，深入了解客戶需求，開展多種形式的客戶溝通活動。公司總部及旗下各分子公司十分重視客戶服務工作，根據客戶意見和建議不斷改進服務，有力提升了服務質量和水平。

浙江分公司舉辦不良資產投資論壇

2016年6月，浙江分公司在杭州舉辦2016年不良資產投資論壇，吸引到場人數超過500人，投資機構近300家，涵蓋不良資產行業的整個領域，取得了預期的效果和良好的社會反響。並於論壇活動當天首發推出浙江分公司微信公眾號，將分公司主要業務、服務、產品、資產招商等信息，針對意向客戶進行精準推送。

金谷信託修訂《客戶管理辦法》，不斷優化客戶管理工作

2016年，金谷信託修訂《客戶管理辦法》，明確客戶滿意度調查、客戶投訴處理的工作流程。



客戶滿意度調查

金谷信託規定每年12月對已服務完成的項目客戶（包括委託人、融資方等）發放客戶滿意度調查問卷，並要求抽樣發放問卷的數量不得低於相關部門總客戶量的70%，回收問卷數量不低於發放數量的80%。責任部門在收到反饋後10個工作日內對反饋信息進行匯總，並於每年年初形成上一年度客戶滿意度調查報告。根據反饋信息中評價較低的項目、集中的問題、建議，組織相關部門進行限期整改。



客戶投訴處理

金谷信託要求對收到的客戶投訴及時記錄並填寫「客戶投訴處理單」發送至相關責任部門，相關責任部門需在收到「客戶投訴處理單」1個工作日內對客戶投訴事項進行答覆，與客戶協商後提出「投訴解決方案」，經部門負責人審核通過後執行。每年年初公司對上一年度的客戶投訴和處理情況進行匯總分析，形成「客戶投訴匯總分析報告」。針對報告中反映的問題進行深入分析和總結，改進以往工作，提高客戶服務質量。



普及金融知識

2016 年，中國信達深入推動金融消費者宣傳教育，普及金融知識，提升公眾金融運用技能，提升社會公眾風險識別和防範能力，構建和諧金融關係。

幸福人壽舉辦客服節，感恩客戶，回饋社會

2016 年 9 月，幸福人壽舉辦了為期兩個月的客服節。本屆客服節以「幸福健康嘉年華」為活動主題，組織各分公司結合當地實際情況開展環城（湖）跑、健步走等形式多樣、趣味性強、參與度廣的現場主題活動，關注客戶身心健康，倡導積極向上的生活方式。各分支機構共舉辦現場主題活動 97 場，參與客人數 9000 余名。同時，為了增強活動的趣味性及對客戶的吸引力，公司在微信服務號上推出了「玩遊戲、贏流量」線上互動活動，參與客戶 1.7 萬人次。

客服節期間，幸福人壽的保單服務人員還走進千家萬戶，為客戶整理保單，幫助客戶及家人檢視投保情況，解答客戶疑問，完善保險保障，切實維護消費者合法權益。幸福人壽還為客戶贈送了「運營服務一本通」服務手冊，以通俗易懂、簡單明了的方式向客戶說明投保、保全、理賠各種保單服務流程及注意事項，使客戶享受透明、安心的保險服務。

信達財險開展「彩虹跑」、「五進入」活動，向消費者普及保險知識

2016 年，為迎接「7•8 全國保險公眾宣傳日」，信達財險組織「彩虹跑」，開展「五進入」公益活動，向公眾普及保險知識。信達財險多家分公司在當地開展「彩虹跑」活動，用雙腳在多個城市跑出「保險讓生活更美好」的字樣，讓更多的公眾關注保險、了解保險、接觸保險；通過走進社區、企業、機關、農村及學校等「五進入」活動，引導廣大保險消費者認識保險、了解保險，並安排專人提供保險投保理賠流程、服務承諾等保險諮詢，現場解答提問、聆聽建議、解決訴求，引導廣大群眾增強保險意識和風險意識，樹立科學的保險消費觀。



信達財險「彩虹跑」活動



實現員工價值的共同體

- ✦ 維護員工合法權益
- ✦ 促進員工成長發展
- ✦ 關愛員工身心健康

實現員工價值的共同體

中國信達視員工為企業發展的合作夥伴，依靠廣大員工的智慧貢獻和辛勤工作，公司得以在激烈的市場競爭中穩步前行。公司堅定維護員工權益，逐步完善員工激勵獎勵機制；加強員工職業教育，幫助員工提升工作能力，拓寬員工職業發展通道，助其成長成才；為員工創造良好的工作環境，保障員工職業健康和 safety，促進員工工作與生活平衡。

截至 2016 年末，中國信達共擁有員工 21424 人。本報告期內，未發生員工因工死亡事件。

維護員工合法權益

中國信達對所有員工一視同仁，保障員工合法權益，尊重員工勞動成果，傾聽員工心聲，致力於為員工創造公平、公正、公開的工作環境和開放、進取、創新的工作氛圍。

員工權益

中國信達嚴格遵照《勞動法》、《勞動合同法》、《工會法》等國家法律法規的有關規定，與所有員工簽訂勞動合同，在招聘、薪酬、培訓、升遷等事宜上杜絕性別、民族、宗教、年齡等方面的歧視，禁止僱傭童工以及禁止強制勞工，確保所有員工均享有公平、公正、公開的工作機會。不斷優化薪酬管理體系，堅持「以崗定薪，以績定獎，效益導向」的分配機制，為員工繳納各項社會保險、住房公積金，辦理企業年金和補充醫療保險等。2016 年，中國信達員工勞動合同簽訂率達 100%。

民主溝通

中國信達深化民主管理和溝通，及時向員工傳遞公司發展重大事件和決策，鼓勵員工為公司發展建言獻策。2016 年，組織召開了中國信達第三屆職工代表大會第一次會議，會議聽取了公司工作報告、提案工作報告以及職工監事履職情況報告等事關公司發展的各類報告，收到職工代表提案 22 件，涉及戰略、管理、發展、福利、集團協同等諸多方面，並在會後由相關部門及時辦復。



中國信達第三屆職工代表大會第一次會議

促進員工成長發展

中國信達通過開展多層次、多渠道、全方位普惠式培訓，幫助員工不斷提升綜合素質和業務技能，完善職業發展通道，使每位員工都能在工作中實現自身價值。

員工培訓

中國信達制定並實施《員工培訓管理規程》，初步形成包括中高層管理人員培訓、業務人員專業技能培訓、員工普惠式培訓在內的員工培訓體系。2016年，通過舉辦北大光華中高層管理人員專題培訓班、美國國際視野及綜合開拓培訓班以及各類講堂沙龍，開拓公司中層管理人員的視野，提升其管理水平；根據公司業務發展情況，聽取各業務條線員工的需求反饋，組織開展多期業務人員專業技能培訓；通過在線教學系統擴大培訓覆蓋面，做好普惠式培訓，將培訓推廣至全公司。與此同時，支持員工參與外部專業培訓，並為參加職業資格考試的員工提供考試費用報銷，通過多種渠道提升員工個人綜合能力和業務水平。



北大光華中高層管理人員專題培訓班

2016年，公司共舉辦各類培訓1100余期，參訓員工達46000余人次，人均培訓時間約30小時。

職業發展

中國信達根據《員工管理辦法》，完善由管理職務、專業技術崗位職務和非領導職務三種通道組成的員工職業發展體系，拓寬員工職業晉升路徑。積極推行內部人才競聘上崗制度，2016年公司總部根據各部門崗位空缺和需求情況，新聘職能處處長12人、代處長13人、高級經理11人、高級副經理25人、經理34人。



關愛員工身心健康

中國信達關愛員工的職業健康與安全，為員工提供多種健康保障舉措，組織員工參與豐富多彩的文體活動，全方位保障員工的身心健康。同時特別關懷困難員工、女員工等群體，努力幫助其解決生活難題和工作困擾。

保障職業健康

中國信達總部持續關注員工在工作過程中以及業餘生活中的身心健康，與專業健康管理機構合作，為員工提供優質健康管理服務。2016 年，針對不同年齡段員工的健康狀況，為其量身定製體檢方案，並組織安排骨質疏鬆、心腦血管、口腔健康、中年健康危機、冬病夏治、秋冬季養生等主題健康管理日活動，為員工提供體能檢測、體檢報告解讀、健康指導及諮詢等服務，讓員工了解自己的身體狀況，提前預防疾病改善體質，更好保障員工的職業健康。



員工文體活動

中國信達倡導「快樂工作、健康生活」的理念，為員工組織豐富多彩的文體活動，如元宵節遊藝、春游踏青、職工健走、「中國信達杯」羽毛球比賽等，豐富員工業餘生活，提升團隊凝聚力。

「走向健康，走向快樂」健走活動

為響應中國金融工會「金融系統百萬職工走向健康系列活動」的號召，2016 年 5 月至 11 月，中國信達組織全國範圍內健走競賽活動，參加員工 3000 余名。此次健走活動結合員工健康管理，特別邀請運動專家講解健走要領，並為大家安裝「信達星運動」軟件，讓健走活動能更加科學有效地提高員工的身體素質，提高團隊凝聚力，推動「快樂工作、健康生活」的理念在全公司的傳播和落地。



員工幫扶與關懷

中國信達積極幫扶困難員工，堅持在元旦春節期間開展「送溫暖」困難職工慰問活動，2016 年中國信達總部共計慰問困難職工 112 人次，發放慰問金 30.3 萬元。

公司注重對女員工的關懷扶持，推行《女職工權益保護專項集體合同》，充分保障女員工的權益。關注女員工愛好和特殊需求，為女員工舉辦「三八」婦女節花藝沙龍等多種特色活動，設立孕婦休息室、哺乳室，為孕期和哺乳期的女員工提供便利。



浙江分公司妈咪暖心小屋





參與環境保護的踐行者

🌿 綠色金融和綠色產品

🌿 綠色運營

🌿 綠色公益

參與環境保護的踐行者

中國信達重視環境保護，發揮自身業務優勢，開展綠色金融業務，助力綠色產業發展，開發綠色環保產品，並在日常運營中切實做到節能減排，積極開展綠色公益活動，踐行環境保護。

綠色金融和綠色產品

中國信達關注全球氣候變化，積極響應國家政策，把綠色金融作為公司重要業務，重點支持綠色循環經濟、節能減排、清潔能源等領域。2016 年，公司大力拓展綠色金融業務，為多家綠色產業企業提供融資服務，助力綠色產業發展。除此之外，信達地產還開發建設綠色節能建築產品，積極參與資源節約和環境友好型社會建設。

信達旗下多家分子公司支持綠色環保項目

- 江蘇分公司通過債務重組項目助力光伏企業發展

2016 年，江蘇分公司與江蘇某太陽能電力企業合作，以非金收購模式出資 4.5 億元代償其債務。項目實施緩解了該企業短期流動性困難，為其實施既定的產業佈局和規劃贏得了時間，為全面推進光伏發電產業的發展奠定了基礎，實現其客戶和社會聲譽的雙積累。

- 金谷信託大力支持綠色產業企業發展

2016 年，金谷信託設立信託計劃，規模 8 億元，投向某新能源企業發行的公司債。該企業屬於國內重點清潔能源扶持對象，以脫硫及電建總承包業務、生物質發電、環保發電和原煤銷售等為主要業務。信託資金主要用於調整其債務結構，置換資金建設新的生物質電廠及研發效力更高的生物質鍋爐，有助於該企業優化升級。

此外，金谷信託還設立了規模 6 億元的資金信託，向某電力公司發放信託貸款，支持其在新疆、內蒙古、甘肅、江蘇等地「熱電聯產」項目。熱電聯產是提高能源利用率和節約能源的有效途徑，並且具有減少污染、淨化環境和提高供熱質量等優點，是國家大力支持的清潔能源發展方向。公司通過對該公司發放信託貸款，增加其營運資金，為該公司旗下電廠技術改造升級、加快熱電聯產項目建設提供了有力支持。

- 南洋商業銀行為新能源企業提供綠色信貸

南洋商業銀行授信某新能源企業綠色貸款 1.5 億元，支持其燃氣、熱電聯產等清潔能源項目的開發、投資和運營管理。目前該企業在江蘇、浙江省均有清潔能源項目運營，其清潔能源銷售收入佔比為 80%，按照其發展規劃和國家政策導向，後續該公司將繼續提高清潔能源在整體銷售收入中的佔比。該筆綠色貸款為推動該公司實現其自身戰略目標提供了有力支持。

信達地產開發項目信達·藍爵獲上海市「園林杯」金獎

信達地產開發的信達·藍爵項目貫徹「加強海綿城市建設」的理念，嚴苛遵循生態理念，依據國家住建部嚴格標準，打造符合綠色三星建築標準的居住空間，將「節材、節能、節水、節地」的前瞻建造理念貫穿於整個綠化施工中。該項目實現土建裝修一體化，減少對社會環境的污染。園區景觀小品的配置、綠化種植、苗木配置、後期養護工作等均獲得了評審機構高度認可，最終榮獲上海市「園林杯」金獎。



信達·藍爵項目小區實景

綠色運營

中國信達貫徹綠色運營理念，致力於把環境保護滲入各個運營環節，不斷優化工作流程，盡可能減低排放與資源消耗。

2016 年中國信達總部資源消耗統計表

| | |
|------------|-------|
| 總耗水量（萬噸） | 2.37 |
| 電（萬千瓦時） | 593 |
| 汽油（噸） | 22.42 |
| 辦公用紙消耗量（噸） | 13.3 |

公司重視運營過程中的環境保護，定期開展內部宣傳，採取多種措施方法，倡導員工切實做到節能減排。鼓勵員工對辦公用紙進行二次利用、確保空調溫度適中、盡量選擇地鐵和動車等低碳交通工具出行。部份分子公司將光源更換為 LED 燈，清洗中央空調出風口，安裝使用節水馬桶等，有效地減少了能源和資源使用。同時公司鼓勵員工使用視頻會議設備來減少不必要的商務出行，減少因差旅而產生的碳足跡。2016 年公司總部共使用視頻會議 539 次，佔總會議次數比例 16%。

此外，公司在建設中國信達後援基地的過程中，融入綠色環保理念，採用多項先進環保技術和工藝，大幅提高能源使用效率，實現綠色可持續運營。

信達香港旗下上市公司積極實施環保管理獲得兩項環保獎項

信達香港積極貫徹綠色發展理念，督導旗下上市公司信達國際履行環保責任，締造「綠色文化」。信達國際認真推動多元化辦公室環保措施，在辦公場所推行節能和環保產品，設立綠色環保專區（「Green Corner」）分享綠色信息，實施午膳及非辦公時間關閉照明和顯示屏，綠化辦公室，設立分類回收箱等環保措施。2016 年，憑藉優異的環境績效表現，獲得香港「環境卓越大獎之服務及貿易業界別優異獎」，以及「滙豐營商新動力綠色成就獎之優異獎」。



設立分類回收箱，對廢紙、塑料、鋁罐、碳粉進行回收

信達投資旗下酒店開展節能減排技術改造

信達投資注重運營場所節能技改並取得相應成效，其中酒店類子公司河北金建為加強能源的利用率，2016 年對鍋爐房加裝換熱裝置，與室內中央空調管道相連接以增加中央空調循環水的溫度。此項舉措將洗衣房蒸汽熱能進行回收利用，並將換熱後的低溫冷凝水再回收供鍋爐用水，節約了天然氣和水資源的使用，也減少了中央空調制熱產生的耗電。

信達投資旗下的另一家酒店類子公司三亞天域在 2016 年安裝了 100KW 太陽能光伏發電設備，新增空氣源熱泵以利用空氣作為熱源為其生活熱水、泳池和 SPA 加溫，還改造了鍋爐的煙氣余熱回收系統，以及更換了 2 萬多只 LED 光源。通過一系列節能減排技術改造，酒店較上年節約能源費用 200 余萬元。



合肥後援基地項目被評為「綠色示範工程」

中國信達合肥後援基地管理中心項目，在建設過程中堅持使用新技術、新工藝，嚴格落實「節能、節材、節地、節水、環保」的各項措施，被建設部評為「第三批全國建築業綠色示範工程」。項目應用陶板翼幕牆遮陽系統、導光筒技術、冷熱通道控制系統、雨水收集利用系統、太陽能熱水系統、濕膜加濕技術等 40 余項節能環保技術，預計年節能 450 萬度。建築外遮陽、太陽能與建築一體化、信息化集成應用等建築業 10 項新技術中的 10 大項、24 子項在項目中得到推廣應用，達到國內領先水平。



建築外遮陽電動百葉

綠色公益

中國信達積極組織員工開展豐富多彩的綠色公益活動，帶動員工共創綠色低碳生活，向社會傳達低碳環保理念。

內蒙古分公司組織員工開展植樹活動

2016 年，內蒙古分公司積極組織員工參加內蒙古金融團工委舉辦的「增綠減霾·再造藍天」植樹活動，通過植樹造林的親身實踐增強環境保護意識，為建設良好生態環境貢獻力量。







增進社會福祉的企業公民



扶貧開發



熱心公益

增進社會福祉的企業公民

中國信達秉承「扎根於社會，服務於地方」的理念，在自身發展的同時兼顧社會的發展，堅持履行社會責任，堅持「精準識別」「精準幫扶」「精準治理」的精準扶貧理念，鼓勵員工志願者活動，營造和諧共贏的發展環境。

扶貧開發

中國信達不斷完善扶貧機制，加強智力、資金輸出，提升對口貧困村的自身發展能力，為當地貧困鄉村脫貧致富貢獻力量。2016 年，公司共計落實扶貧資金 269 萬元，其中向公司定點扶貧點青海樂都區撥付 95 萬元，向銀監會定點扶貧點撥付 60 萬元，向 11 家分公司批覆扶貧捐贈資金 114 萬元，向青海樂都區、甘肅臨洮縣及疊部縣臘子口鄉等地捐贈了 70 台電腦。

穩步推進精準扶貧工作

青海省海東市樂都區山大溝深，群眾生活艱難，是集團公司定點扶貧縣。為更準確地了解當地的生活生產情況，制訂切合當地實情的扶貧計劃，公司領導赴樂都區調研精準扶貧工作，與樂都區領導進行座談，深入樂都區城台鄉城子村慰問貧困戶。

經過調研論證，公司批准了 2016 年度公司對樂都定點扶貧資金計劃，共計撥付定點幫扶資金 95 萬元，其中：20 萬元用於支持樂都區開展金融教育發展和致富帶頭人培訓，75 萬元用於公司定點幫扶村城台鄉城子村的精準扶貧，解決城子村種植產業發展、田間生產道路建設、群眾文化健身廣場建設、太陽能熱水管器購置、村內太陽能路燈照明以及農村環境整治等實際問題，為城子村貧困戶脫貧、貧困村摘帽創造有利條件。

2016 年，公司定點幫扶的樂都區城台鄉城子村黨支部榮獲「全省先進基層黨組織」榮譽稱號，這是城台鄉獲得的第一個省級表彰和榮譽。

新疆分公司持續推進對新疆克孜勒蘇柯爾克孜自治州阿克陶縣布倫口鄉某村的定點扶貧工作，分公司領導及駐村工作隊深入實地調研訪談，詳細了解當地情況和造成貧困的主要原因。在阿克陶縣發生 6.7 級地震後，及時摸排地震災情，向村民宣傳抗震常識，並組織分公司捐款 7.5 萬元，幫助受災村民過冬。



慰問貧困戶

重慶分公司對口幫扶酉陽縣支持貧困學生實現大學夢

重慶分公司積極與重慶市政府辦公廳和酉陽縣政府扶貧辦溝通聯繫，結合自身優勢，繼續採取捐資助學的扶貧方式對口幫扶酉陽縣貧困學生。分公司領導到定點扶貧單位進行考察調研，了解 16 名在讀大學生情況，並向酉陽縣扶貧辦捐資 6 萬元助學金，將助學金發放到 16 名貧困學生手中，幫助他們實現大學夢。

「滴水·築夢」——廣東分公司公益獎學金助力留守兒童教育

廣東分公司踐行「扎根於社會，服務於地方」的優良傳統，設立信達公益獎學金，激勵南埗小學學生積極向上、刻苦學習，達到幫扶留守兒童，着力改善鄉村教育環境的目的。

南埗小學是廣東分公司扶貧支援聯繫點，該校地處偏遠地區，在校學生多為留守兒童，生活比較困難。2016 年 9 月 1 日，廣東分公司領導前往清遠市參加南埗小學秋季開學典禮暨「滴水·築夢」信達公益獎學金頒獎活動。本年度注入獎學金資金池 5 萬元。

「行走的力量 新城公益行」，萬元愛心基金助力貧困兒童

信達地產結合關注度較高的「微信運動」，開展微信曬步數獻愛心活動，邀請社會愛心人士關注公眾號「微信運動」，記錄個人運動步數，每走 1 萬步由新城國際提供 3 元捐款，愛心運動前 100 名還可獲得榮譽證書和相應獎品。此次活動線上參與人次達到了 2.4 萬人，形成了獨特的新城大廈文化。



「行走的力量 新城公益行」活動，萬元愛心基金助力貧困兒童

熱心公益

中國信達致力於推進公益活動的常態化開展，積極搭建公益服務平台，踐行公益慈善，共助公益事業進步。

關愛老人兒童，幸福人壽踐行社會責任

幸福人壽積極發揮保險保障功能，為殘疾人、老年人、兒童等群體提供保險產品和服務。

- 關愛殘疾人。2016 年，承保江蘇省常州市金壇區殘疾人大病保險項目，覆蓋約 13200 人、保障責任為 30 種重大疾病保險。

- 關愛老年人。2016 年，連續第三年承保南京市企業退休人員體檢意外傷害保險，該項目主要承擔南京市退休人員在參加體檢過程中發生的意外傷害保險責任，承保人群在 40 萬人以上，涉及體檢單位約 100 多家。繼續堅持開展愛老助老志願者公益活動。以「健康是福」為主題，開展保健養生講座、中醫按摩、義診、居家護理、居家清掃等活動，在各分公司、各中心支公司共舉辦 73 場志願者活動，參加老人約 2 萬余名。



- 關愛兒童。2016 年 6 月，幸福人壽安徽省分公司開展主題為「遠離溺水，擁抱幸福」大型公益活動，通過安全公益教育課現場實例教學，形象生動，讓兒童們掌握更多自救和他救的技能，得到了長豐縣教育局和廣大媒體的贊揚。



南洋商業銀行開展「衣 + 衣 = 愛，捐衣過暖冬」年度公益活動

南洋商業銀行積極投身公益，傳遞正能量，現已形成「衣 + 衣 = 愛」、「節能減排」、「教育」、「扶貧賑災」、「愛心存單」等主題的全方位公益體系。每年冬季，南商銀行均組織為貧困地區捐衣活動，旨在傳播「舊物循環使用，傳遞冬日溫暖」的公益理念，鼓勵員工及客戶們，將自己家中的閒置衣物拿出來，經過專業的篩選、清潔，再寄送至雲南、貴州、西藏等有需求的偏遠地區。

2016 年，南商銀行再次攜手上海隨手公益基金會，組織「衣 + 衣 = 愛，捐衣過暖冬」公益活動，捐出一件舊衣，給孩子們一個暖冬。本次活動在 14 個城市分行同步舉辦，南商銀行各分支行網



點分別開展面向員工及客戶的徵集活動，得到了多方的關注。

本次捐物活動徵集衣物用品共計 4118 件，其中書籍 708 本、書包文具和小型兒童玩具 394 件、閒置衣物 2991 件、秋冬用床上用品 25 件。

河北分公司積極援助受災群眾

2016 年 7 月，河北省多地突發連續強降雨，局部降特大暴雨，石家莊市井陘礦區受災嚴重，企業及居民財產遭受重大損失。面對災情，河北分公司發揚「一方有難、八方支援」的中華民族傳統美德，向信達總部申請專項資金，為地方民政廳捐助救災中心捐贈了 5.8 萬元用於災區重建。

河北分公司有幾家企業客戶位於井陘礦區轄區內，因洪災造成直接經濟損失超過四千萬元，企業生產及職工生活都受到較大影響。分公司購置米、面、油等生活基本物資，在最短時間內運送至災區，慰問受災地區客戶企業。分公司全體員工還積極發揚互助友愛精神，為洪澇災區人民奉獻愛心，員工個人募集並捐贈了善款 0.8 萬元。



未來展望

2017 年，中國信達將根據國內外形勢變化，以國家「十三五」規劃及公司「二五」規劃為指導，嚴格按照香港聯交所《環境、社會及管治報告指引》新規定，結合實際，持續深化踐行公司五大社會責任議題——化解金融風險、提供綜合金融服務、實現員工價值、參與環境保護和增進社會福祉，力求實現企業商業目標與社會責任的深度融合。

認真履行化解金融風險使命， 改善金融服務

中國信達將圍繞國家穩增長、促改革、調結構、惠民生的工作大局，積極發揮資產管理公司的「安全網」、「穩定器」的作用，發揮傳統優勢加大不良資產經營力度，加大資金投入支持實體經濟，加大重點區域支持力度服務「三農」建設和區域產業升級，積極支持供給側結構性改革，同時深化體制機制改革，在營銷模式上從以產品為中心向以客戶為中心轉變。

堅持綠色運營，助力綠色產業發展

堅持勤儉辦企原則，加大財務改革力度，減少運營過程中的排放和資源使用。加快信息化建設，持續提升科技治理水平。大力發展綠色金融業務，助力綠色產業發展，倡導環保理念，踐行環境保護。

與員工共同成長，精準扶貧反哺社會

圍繞人才隊伍建設，關注員工身體健康和職業成長，加大市場化用人機制和分配機制改革力度，逐步完善機制、提高效率、規範管理、保障員工權益。秉承「扎根於社會，服務於地方」的理念，持續完善扶貧開發機制，進一步推進公益活動常態化，用行動反哺社會。



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榮譽與獎項

美國《環球金融》雜誌

「2016 年度中國之星——
最佳企業治理」獎

中國上市公司百強高峰論壇

「中國百強企業獎」

《金融時報》

「2016 中國金融機構金牌榜——
最佳資產管理公司獎」

中國銀行業協會

「中國銀行業
最具社會責任金融機構獎」



香港聯交所 ESG 指引對照表

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報告編製說明

時間範圍

時間範圍是 2016 年 1 月 1 日至 12 月 31 日，部份內容超出該時間範圍。

報告範圍

本報告覆蓋中國信達資產管理股份有限公司總部及分、子公司。

稱謂說明

為便於表述和方便閱讀，在本報告中，中國信達資產管理股份有限公司也以「中國信達」、「信達」和「公司」進行表述。

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。

編製依據

本報告參照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》、全球報告倡議組織《可持續發展報告指南 (GRI 4.0)》進行編製。

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 2016 年年度報告》，其他數據均來自公司內部系統或人工整理。本報告計量貨幣為人民幣。

報告發佈形式

本報告以印刷版和網絡版兩種形式發佈。您可以在中國信達門戶網站主頁的「社會責任」欄目或香港聯交所網站瀏覽或下載本報告。

釋義

除另有定義外，本報告詞匯的釋義同《中國信達資產管理股份有限公司 2016 年年度報告》。

讀者意見反饋表

尊敬的讀者：

非常感謝您對我們社會責任工作的支持，為向您及其他利益相關方提供我們更專業、更有價值的企業社會責任信息，進一步提升中國信達社會責任報告的質量，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？

您的聯繫方式

姓 名 _____

工作單位 _____

工作職務 _____

聯繫電話 _____

電子郵件 _____

傳 真 _____



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CHAIRMAN'S STATEMENT

In 2016, the Company constructed a social responsibility management system in line with regulatory rules, fostered the integration of social responsibility work and business operation, and promoted the realisation of social responsibility objectives. In 2016, the Company put forward the concept of social responsibility in the new development period, clarified five major issues of corporate social responsibility – to eliminate financial risks, to provide integrated financial services, to realise the value of employees, to participate in environmental protection and to promote social welfare, and introduced five roles in respect of social responsibility – stabiliser, supplier, community creator, practitioner and corporate citizen, to achieve healthy development of the Company and to promote sustainable development of society and the environment within the scope of its responsibility.

As a stabiliser to eliminate financial risks. In 2016, the Company focused on the main line of structural reform on the supply side, actively innovated in its business model, and acquired distressed assets from banks and enterprises to foster the elimination of financial risks and enhance the stability of economic and social development. The Company promoted industrial upgrading and selected enterprises with a promising future, integration capacity and space for industrial expansion, to enhance its value of assets and market competitiveness. It promoted a new approach of regional co-prosperity and development together with urban and rural coordinated development, so as to support the Western Development program and the rise of Central China, Beijing-Tianjin-Hebei coordinated development, construction in the Yangtze River Economic Zone, and the development of ethnic minority areas and border areas. It provided financial assistance for urban-rural integration in China, supported the construction of affordable housing and renovation of urban villages to improve the living conditions of urban and rural residents, and assisted with infrastructure construction such as water, electricity, heating and transportation infrastructure for urban and rural residents. It continued to explore financial assistance for agriculture, rural areas and farmers (collectively, the "Sannong") and assisted the agricultural industry in expanding financing channels. Through investment and financing activities by way of agricultural funding, funds were effectively leveraged for "Sannong" to help leading agricultural enterprises to raise their production efficiency.

As a supplier of integrated financial services. In 2016, adhering to its customer-centric philosophy, the Company made efforts to consolidate the leading strengths of distressed asset management business and develop financial investment, asset management and financial services business. These measures were related to changes in customers' needs to expedite product innovation and improve the standard of customer services. The headquarters focused on opportunities for the restructuring and reform of state-owned enterprises, and provided tailored, integrated financial solutions to central government enterprises and key industries with overcapacity with a variety of financial instruments. The Company acquired Nanyang Commercial Bank and obtained licenses in respect of banking, insurance, trust, securities, fund, futures and leasing, which enhanced the Company's ability to provide integrated services.



As a community for realising the value of employees. In 2016, the Company firmly upheld the legitimate rights of employees, and constantly improved the fair and impartial incentive mechanism; intensified democratic management, timely informed major events and decisions in relation to corporate development, and collected and timely handled proposals from its employees through the first meeting of the third session of the employees' general meeting; continuously improved the staff training system and established a staff training system consisting of training for middle-level management staff, professional training for employees and inclusive training; broadened staff career promotion paths and improved the staff career development system which is composed of management positions, professional and technical positions and non-leadership positions; cared for staff occupational health and safety, provided employees with various health protection measures and actively organised a variety of cultural and sports activities to help them to achieve work-life balance.

As a practitioner participating in environmental protection.

In 2016, the company was concerned about global climate change, and actively responded to national policies to carry out green financial business, focusing on supporting green economy, energy saving, clean energy and other fields. In 2016, the Company provided financing services for a number of green industry enterprises to promote the development of green industry. It developed green products and the green construction of Cinda Real Estate was well received in the industry. It put green offices into practice and minimised emissions and waste of resources through continuous improvement of work procedures and implementation of energy efficiency measures. With a view to raise employees' awareness of environmental protection, the Company launched regular internal promotions and advocated energy conservation and emission reduction.

As a corporate citizen to promote social welfare. The Company persisted with "precise identification", "precise help" and "precise governance" in poverty alleviation. It continuously improved its poverty alleviation mechanism, enhanced intelligence and capital output, improved the self-development capability of respective poor villages and helped villages to break the cycle of poverty. In 2016, poverty alleviation funding totalled RMB2.69 million, of which RMB0.95 million was allocated to Ledu District, Qinghai, a targeted poverty alleviation location, RMB0.6 million was allocated to CBRC's targeted poverty alleviation locations, RMB1.14 million was approved as donation funds for 11 branch offices and 70 computers were donated to Ledu District, Qinghai, Lintao County, Gansu, Lazikou Village, Diebu County, Gansu and other areas. Also, the Company carried out regular charity activities, developed a platform for charity services and encouraged employees to participate in volunteer activities to work together for the improvement of charity.

China Cinda Asset Management Co., Ltd.

Chairman

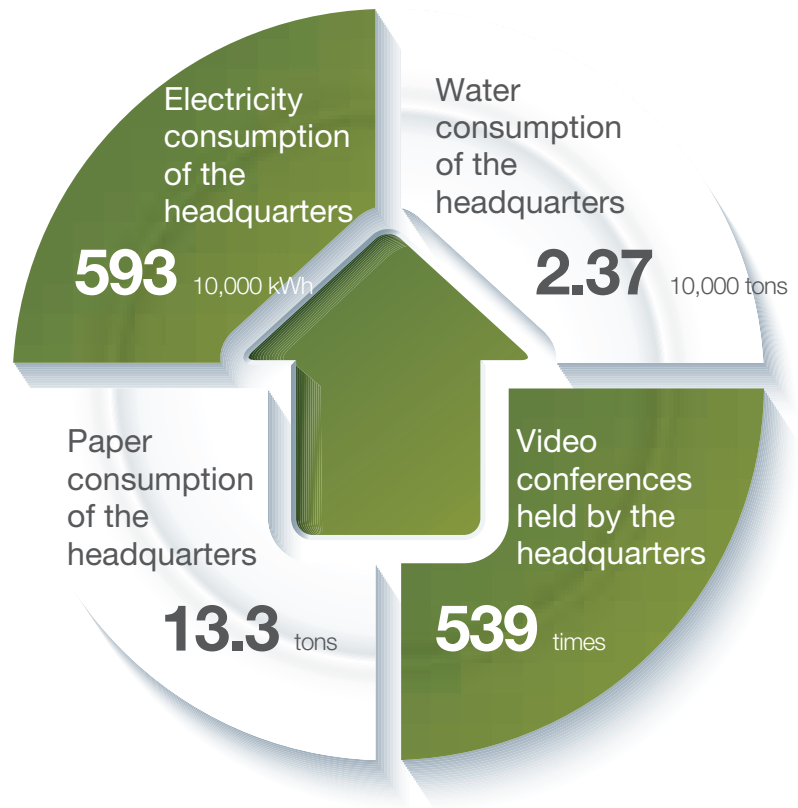
傅建杭

KEY DATA ON SOCIAL RESPONSIBILITY IN 2016

Economic Indicators



Environmental Indicators



Social Indicators



Total employees
21,424

Proportion of
female employees
35.9 %

Total investment in
poverty alleviation
RMB2.69 million

ABOUT US

Company Profile

China Cinda Asset Management Corporation, the predecessor of the Company, was the first asset management company established in 1999 pursuant to approval of the State Council to tackle the financial crisis and maintain the stability of the financial system as well as to facilitate the reform of state-owned banks and enterprises. In June 2010, China Cinda Asset Management Corporation was reorganised to establish China Cinda Asset Management Co., Ltd. In April 2012, the Company 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, the Company was successfully listed on the main board of the Hong Kong Stock Exchange and became the first financial asset management company in China listed on the international capital market.

Our principal business segments include distressed asset management, financial investment and asset management, as well as financial services. Distressed asset management is the core business of the Company. As at the end of 2016, the Company had 33 branches (including the Hefei Operation Support Centre) in 30 provinces, autonomous regions and municipalities in mainland China and nine platform subsidiaries providing asset management and financial services in mainland China and Hong Kong. We have 21,424 full-time staff.

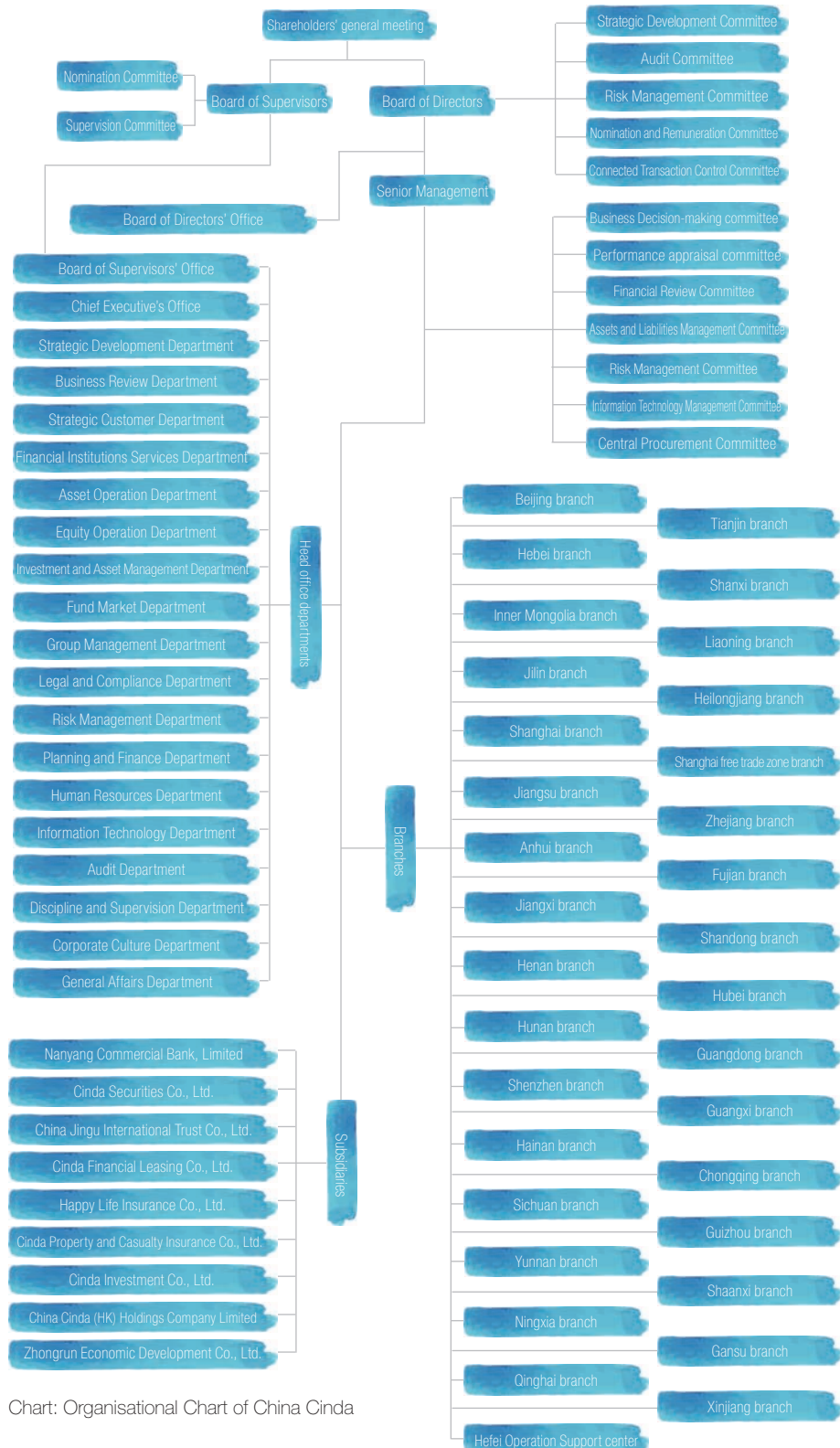
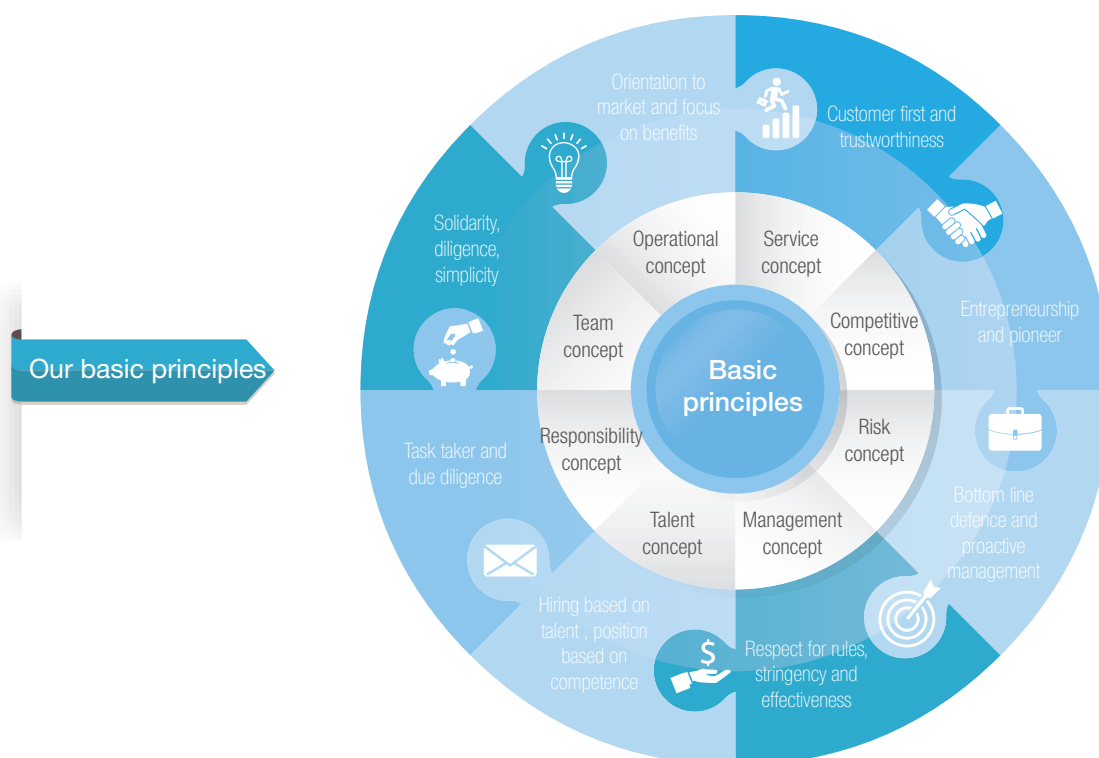
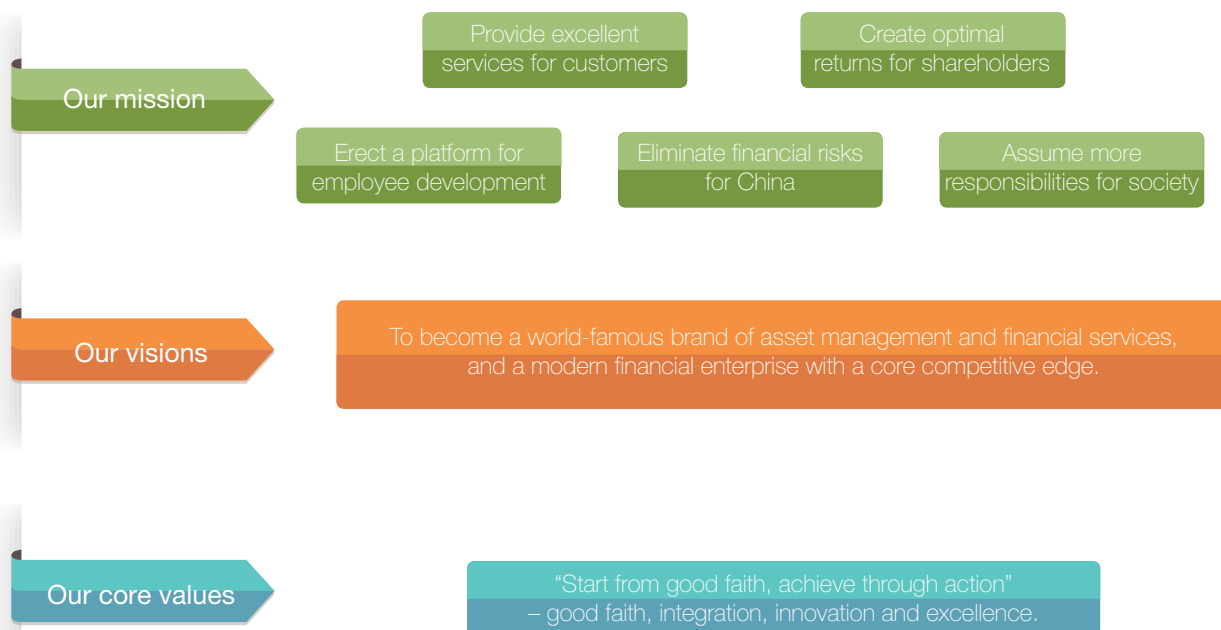


Chart: Organisational Chart of China Cinda

Corporate Culture



Compliance Operation

Adhering to operating in compliance with laws and regulations, China Cinda regulates corporate structure, intensifies internal control, enhances awareness against corruption, raises the level of supply chain management and supports the legal system construction of China, in order to lay a solid foundation for the Company to meet its strategic goals and achieve sound development.

Corporate governance

In compliance with the requirements of modern corporate system, China Cinda has established a governance structure comprising general meetings, the Board, the Board of Supervisors and management. The units of the corporate structure have clear division of responsibilities, fulfil their own duties, and effectively cooperate with and supervise one another, thus forming a management structure with scientific decision-making and standardised operation.

Shareholders' general meeting

The shareholders' general meeting is the organ of authority of the Company. It shall exercise its power in accordance with the law and its main functions include: to decide on the Company's operating policies and investment plans; to consider and approve the profit distribution plan and loss recovery plan of the Company; to amend the Articles, the procedural rules of the Shareholders' general meeting, the meetings of the Board and the Board of Supervisors; and to decide on the employment, dismissal or re-appointment of accounting firms. During the Reporting Period, the Company held five shareholders' general meetings where 18 resolutions were considered and one report was made.

Board of Directors

The Board of Directors is the organ of operational decision making of the Company and shall be responsible for the shareholders' general meeting. The Board of Directors shall perform the following duties and authorities in accordance with the law, including but 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; to formulate the profit distribution plan and loss recovery plan of the

Company; to formulate plans for the increase or reduction of the registered capital; 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 formulate systems in relation to the internal control and compliance management of the Company; and to develop the equity incentive scheme.

As at 31 December 2016, the Board had 10 members, including two executive Directors, four non-executive Directors, and four independent non-executive Directors. During the Reporting Period, the Board conducted nine meetings, and 40 resolutions were reviewed at the meetings.

Board of Supervisors

The Board of Supervisors is a supervisory body of the Company and shall be responsible to the shareholders' general meeting. The Board of Supervisors shall perform its duties in accordance with the law, including but not limited to the following: to supervise the financial condition, risk management, and internal control policies of the Company; and to supervise and evaluate the performance of the Board, Senior Management and their constituent members. As at the end of the Reporting Period, the Board of Supervisors consisted of seven Supervisors, including one Shareholder Representative Supervisor, three External Supervisors, and three Employee Representative Supervisors. During 2016, the Board of Supervisors conducted six meetings, and 21 resolutions were reviewed and passed at the meetings.

Management

The management strengthened the arrangements and deployment and organised all departments at the headquarters, and its branches and subsidiaries to actively perform social responsibilities to the country, shareholders, customers, suppliers, employees, environment and community through the breakdown and implementation of the business strategy and the completion of the annual management tasks, and managed to achieve good results eventually.

Risk and compliance management

China Cinda followed all laws and regulations, adhered to business ethics, continuously improved its internal control and risk management system and anti-money laundering system, and initiated the construction of a punishment and prevention system, to ensure that the Company's management was in accordance with laws and regulations cautiously. In this manner, China Cinda safeguarded asset security and effectively prevented and controlled various legal risks.

Comprehensive risk management system

China Cinda follows through the risk management concept of protecting the bottomline by managing risks proactively with the aim of preventing systemic and significant risks and avoiding moral hazards in order to perfect its risk management system. For this purpose, some management systems including the Provisional Rules on Risk Management, the Regulations on Comprehensive Risk Management and the Regulations on Risk Inspection were formulated, and the risk pre-warning, monitoring, reporting and inspection mechanism was constantly improved, which effectively prevented and controlled the occurrence of risks, and ensured that the Company's risk control was within the acceptable range, thus laying a foundation for the accomplishment of strategic objectives and the steady development of the Company.

In order to improve the awareness of risk prevention, update risk management knowledge and keep abreast of the latest policies on risk management, China Cinda invites regulatory authorities and external experts to give lectures and provide training every year. It

also actively participates in training on risk management organised by external universities and investment institutions and participates in risk forums. At the same time, training for senior management personnel is carried out by the Company every year, and an annual conference on risk management is also convened to enhance the risk awareness of all employees and arrange risk management in all aspects.

Compliance internal control management

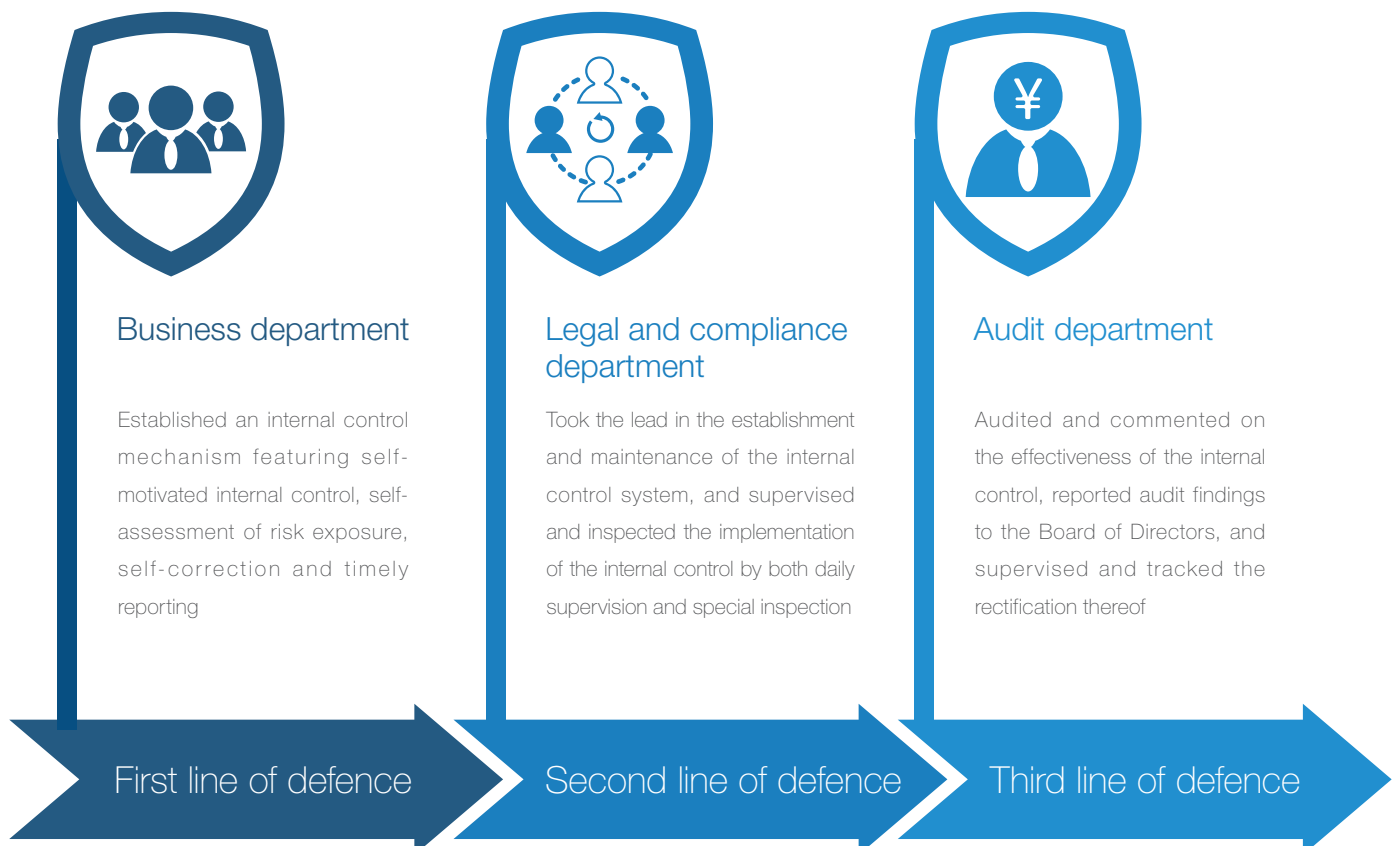
In accordance with the requirements of laws and regulations and regulatory documents, including the Company Law, the Securities Law, the Corporate Governance Guidelines for Listed Companies, the Internal Control Norms for Enterprises and the Basic Internal Control Norms for Enterprises, and with consideration of the actual situation of the Company, China Cinda formulated management documents, such as the Basic System for Internal control, the Internal Control Manual and the Evaluation Manual, so as to strengthen internal control and improve the level of the Company's management and capability of risk prevention. There are currently company-level 254 system documents in the regulatory system of the Company, with the internal control manual and evaluation manual involving 40 processes and including more than 700 control points.

China Cinda has developed a management framework comprising three lines of defence under the leadership of the Board, the Board of Supervisors and the Senior Management, which clarifies the respective responsibilities of and the reporting relationship from management to staff.



Anti-money laundering

China Cinda strictly complied with the Anti-money Laundering Law and relevant regulations, improved the internal control system of anti-money laundering, and strengthened the anti-money laundering duties of related positions in the Company. Various anti-money laundering tasks were accomplished by the Company through timely submitting the off-site regulatory report on anti-money laundering to the Group, maintaining timely identification on the identities of customers, closely monitoring suspicious transaction information, and actively cooperating with regulators to carry out off-site regulation on anti-money laundering. In 2016, the Company organised and implemented risk investigation work to check the anti-money laundering and case prevention management of the branches, thus further strengthening the understanding of front-line business departments on the external regulatory requirements and management system of the Company.



Anti-corruption

Through the continuous enhancement of clean and honest culture and education, the improvement of the supervision mechanism, the implementation of responsibility system and the increasing efforts on inspection, China Cinda has built a long-term mechanism for anti-corruption, and created a corporate atmosphere of integrity. China Cinda kept promoting ethics as the entry point for anti-corruption training, and systematically organised and carried out training on intra-Party regulations, in order to promote normalised, long-term and institutionalised work practices.

Supply chain management

In accordance with the relevant procurement requirements of the PRC Tender Law and the Ministry of Finance, China Cinda strengthened its supply chain management by standardising the internal procurement process, formulating and implementing the Rules for Centralised Procurement Management, and actively prepared a unified management platform for suppliers to strengthen supplier management. In the selection of suppliers, the Company expressly required that the suppliers have good corporate governance, business operation and social reputation, with no legal violations and major cases of wrongdoings, or records of irregularities including deception and fraud; all the above are necessary conditions for a qualification authentication. The Company evaluates the suppliers every year, and completes a Supplier Service Evaluation Form accordingly, so as to assess the quality of service of the suppliers. In 2016, there were a total of 61 centralised procurement projects each having a value exceeding RMB1 million originating from the headquarters of China Cinda and its branches and subsidiaries.

In addition, by convening forums for suppliers, business meetings, etc., the Company strengthened communication and exchanges with suppliers to enhance their sense of responsibility and know-how, which helped build a sustainable supply chain jointly with suppliers.



SOCIAL RESPONSIBILITY MANAGEMENT

China Cinda has constantly improved its social responsibility management, fostered the integration of social responsibility work and business operation, and promoted the realisation of social responsibility objectives. In 2016, The Company weighed the situation and after summing up the experience of our past social responsibility work and fully analysing the challenges and opportunities faced by the Company for development, we revisited the original concept of social responsibility. The Company put forward the new concept of social responsibility in the new development period and clarified five major issues of corporate social responsibility – to eliminate financial risks, to provide integrated financial services, to realise the value of employees, to participate in environmental

protection and to promote social welfare. The Company then introduced five roles in respect of social responsibility – stabiliser, supplier, community creator, practitioner and corporate citizen – to achieve healthy development and to promote social and environmental sustainable development within the scope of its responsibility.

The Company gradually constructed a social responsibility management system by setting up a social responsibility management department at the headquarters, which is responsible for the formulation and promotion of the overall social responsibility work plan of the Company and the disclosure of annual social responsibility information. It also set up liaison officers at departments in the headquarters, branches and subsidiaries,

who are responsible for the implementation of social responsibility programs and the management of daily social responsibility information. In 2016, the Company organised special training on social responsibilities across the Group, which covered all the departments in the headquarters and various branches and subsidiaries, with nearly 200 attendees in total.

At the same time, the Company actively carried out communication activities with internal and external stakeholders to pay continuous attention to the demand from stakeholders including customers, employees and communities, and developed responsive strategies to strive to promote the realisation of the Company's goals in terms of social responsibility.

Concept of Social Responsibility

Social Responsibility of the Company



Communication for Social Responsibility

China Cinda has constructed various communication channels with key stakeholders to hear their perspective. We have built a relationship with stakeholders featuring mutual trust, mutual benefit and win-win cooperation, sincerely responded to their expectations and requirements, and actively assumed social responsibilities.

| Stakeholders | Expectations & requirements | Actions |
|--------------------------|--|---|
| Government | Tax payment by law; value preservation and increase for state-owned assets; elimination of financial risks; support for local economic development; Employment promotion | We deepened the implementation of national macroeconomic regulation and control policies; voluntarily took on the mission to eliminate financial risks, maintained the stability of the financial system, and promoted the reform and development of state-owned banks and enterprises for the country. We supported common development of various types of enterprises, and boosted the progress of people's livelihood, in order to facilitate sustained and sound development of the national economy |
| Regulatory bodies | Compliance operation | We strictly abided by relevant laws and regulations, strengthened risk management and compliance operation in good faith pursuant to regulatory policies and requirements, so as to ensure controllability of risks and realise sustainable development of the company |
| Shareholders & investors | Returns; compliance operations | For strict performance of information disclosure obligations, we underlined the maintenance and management of investor relations and listened to investors' suggestions and advice earnestly. For effective communication with shareholders and investors, we kept them informed about more operation details by various means, including convening shareholders' general meetings, conferences on results release, non-trading roadshows and daily reception of investor visits. For better corporate governance to prevent operational risks, we developed and improved our differentiated profit models through flexible operating strategies to ensure a sound operation, and thus provided shareholders with continuously competitive returns. |
| Clients | Fulfilment of commitments; quality services; financial education of consumers | We stressed better management of customer relations and understanding their needs through dialogues or visits. We conducted customer satisfaction surveys, and provided customised financial solutions and differentiated asset management services across diversified business platforms, to facilitate the value increase for customers' wealth and win their trust and loyalty. |
| Employees | Democratic management; occupational health; salaries and welfare; career development; humanistic care | For democratic management, employees' general meeting were held at all levels of trade unions of the Company to solicit employees' opinions and expand the channels for them to join the business management, and thus protected employees' right to know, participate, express ideas and supervise. To take care of the rights and interests of employees in personal health and growth, we held various cultural and sports activities. In order to strengthen human resource management, we built scientific and effective systems of performance management, remuneration distribution, career development as well as honour and incentive, and set up platforms and proper channels for staff development, so as to realise coordinated development between the Company and employees. |
| Suppliers | Transparency and fairness; good faith; confidentiality | We observed commercial ethics, adopted an open and transparent procurement system and realised reciprocal and win-win situations through equal and reciprocal exchanges and cooperation |
| Industries | Leader in the industry; higher level of industrial management | We promote development and advanced management standard of the industry |
| Environment | Offerings of green products and services; green operation | We provided green products and services, supported the development of green industries through financial services, advocated green office, and organised and participated in green public welfare activities |
| Communities | Poverty alleviation; volunteer activities | We supported the state's poverty alleviation strategy and promoted public undertakings by organising community-based volunteer public welfare services |

Materiality

Pursuant to the requirements of the Guidelines on Corporate Social Responsibility of Banking Financial Institutions of China issued by China Banking Association and ESG Guide issued by the Hong Kong Stock Exchange, China Cinda identified material issues after thorough communication with stakeholders.

Source of issues

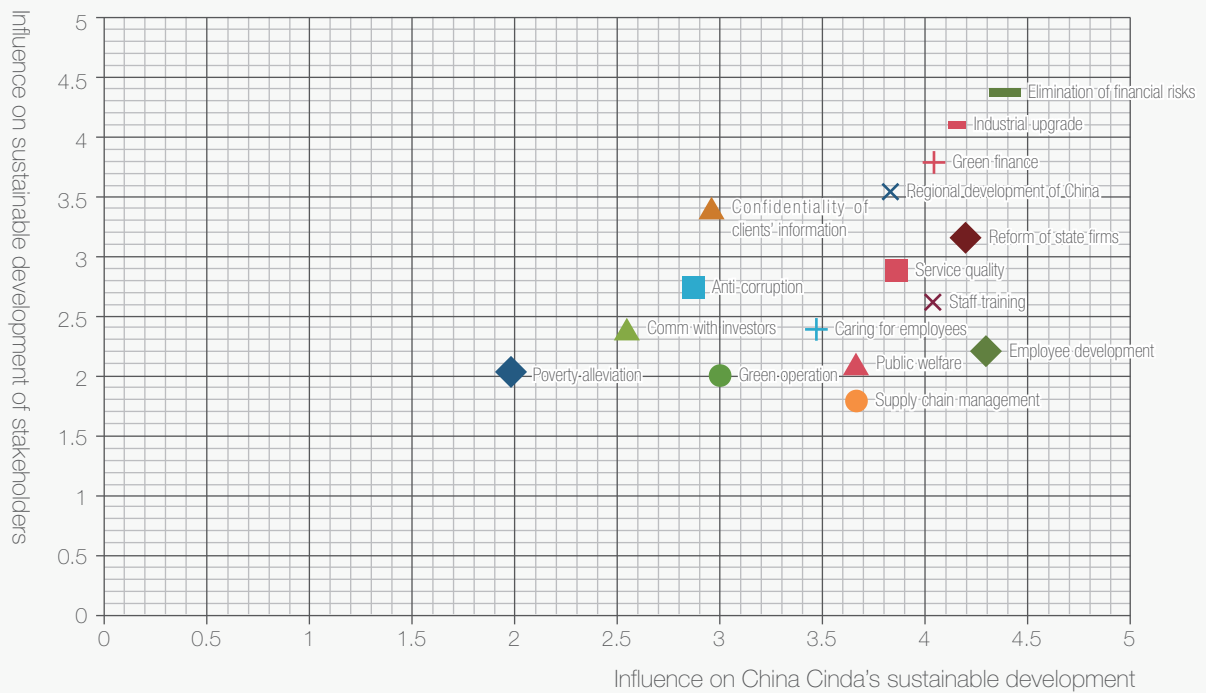
- Suggestions from the Company's management
- Suggestions from internal and external experts
- Multimedia information analysis
- Environmental, Social and Governance Guide issued by the Hong Kong Stock Exchange
- Guidelines on the Corporate Social Responsibility of Banking Institutions of China issued by China Banking Association
- Benchmarking with peers in the same industry at home and abroad
- Social responsibility standards guides
- Industrial frontier meetings

Screening criteria

- Contribution to sustainable development
- Attention from stakeholders
- Highlights in relevant social responsibility guides
- Required by the strategic development of the Company

Process to select environmental, social and governance issues

Results of materiality



AS A STABILIZER TO ELIMINATE FINANCIAL RISKS

In 2016, the first year of the "13th Five Year Plan" period, economic and social development faced a complicated situation. Closely tracking the policies and opportunities of supply-side structural reform and the "Belt and Road Initiative", China Cinda made efforts to eliminate distressed asset risks for financial institutions, promote restructuring, upgrading and innovative development of industries, and serve the regional development strategies of China. It also implemented the requirements of inclusive finance, and supported "Sannong", medium, small and micro enterprises and key livelihood programs.

Eliminate Financial Risks

Distressed asset operation is the traditional business of China Cinda and the elimination of financial risks is the primary task of Cinda's commitment to social responsibility. In 2016, China Cinda actively participated in the acquisition of distressed assets, constantly innovated in the business model of distressed assets, and strived to improve its capacity to manage and dispose of distressed assets, thus helping eliminate financial risks.

Internet + Disposal of distressed assets

For the purpose of ramping up the flow of assets, improving the transparency and openness of procurement bidding and disposal of assets, accelerating the transfer of credit assets to new owners, releasing credit assets back to production and the market in real time and supporting the real economy, China Cinda has developed innovative on-line disposal channels and implemented the "Internet + distressed asset" program at a faster pace. In 2016, capitalising on active trading and investment as well as the rebound of asset prices in regional markets in the Yangtze River Delta area, all branches of China Cinda launched the on-line asset disposal platform to strengthen asset promotion in an innovative manner. In the same year, on-line bidding disposals in Zhejiang, Fujian, Guangdong, Hubei, Anhui and other regions totalled 179 with 142 assets being traded for a total value of RMB5.99 billion. Through on-line investment, millions of potential investors were attracted, which effectively enlivened trading and investment in the distressed asset market.

Zhejiang Branch maintained an industry leading position in new acquisition of distressed assets

In 2016, with the in-depth understanding of market demand and the interests of local banking financial institutions to transfer distressed assets, Zhejiang Branch concentrated on the acquisition of traditional distressed assets. During the year, it acquired 44 distressed asset packages from over 10 banks with a total principal amount of RMB40.4 billion, representing a leading share in the local open market for four years in a row. This showed that the Branch fulfilled its function of eliminating financial risks and strongly supported the economic restructuring and industrial transformation and upgrade of Zhejiang Province.

Promote Industrial Upgrade

China Cinda serves leading enterprises in traditional sectors, including energy, chemical engineering and real estate. Such enterprises face relatively serious overcapacity and declining profit, but do not lack new developmental opportunities, such as mergers, acquisitions and industrial upgrading. After in-depth study of the developmental characteristics of these industries, the Company selected a batch of leading enterprises with development prospects, consolidation capacity and industrial extension space to help them improve their market competitiveness, promote asset value and optimise asset allocation through mergers and acquisitions, industrial extension, technology introduction and product upgrading, by leveraging the Company's financial business advantages and in the form of industry-finance combination.

Hebei Branch promoted the development of the new energy industry

Responding to the national policy on industrial restructuring, Hebei Branch carried out market-oriented business cooperation with new energy enterprises to support their development. There is a photovoltaic enterprise in Hebei who formed a vertical and integrated industry value chain. Building on the current business of "silicon ingot – silicon pellet – solar cell – solar module manufacturing", the enterprise is engaged in the development of technology-advanced photovoltaic products with stable income flows such as photovoltaic power plants, intelligent energy systems and household photovoltaic products. In 2016, Hebei Branch provided funds to the enterprise through acquisition of its debt at a cumulative acquisition cost of RMB423 million, which contributed to the development of the new energy industry.

Guizhou Branch promoted the development of local leading entities and enterprises

To advance the "industry-finance" combination, Guizhou Branch made best use of Cinda's position as a fully-licensed financial group to carry out in-depth cooperation with multiple local leading entities and enterprises in Guizhou. For example, Guizhou Branch provided all-around integrated financial services for an enterprise, whereby it gave effective advice on strategic planning, key investment projects at home and abroad, asset restructuring and industrial transformation. Guizhou Branch also successfully granted a credit of RMB900 million and extended the same to the enterprise together with Nanyang Commercial Bank and granted the RMB1,200 million financial lease to it together with Cinda Leasing.

Fujian Branch promoted the development of container shipping logistics for domestic trade

Tapping into the synergies provided by the Group and in line with the national policy on eliminating severe overcapacity in the shipbuilding and shipping industries, Fujian Branch saw an opportunity to do business by providing financial support for a domestic shipping enterprise group after analysing the features of the industry and the group. As of the end of 2016, a total of RMB3.78 billion (including financial leasing) of liquidity had been injected into the enterprise group, helping it to achieve a qualitative leap and to transform from a domestic trade shipping enterprise to a leading global container owner, becoming a "rising star" in the container shipping logistics industry.

Serve National Strategies

China Cinda actively serves national strategies, including promoting common prosperity and the new pattern of urban and rural coordinated development in the region, and supporting the implementation of strategies, such as the "Belt and Road Initiative", the rise of the central China and the revitalisation of the northeast industrial base. With priority to support the collaborative development of Beijing, Tianjin and Hebei and building of the Yangtze River Economic Belt, China Cinda drives regional coordinated development. China Cinda promotes the development of ethnic and border areas by offering assistance to Xinjiang and Tibet, and it also enhanced people-centric new urbanisation by constantly improving services in an integrated financing service system.

Serve the "Belt and Road Initiatives"

Facilitate overseas mergers and acquisitions by domestic enterprises

A company in Hubei (formerly a state-operated pesticide factory, with the parent holding company in Jingzhou currently) intended to acquire the equity of a world famous pesticide manufacturer in Israel in 2016 to strengthen its presence in global pesticide pharmacy sector and put up a business platform integrating international and domestic operations. China Cinda provided USD230 million of loans to the project through its Nanyang Commercial Bank to resolve funding issue for the merger and acquisition, which has supported the transformation and upgrade of the company and facilitated its development.

Support the development of the electrolytic aluminium industry in Xinjiang

Xinjiang serves as a hub for undertaking and implementing the Belt and Road Initiative, a national policy for regional development. The electrolytic aluminium industry is a pillar industry for the economy to achieve leaping development. To support the industrial development of Xinjiang in line with the national development strategy, Xinjiang Branch, Cinda Securities and Zhongrun jointly initiated and established an actively managed equity fund and a debt fund that successfully invested RMB1,800 million in an advantageous enterprise in the electrolytic aluminium industry in Xinjiang as of December 2016 to support its capacity upgrade.

Serve the "rise of central China"

Hubei Branch supported the construction of a business district in Wuhan

A business district in Wuhan, Hubei will be built into a modern service centre featuring "based in central China, facing the world, serving the country" with a focus on finance, insurance, trade, information and consulting. It will greatly boost development and enhance the functions of the city. Hubei Branch actively supported the national strategy of "rise of central China" and the construction of a city cluster around Wuhan. In 2016, the Branch funded RMB6,800 million in two times for a construction company in business district by acquiring and restructuring distressed assets, thus contributing to the construction of Wuhan as a national central city.

Serve the “integration of Beijing, Tianjin and Hebei”

Hebei Branch supported the development of key enterprises in Hebei

A bags & suitcases mall project developed by a group in Hebei is of great significance to the relocation of a similar wholesale market from Beijing and promotion of the integrated development of Beijing, Tianjin and Hebei. In 2016, based on the provision of all-around integrated financial services to customers, Hebei Branch together with other financial institutions established an asset management plan specialising in real estate, which invested RMB1,800 million in the group directly. The Branch also provided RMB1,200 million to the group by acquiring its distressed creditor's rights in non-financial institutions to ease the corporate liquidity pressure.

Serve Yangtze River Economic Belt

Jingu Trust supported the city's infrastructure construction of Zhenjiang

In 2016, Jingu Trust established an RMB500 million trust fund for the extension of trust loans to a company in Zhenjiang to replenish its working capital. The company represents an entity assuming the duty of market-oriented operation of urban and traffic construction, and was established under the approval of the Zhenjiang municipal government. As the only entity guiding transportation infrastructure construction through investment and financing in Zhenjiang, the company actively participated in urban infrastructure construction therein, built a number of urban landscape roads, and also undertook several special investment projects, such as the Beijing-Shanghai high-speed railway and Shanghai-Nanjing intercity railway. The injection of trust funds delivered economic benefits to the development of the targeted company and significant social benefits to the development of Zhenjiang.

Support “Sannong”

China Cinda continues to explore methods of financial support for “Sannong (issues of agriculture farmer and rural area)” to expand financing channels for agricultural industries. Capital investment in “Sannong” is levered by effective funds raised through investment and financing activities of agriculture-related funding, which motivates leading agricultural and industrialisation enterprises to raise their efficiency in production, operation and fund utilisation. In addition, China Cinda provided a variety of value-added services for leading agricultural enterprises to raise their value and the industrialised development of agriculture.

Support processing of agricultural products

Guangdong Branch supported an agricultural reclamation group to expand rubber processing

The group is one of the two major agricultural reclamation groups under the direct administration of the Ministry of Agriculture. The core rubber processing plant is located in the low cost area of Southeast Asia, boasting obvious advantages over other domestic natural rubber enterprises. In the context of the national reform of agricultural reclamation, the enterprise needs to introduce strategic investors urgently, establish a modern enterprise system and improve operation efficiency. In 2016, China Cinda, together with China Agricultural Industry Development Fund Co., Ltd., set up a fund of RMB500 million, and actively participated in the capital increase and share expansion of the enterprise which strongly supported its expansion of processing, planting and production in countries along the Belt and Road Initiative and from Southeast Asia and Africa, so as to maintain and expand its competitive advantage.

Support modern agriculture

Jingu Trust supported the development of agricultural enterprises through trust

Jingu Trust provides financial and financing support to agricultural enterprises, including extending trust loans to several small and medium agricultural enterprises in Chongqing, through an innovative financing model for small and medium enterprises. Such efforts help them vitalise their assets and inventory and enhance their liquidity and thus promote the steady development of small and micro enterprises dedicated to "Sannong". In June 2016, Jingu Trust set up a trust plan of RMB640 million which extended loans to a modern agricultural investment company in Chengdu. The loans were used for urban and rural farmers to voluntarily participate in environmental migration projects, thus promoting the development of modern agriculture in the locality.

Boost the Progress of People's Livelihood

In the course of China's urban-rural integration, China Cinda spares no efforts to provide financial assistance. It improves the living conditions of urban and rural residents by supporting the construction of security housing and renovation of urban villages, and makes life for urban and rural residents more convenient by supporting the construction of infrastructure such as water, power, heating and transportation infrastructure. Meanwhile, it continues supporting China's elderly so that more seniors can enjoy a happy, loved and secure lifestyle.

Facilitate infrastructure construction

Jingu Trust supported infrastructure construction in Tianjin

Jingu Trust established a trust plan of RMB950 million that invested in an urban construction investment company in Tianjin. The company was involved in municipal infrastructure investment, construction, and state-owned asset operation in Tianjin, engaging in the core businesses of infrastructure investment and construction (including municipal road construction), heating supply and gas supply. The trust fund of this project was used to accept the transfer of RMB1.27 billion of accounts receivable from the district finance bureau held by the urban construction investment company for highway reconstruction projects. Upon receipt of the trust funds, the said company would utilise them to replenish its working capital. The injection of funds from Jingu Trust timely replenished the liquidity of the company, thus supporting infrastructure construction in the Beijing-Tianjin-Hebei area.

Nanyang Commercial Bank supported hydropower station construction

Nanyang Commercial Bank provided a total of RMB367 million of fixed asset loans to a hydropower company in Shenzhen for it to operate small and medium hydropower stations. The hydropower projects held by the company are mainly distributed in Yunnan, Guizhou, Sichuan, Hunan, Hubei and Guangxi in central and western China. For development, such company makes full use of domestic and international capital markets, various financing tools and cooperation methods, and intensifies construction and acquisition, and as a result, its installed capacity has been ramped up to 687,400 kilowatts (with another 161,000 kilowatts under construction).

Help improve living conditions

Shanghai Branch supported livelihood security programs in Shanghai

Actively capitalising on the full license advantage of the Group in financial services, our Shanghai Branch developed a foothold in the construction of “four centres” of Shanghai and is committed to the development of the Yangtze River Economic Belt, achieving laudable results. At the beginning of 2016, Shanghai Branch established an urbanisation development fund jointly with the Shanghai Branch of Nanyang Commercial Bank, Cinda Securities and a group company from Shanghai to support a livelihood security program of Shanghai. Since its inception, the fund has successfully completed the first phase of the program -- investment in an affordable housing project, worth RMB651 million in total. As of the end of 2016, the progress of the project as a whole was better than expected, as the first batch of residents had selected their homes. Moreover, the engineering quality of the project was recognised by the local government.

Cinda Securities facilitated the construction of security housing at multiple locations

Cinda Securities supported livelihood programs through corporate bonds, asset securitisation and other financial products. The proceeds were mainly used in crucial livelihood programs such as urban infrastructure construction and security housing construction, and in financing urban construction development companies in Xinjiang, Fujian, Jiangsu, Jiangxi, Henan and Liaoning, which greatly promoted the construction of infrastructure and livelihood programs in these areas.

Provide assistance for senior care

Happy Life continued to conduct “Happy Life Insurance with Reverse House Mortgage” business, exploring supply side reform in the senior care industry

Happy Life is committed to the “pension insurance secured by house” pilot project initiated by the CIRC, conducting “Happy Life Insurance with Reverse House Mortgage (reverse mortgage insurance)” business. “Pension insurance secured by house” satisfies the top 3 demands of senior care, namely, senior home care, more income and life-long pension, representing an alternative for senior care, which is recognised by regulators, insured seniors and society.

Starting from the “pension insurance secured by house” products, Happy Life will explore the supply side reform of the senior care industry by developing supporting healthcare and senior care insurance products and connecting the value chains of financial payment and senior care service. Moreover, it will proceed with research in fields such as senior home care, development of health care insurance for seniors, fund-raising to build senior care communities and combination of healthcare and senior care, as it tries to provide one-stop senior care services based on “home, community and institute”.

As a Supplier of Integrated Financial Services

Adhering to the customer-centric philosophy, China Cinda has been exerting efforts to consolidate the leading strengths of distressed asset management business and develop financial investment and asset management business and financial services business. It follows the changes in customers' needs to expedite product innovation and improve the standard of customer services. It promotes collaboration among different business platforms and provides tailored financial solutions and differentiated asset management services to customers to increase their wealth and win their trust and loyalty.

Provide Diverse Services

Our principal business segments include distressed asset management, financial investment and asset management, as well as financial services. Distressed asset management is the core business of the Company. In 2016, the Company further explored new forms and channels to serve customers and enriched its service offerings to meet the services expected by financial institution and corporate clients and to win the trust of broader private customers.

In 2016, China Cinda established the strategic customer department under the headquarters of the Company which took state-owned enterprises and their branches and subsidiaries as its primary target customers for marketing, and focused on state-owned enterprises and key enterprises in the industry with overcapacity in order to provide tailored integrated financial service solutions to customers.

In 2016, China Cinda successfully acquired Nanyang Commercial Bank and owned 100% shares thereof, thus acquiring full financial licensing which comprises seven financial licenses in banking, insurance, trust, securities, fund, futures and leasing. In this regard China Cinda has the most licenses among the top four asset management companies. This improved the Company's integrated and customised service capabilities and resulted in significant synergies.

Serve financial institutions

Tianjin Branch helped a bank's Tianjin branch to eliminate financial risks

In August 2016, Tianjin Branch acquired the assets package of a bank's Tianjin Branch, involving 17 accounts in 7 categories, namely, financial service, science and technology, commerce and trade, logistics, healthcare, building materials processing as well as agriculture and animal husbandry. Most of the assets on the 17 accounts were the guarantee warranties and pledge guarantees. Through the successful transfer of the assets package, Tianjin Branch helped the bank to optimise its asset-liability structure and increased its capital strength for supporting the real economy. Tianjin Branch will implement diverse methods in the subsequent disposal of assets to achieve assets realisation, thus helping eliminate financial risks effectively.



Serve enterprises

China Cinda actively supported the development of enterprises in western China

Xichang is an area in southwestern China mostly inhabited by ethnic minorities. There is a mining company in Xichang which is a relatively large enterprise in the area. In 2016, China Cinda reached consensus with the mining company and its shareholders on acquisition of its inactive financial creditor's rights and the implementation of a debt-to-equity swap thereon. This move was meant to relieve the temporary tension in the capital chain of the mining company, help it achieve its goals of deleveraging and reducing costs and improve its profitability. By becoming a shareholder of Xichang Mining, China Cinda will introduce new strategic investors, further improve its modern corporate system and contribute to the improvement of its corporate governance and sustainable development. As a typical case in which China Cinda supports the development of enterprises in western China, it has a good economic and social demonstration effect.

Shenzhen Branch helped a group activate cash flow

A leading business group in Shenzhen which had developed rapidly in recent years was still troubled by difficulties in financing and high financing costs, hindering its further development. Making reference to the business features of the group, Shenzhen Branch successfully negotiated the acquisition of accounts receivable therein to take over the accounts receivable of the group due from other enterprises and thus improved its cash flow. This eliminated the occupation of cash arising from trading accounts between the upstream and downstream supply chains and injected liquidity into the group without increasing total liabilities, thus substantially facilitating the development of business enterprises.

Serve reform of state-owned enterprises

Shanxi Branch helped reform a coal company

A coal group in Shanxi faced perplexing corporate property rights issues caused by historical problems arising from the capitalisation of mining rights of three member enterprises, which directly hindered the reform of the mining group. In 2016, the headquarters of China Cinda and Shanxi Branch concentrated their efforts to enhance communication and coordination with the Shanxi government, and finally obtained approval for the conversion of mining rights value into state capital for the three enterprises. As the over 10-year historical problems were properly settled, the property rights of the mining group were finally straightened out, which paved way for further reform of the group.

Enhance Communication with Customers

To develop in-depth understanding of customers' demands, China Cinda actively enhances contacts and communication with customers by organising various communication activities. The headquarters and its subsidiaries and Branches hold customer service in high regard and constantly improve services according to customers' advices and suggestions, and thus vigorously enhance the quality and standard of services.

Zhejiang Branch held a forum on distressed assets investment

In June 2016, Zhejiang Branch held a forum on distressed assets investment for 2016 in Hangzhou, which attracted more than 500 participants from almost 300 investment institutions. The forum covered the entire distressed asset industry and achieved its expected results with good public response. On the same day, Zhejiang Branch also launched its public WeChat account, whereon information of the Branch including its principal businesses, services, products and asset procurement was provided to customers.

Jingu Trust revised the Customer Management Measures and constantly refined customer management

In 2016, Jingu Trust revised its Customer Management Measures by specifying the procedures for customer satisfaction surveys and customer complaints settlement.



Customer satisfaction survey

Jingu Trust stipulates that a customer satisfaction questionnaire shall be delivered in December of each year to customers (including principles and financing parties) who have received its services, with questionnaire delivery for sampling of no less than 70% of the total customers of the relevant business department and the number of retrieved questionnaires at no less than 80% of those delivered. The responsible department shall summarise the results within 10 working days after receipt of feedback and compile a customer satisfaction survey report of the last year at the beginning of each year. Jingu Trust will organise relevant departments to implement time-limited compliance and adjustment according to feedback with respect to poorly rated matters, hotspot problems and repeated suggestions.



Customer complaints settlement

Jingu Trust requires that customer complaints shall be timely recorded, and the "customer complaint settlement form" shall be filled out and then sent to the accountable department. Such department shall reply to the customer within one working day after receipt, and propose a "complaint solution" after negotiating with the customer, and implement it upon approval of the departmental head. At the beginning of each year, the Company will summarise and analyse the customer complaints and settlements in the last year to create a "customer complaint summary and analysis report". Problems reflected in the report shall be analysed and summarised thoroughly in order to improve previous work and enhance the quality of customer service.

Disseminate Financial Knowledge

In 2016, China Cinda further promoted publicity and education for financial consumers, disseminated financial knowledge to the public, enhanced the use of financing tools and improved the public's ability to identify and prevent risks in order to build a harmonious financing relationship.

Happy Life held a customer service festival to show its gratitude to clients and give back to society

In September 2016, Happy Life held a two-month customer service festival. With the main theme of a "happiness and health carnival", Happy Life organised branches to carry out various live thematic activities in their own cities, such as the city (lake) rim run and athletic walks that focused on the health of clients and advocated active and positive lifestyles. A total of 97 live thematic activities were held by all branches and the number of participants reached over 9,000. Meanwhile, to promote the activities to customers, the Company launched an online interactive activity named "play games to win free data traffic" via its WeChat service account, attracting 17,000 participants.

During the festival, the insurance policy service staff of Happy Life visited thousands of households to sort out insurance policies for customers, and help them check their and their families' insurance coverage, answer questions and improve insurance coverage, in order to protect customers' legitimate rights and interests effectively. In addition, Happy Life sent a service manual titled "All-in-one Service Guide" to its customers stating the various insurance policy procedures and points-to-note covering insurance application, insurance preservation to settlement of claims in a plain and simple way, so that customers can enjoy transparent insurance services.

Cinda P&C held "Rainbow Run" and "Five Visits" activities to disseminate insurance knowledge to consumers

In 2016, to mark the "July Eighth National Insurance Public Awareness Day", Cinda P&C organised "Rainbow Run" and "Five Visits" public welfare activities to disseminate insurance knowledge to the public. Many Cinda P&C branches held the "Rainbow Run" activity in their localities. Banners reading "Insurance Makes Life Better" were displayed by runners in a number of cities to enhance public awareness and understanding of insurance. Meanwhile, they also organised visits to communities, enterprises, government agencies, villages and schools, or the so called "Five Visits", to help potential insurance customers to better understand insurance. In these events, the participating branches assigned dedicated persons for consultation on insurance application and claim settlement, and to answer questions, listen to suggestions and resolve appeals on the spot, guiding the public to enhance awareness of insurance and risks and develop a scientific view toward insurance services.

AS A COMMUNITY FOR REALIZING THE VALUE OF EMPLOYEES

China Cinda regards its employees as partners in corporate development, and thanks to their contribution and diligent work, the Company has steadily advanced under fierce competition. The Company firmly safeguards the rights and interests of employees and has gradually improved its staff reward and incentive mechanism. The Company also provides more professional education for staff to help them to improve their competence and broaden their career development path, enabling them to grow and succeed. The Company provides staff with a positive working environment and cares about staff occupational health and safety to help them to achieve work-life balance.

As at the end of 2016, China Cinda had 21,424 employees. During the reporting period, there were no work-related deaths.

Protect the Legitimate Rights and Interests of Employees

China Cinda treats all the employees the same way, as it protects their legitimate rights and interests, respects their work results, listens to their voices and strives to create a just, fair and transparent working environment as well as an open, enterprising and innovative working atmosphere.

Rights and interests of employees

In strict compliance with relevant provisions of the Labour Law, Law of the People's Republic of China on Employment Contracts, Trade Union Law and other state laws and regulations, China Cinda has entered into employment contracts with all employees, and eradicated discrimination based on gender, nationality, religion and age regarding recruitment, salary, training and promotion. Hiring of child and forced labour is prohibited, so as to ensure that employees have access to the same just, fair and transparent job opportunities. Also, the Company constantly optimises the salary management system and employs a compensation system featuring "position-based pay, performance-based bonuses and result-oriented distribution". Moreover, China Cinda pays insurance premiums for various social security programs, contributes to staff housing reserve funds and enterprise annuities and maintains supplementary medical insurance for employees. In 2016, 100% of employees of China Cinda were employed under contracts.

Democratic communication

China Cinda deepens democratic management and communication, whereby it can timely inform staff of significant events and decisions in relation to corporate development and encourage them to provide advice and suggestions for development. In 2016, the first meeting of the third session of the employees' general meeting of China Cinda was held to hear a number of reports concerning corporate development, including corporate work, proposal work and employee supervisor performance reports. The meeting received 22 proposals in many aspects such as strategy, management, development, welfare and group coordination from employees' representatives, all of which were timely handled and replied to by relevant departments after the meeting.

Facilitate the Growth and Development of Employees

China Cinda implements multi-level, multi-channel, all-around and inclusive staff training to help staff improve their overall competence and business skills. It also optimises career development paths so that each employee can achieve their own value in work.

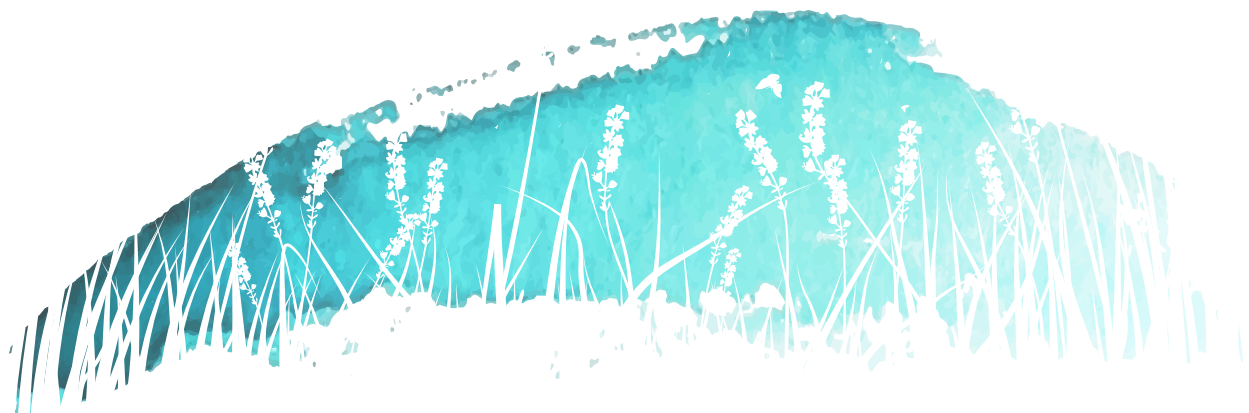
Staff training

China Cinda formulated and implemented the Rules of Staff Training Management and preliminarily established a staff training system covering training for mid- and senior-level management staff, professional skill training for business staff and inclusive training for all staff. In 2016, the Company held the Peking University Guanghua Special Training Program for Middle-level and Senior-level Management, Global Vision and Comprehensive Development Training Program in the US and various lectures and salons, in order to broaden the horizon of middle-level management and improve their management level; it organised and held multiple employee professional skill training sessions to promote business development and reflect the feedback of employees from various business lines; for the purpose of inclusive training, it expanded the training coverage via online educational systems, delivering training to employees across the whole Company. At the same time, the Company supported employees to participate in external professional training and reimbursed relevant expenses incurred by employees who took occupational qualification examinations, in an endeavour to improve the overall competence and business skills of each employee via multiple channels.

In 2016, more than 1,100 training sessions were held by the Company with over 46,000 participants, delivering about 30 hours of training per employee.

Career development

Guided by the Employee Administrative Measures, China Cinda has improved its staff career development system, which comprises three channels respectively for management, professional, technical and non-leadership positions, to broaden the career paths for employees. The Company also recruits talent internally through competition. In 2016, to fill the vacancies and talent needs of various departments, the headquarters hired 12 new functional directors, 13 acting directors, 11 senior managers, 25 senior vice managers, and 34 managers.



Care about the Physical and Mental Health of Employees

China Cinda cares about staff occupational health and safety. It provides employees with various health protection measures and actively organises a wide array of cultural and sports activities for the benefit of their physical and mental health. Meanwhile, the Company gives special care to staff in need and female staff, doing what it can to solve their hardships in life and troubles in the workplace.

“Walk Towards Health and Happiness” athletic walk activity

In response to the “One Million Employees Walking Towards Health” campaign promoted by the Chinese Financial Workers’ Union, China Cinda organised athletic walking contests in various regions across China from May 2016 to November 2016 and over 3,000 employees took part in the activities. The event was conducted to improve employee health, as sports specialists were invited to explain athletic walking and the “Cinda Star Sports” software was installed for each participant to help them improve their physical conditions in a more scientific and efficient way, enhance team cohesiveness and help spread and practise the concept of “happy work and healthy life” across the Company.

Safeguarding occupational health

China Cinda is always concerned about the physical and mental health of employees, whether during or after duty hours. It cooperates with professional health management institutions to provide employees with quality health management services. In 2016, the Company customised medical examination schemes for employees in different age groups based on their health conditions, and organised thematic health management activities with topics ranging from osteoporosis, cardiovascular and cerebrovascular diseases, oral health, midlife health crises and curing of winter-prone diseases in summer to health preservation in autumn and winter. It also provided employees with physical examinations, medical report interpretation and health guidance and consultation services to keep employees informed about their health status, prevent disease in advance and improve their health, so that the occupational health of employees could be better safeguarded.

Cultural and sports activities

China Cinda promotes the concept of “happy work and healthy life”, and organised various cultural and sports activities for employees, including the Lantern Festival funfair, spring outing, athletic walk and “China Cinda Cup” badminton competition, to enrich their life after work and enhance team cohesiveness.

Assistance and care to employees

China Cinda actively assists employees in need and continues to carry out “warmth deliveries” from the New Year’s Day to the Spring Festival. In 2016, the headquarters of China Cinda paid visits to a total of 112 staff and handed out RMB303,000 of consolation money.

The Company takes special care for female staff and promotes the “Special Collective Contract on the Rights and Interests Protection for Female Staff”, so as to safeguard the rights and interests of female staff. Moreover, the Company focused on hobbies and special demands for female staff by holding various featured activities such as the Floriculture Salon Activity on March Eighth Women’s Day, and setting up a maternal lounge and nursing room for pregnant and breast feeding staff.

AS A PRACTITIONER PARTICIPATING IN ENVIRONMENTAL PROTECTION

With its focus on environmental protection, China Cinda leveraged its business advantages to operate green financial business, support the development of green industry and develop green products. The Company also practices energy conservation and emission reduction in its daily operations and actively carries out green public welfare activities to fulfil its responsibility in environmental protection.

Green Finance and Green Products

China Cinda is concerned about global climate change and has actively responded to national policies in this regard. It considers green finance as its principal business and fully supports green economy, energy saving, clean energy and other fields. In 2016, the Company vigorously expanded its green financial business and provided financing services for a number of green industry enterprises to promote the development of green industry. Moreover, Cinda Real Estate developed and constructed green buildings and proactively engaged itself in building a resource-saving and environmentally friendly society.

Green projects supported by Cinda's branches and subsidiaries

- Jiangsu Branch supported the development of a photovoltaic enterprise through debt restructuring projects

In 2016, Jiangsu Branch cooperated with a solar power enterprise in Jiangsu, as it repaid RMB450 million debt on behalf of the enterprise by capital contribution in the form of non-cash acquisition. The implementation of the project alleviated the short-term liquidity squeeze for the enterprise, and bought time for it to carry out the established industrial layout and planning and laid a foundation for it to comprehensively advance the development of the photovoltaic power generation industry. The project also helped it to accumulate both customers and social reputation.

- Jingu Trust strongly supported the development of green industry enterprises

In 2016, Jingu Trust set up a trust of RMB800 million which invested in corporate bonds issued by a new energy enterprise, which is entitled to receive policy support from the Chinese government for the development of clean energy and is principally engaged in businesses such as desulphurisation and engineering procurement contraction for power construction, biomass power generation, environmentally friendly power generation and raw coal sales. The trust funds were mainly used to adjust the debt structure of the said enterprise so that it could put aside funds for the construction of a new biomass power plant and the R&D of more effective biomass boilers, thus helping with its business optimisation and upgrade.

In addition, Jingu Trust set up a trust fund of RMB600 million which extended trust loans to a power company to support its "combined heat and power (CHP)" projects in Xinjiang, Inner Mongolia, Gansu and Jiangsu. CHP represents an effective way to promote energy efficiency and energy conservation with the merits of pollution reduction, environmental purification and higher quality of heating, thus representing a direction of clean energy development strongly supported by China. Through extension of trust loans to the said company, Jingu Trust helped increase its working capital to support the technological upgrading of its power plants and construction of its CHP projects.

- Nanyang Commercial Bank granted green credit to new energy enterprises

Nanyang Commercial Bank Limited granted a credit of RMB150 million green loans to a new energy company to support its development, investment and operation and management of gas-fired, CHP and other clean energy projects. Currently, the enterprise operates its clean energy projects in Jiangsu and Zhejiang with clean energy sales accounting for 80% revenue. In line with its development plan and national policy guidance, this enterprise will further enlarge the share of clean energy in its overall sales revenue. In this regard, the green loans helped the enterprise to achieve its own strategic objectives.

Cinda•Lanjue Project developed by Cinda Real Estate won the gold award of the Shanghai "Gardening Cup"

Guided by the concept of "strengthening the construction of sponge city", the Cinda•Lanjue project developed by Cinda Real Estate rigorously observed eco-friendly requirements and followed the strict standards of the Ministry of Housing and Urban-Rural Development, in creating living spaces up to the three-star green building standards, and it implemented the forward-looking construction concept of "materials, energy, water and lands conservation" throughout the process of greening and construction. The project also adopted integrated construction and decoration that produced less pollution to the public environment. Moreover, the project was highly regarded by assessment agencies in terms of arrangement of landscape pieces, greening, planting, seeding and follow-up conservation, and ultimately won the gold award of the Shanghai "Gardening Cup".

Green Operation

China Cinda follows the philosophy of green operation. It is committed to integrating environmental protection into various operational links and has constantly streamlined its working process in an endeavour to reduce emissions and resource consumption as much as possible.

Resources consumed by the headquarters of China Cinda in 2016

| | |
|---------------------------------------|-------|
| Total water consumption (10,000 tons) | 2.37 |
| Electricity (10,000 kWh) | 593 |
| Gasoline (tons) | 22.42 |
| Office paper consumption (tons) | 13.3 |

The Company underlines environmental protection during the course of operation, and advocates energy conservation and emission reduction among staff by a range of measures including regular publicity events held internally. The staff are also urged to reuse office paper, regulate air conditioning and choose low carbon transportation modes such as subways and bullet trains. Some branches and subsidiaries have replaced their original lighting with LED lights, cleaned the air outlets of their central air conditioners and installed water-saving toilets, thus effectively reducing energy and resource consumption. Meanwhile, the Company encourages its employees to use video-conference facilities to cut down on unnecessary business travel, thus reducing its carbon footprint. In 2016, 539 video conferences were held by the headquarters of the Company, accounting for 16% of all conferences.

In addition, in the process of building the support centre of China Cinda, the Company introduced the green concept and utilised advanced environmental protection technologies and techniques to greatly increase energy efficiency and achieve substantial green operation.

Cinda Hong Kong's listed companies received two awards for environmental protection due to active implementation of environmental management

Cinda Hong Kong proactively put the green development concept into practice by urging its listed company Cinda International to fulfil its environmental responsibility and by fostering a "green culture." In this context, Cinda International employed diversified office environmental protection measures, such as encouragement of the use of energy-saving and eco-friendly products, establishment of a Green Corner to share environmental information, turning off lights and display screens at lunch time and non-office hours, greening the office and installing categorised recycling bins. In 2016, due to its excellent environmental performance, Cinda International was honoured with the "Hong Kong Awards for Environmental Excellence in Service and Trade", and "HSBC Living Business Certificate of Merit Green Achievement Award".

Cinda Investment's hotels carried out technical transformation towards energy-saving and emission reduction

Cinda Investment emphasised technical transformation towards energy-saving and emission reduction in operating sites and achieved varying results. In 2016, for the purpose of improving energy utilisation, Hebei Jinjian, a hotel subsidiary of Cinda Investment, installed a heat exchange device in the boiler room connecting to indoor pipes of central air conditioner to raise the temperature of circulating water in the central air conditioner. This move would recycle heat energy produced by steam in the laundry room and collect low-temperature condensed water after the heat exchange as boiler feed water, thus saving natural gas and water and reducing power consumption for heating from the central air conditioner.

In 2016, Cinda Investment's hotel subsidiary, Sanya Tianyu, installed 100 KW solar photovoltaic power generation equipment, in which the newly added air source heating pump could warm domestic hot water, swimming pools and SPAs by using air as a heating source. It also transformed the flue gas heat recovery system for its boilers and mounted over 20,000 LED lights to replace other lights. Through a series of technical transformations towards energy-saving and emission reduction, the hotel saved over RMB2 million in energy expenses over the previous year.



Hefei support centre project was elected as a "green demonstration project"

The project of China Cinda support centre management centre in Hefei insisted on using new technologies and processes during construction and strictly implemented the measures of "energy, materials, lands and water conservations and environmental protection", as a result it was elected as the "Third batch of green demonstration projects in national construction industry" by the Ministry of Construction. In the project, more than 40 energy conservation and environmental protection technologies were applied, such as flap curtain wall sunshade system with ceramic plates, light guide tube technology, cooling and heating channel control system, rainwater collection and utilization system, solar power water heating system and wet film humidification technology, which are expected to save 4.5 million kWh electricity each year. Moreover, ten major items and 24 sub-items of ten new technologies in the construction industry including external sunshade of buildings, solar energy and building integration, IT integrated application were promoted and utilized in this project. In this way, the technological level of this project took lead in China.

Green Public Welfare Activities

China Cinda actively organises a variety of green public welfare activities for its staff and guides them to lead a green low-carbon life, so as to convey the concept of low-carbon and environmental protection to the public.

Inner Mongolia Branch organised a tree planting activity for its staff

In 2016, the Inner Mongolia Branch actively encouraged its staff to participate in a tree planting activity called "More Green, Less Smog to Remake the Blue Sky" organised by the Inner Mongolia Financial Mission Work Committee. In this manner, the staff's environmental protection awareness was raised by hands-on work, thus contributing to the ecological environment.



AS A CORPORATE CITIZEN TO PROMOTE SOCIAL WELFARE

China Cinda upholds the philosophy of "taking root in society and serving the locality" and considers social advancement as a priority beyond its own development. In doing so, it stays committed to its social responsibility, adheres to the poverty alleviation concept of "precise identification", "precise help" and "precise governance" and encourages staff to take part in volunteer activities, so as to foster a harmonious environment and win-win situation for development.

Participate in Poverty Alleviation

China Cinda continuously improves its poverty alleviation mechanism, enhances intelligence and capital supply in enabling targeted villages to realise self-sustaining growth and helping them to break the shackle of poverty. In 2016, the Company provided RMB2.69 million of poverty alleviation funds actually, of which RMB0.95 million was allocated to Ledu District, Qinghai, a targeted poverty alleviation location of the Company. RMB0.6 million was allocated to the targeted locations for poverty alleviation announced by the CBRC, RMB1.14 million was approved as funds for 11 branches, and 70 computers were donated to Ledu District, Qinghai, Lintao County, Gansu, Lazikou Village, Diebu County, Gansu and other areas.

Precise poverty alleviation

With high mountains and deep ravines, life in Ledu District, Haidong, Qinghai is difficult, and this district was assigned as a targeted poverty alleviation area of the Company. In order to know more about the local people's life and production and implement a proper poverty alleviation plan, the leaders of the Company visited Ledu District to examine the poverty alleviation work, where they discussed with the leaders of Ledu District and visited poverty-stricken families in Chengzi Village, Chengtai Town, Ledu District.

After careful study and demonstration, the Group approved the 2016 poverty alleviation plan targeting Ledu District and appropriated RMB950,000 as targeted assistance funds, among which RMB200,000 was used to support the development of financial education and training for prosperity leaders in Ledu District, and RMB750,000 was used in precise poverty alleviation of Chengzi Village, Chengtai Town, the targeted village for poverty alleviation of the Company. The plan was meant to solve many practical problems such as crop farming, construction of roads across fields, building a culture & fitness square for villagers, purchase and instalment of solar water heating pipes and devices, solar street lamps and rural environmental renovation in Chengzi Village. It would enable families in Chengzi Village and the village itself to escape poverty.

In 2016, the party Branch of Chengzi Village, Chengtai Town, Ledu District, our targeted village for poverty alleviation, was honoured with the title of "Advanced Grass-root Level Party Organisation in the Province". It is the first provincial level commendation and honour received by Chengtai Town.

Our Xinjiang Branch proceeded with the targeted poverty alleviation for a village in Bulunkou Town, Akto County, Kizilsu Kirgiz Prefecture, Xinjiang. The branch leaders and our village-devoted team conducted investigations and interviews on the field to understand the local realities and the primary cause for poverty in depth. After a 6.7 magnitude earthquake in Akto County, they thoroughly assessed the impacts of the disaster and disseminated earthquake-relief knowledge to villagers. They also initiated donations within the Branch, raising RMB75,000 to help disaster-affected villagers survive the winter.



Chongqing Branch helped poor students in Youyang County to realise their college dreams

Our Chongqing Branch kept in close contact with the Chongqing Municipal Office and Youyang Poverty Relief Office. Leveraging its advantages, it continued a poverty alleviation program to support poor students in Youyang County by donation of educational funding. The branch leaders visited and examined the targeted poverty alleviation unit and asked about the conditions of 16 college students. They donated RMB60,000 in educational funding to Youyang Poverty Relief Office which was granted to the 16 students for them to realise their college dreams.

“Drop of Courtesy & Dream Building”- Guangdong Branch supported the education of left-behind children with public welfare scholarship

Our Guangdong Branch practiced the good tradition of “rooting in society, serving the locality”. It set up Cinda Public Welfare Scholarship to encourage students of Nanbu Primary School to forge ahead and study hard, in a bid to help left-behind children and improve rural education.

As the contact point for poverty alleviation support of Guangdong Branch, Nanbu Primary School is located in a remote region. Most students of the school are left-behind children and live a relatively difficult life. On 1 September 2016, the leaders of our Guangdong Branch left for Qingyuan to attend the opening ceremony of Nanbu Primary School, i.e., the “Drop of Courtesy & Dream Building” Cinda Public Welfare Scholarship Award Ceremony. They contributed RMB50,000 in the scholarship pool this year.

“Power of Walking-Xincheng Public Welfare Walk” raised RMB10,000 of Caring Funds to help poor children

Cinda Real Estate invited the public to follow the popular “WeChat Sports” account through which it solicited donations based on walking steps published on WeChat. Specifically, for every 10,000 steps by a participant, Xincheng International donated RMB3, and the top 100 participants would be honoured with certificates and prizes. The number of online participants in this activity reached 24,000. This is a remarkable feat of Xincheng International.

Engage in Public Welfare

China Cinda strives to promote social welfare initiatives in our regular activities. We build platforms for social welfare services and undertake social welfare and charity activities to contribute to public welfare.

Happy Life delivered on its social responsibilities by showing care for the elderly and children

Happy Life proactively performed its function of insurance protection to provide insurance products and services for the disabled, the elderly and children.

- Caring for the disabled. In 2016, Happy Life underwrote critical illness insurance policies for the disabled in Jintan District of Changzhou City, Jiangsu Province, covering 13,200 persons and insuring against 30 critical diseases.
- Caring for the elderly. In 2016, Happy Life continued to underwrite insurance policies for accidents and injuries during physical examination for enterprise retirees in Nanjing City for the third year, which offered protection against accidents and injuries incurred by the retirees during physical examination. The program involved more than 400,000 insured persons and over 100 physical examination institutions. In addition, the Company continued to carry out volunteer public welfare activities to take care of the elderly and provide assistance to them. The Company also conducted various activities titled "Health is a Blessing", including lectures on healthcare and health preservation, Chinese massages, volunteer medical consultation activities, home care activities and home cleaning activities. The Company organised a total of 73 volunteer activities in various branches and key sub-branches, in which over 20,000 seniors participated.
- Caring for children. In June 2016, Happy life Anhui Branch organised a large public welfare activity themed "avoiding the risk of drowning to embrace happiness", where vivid cases were demonstrated on site through safety education courses, enabling children to master self-saving skills and provide help to others. This activity was greatly praised by the Education Bureau of Changfeng County and various media.



Nanyang Commercial Bank carried out the annual public welfare activity of “clothing donations to express love, making winter warmer”

Nanyang Commercial Bank actively engages itself in public welfare and sends out positive energy. It has formed an all-around public welfare system covering the themes of “clothing donation to express love”, “energy saving and emission reduction”, “education”, “poverty alleviation and disaster relief” and “deposit certificate of love”. Nanyang Commercial Bank organises clothing donation to poverty-stricken areas each winter, aiming to spread the public welfare notion of “recycling old items and feeling warmth of life in winter”. So, it encourages employees and customers to donate discarded clothes to where it is needed such as the remote areas in Yunnan, Guizhou and Tibet after the professional selection and cleaning.

In 2016, Nanyang Commercial Bank organized the public welfare activity of “clothing donation to express love, making winter warmer” again with Shanghai Suishou Welfare Foundation, to keep kids warm in winter by donating one’s own piece of clothing. The event was held in 14 cities at the same time, and the outlets of all branches and sub-branches of Nanyang Commercial Bank collected clothes donated by employees and customers, which drew attention of the public.

The collection received 4,118 pieces of clothing and daily items, including 708 books, 394 school bags, stationery pieces and small toys, 2,991 pieces of discarded clothing and 25 pieces of autumn and winter bedding.

Hebei Branch actively supported flood victims

In July 2016, continual torrential rain hit many regions in Hebei Province, with Jingxing Mining District in Shijiazhuang City being heavily flooded. Many businesses and personal properties were severely damaged. Hebei Branch upheld the traditional Chinese spirit of mutual help as the saying goes “when a disaster strikes, help will come from all sides” by applying for a special fund from the headquarters of Cinda to hand out RMB58,000 to the donation and disaster relief centre of the local civil affairs department for the reconstruction of stricken areas.

Several corporate customers of Hebei Branch who were located in Jingxing Mining District suffered a direct economic loss of more than RMB40 million due to the flood, and, the production and staff’s living were greatly influenced. Hebei Branch sent rice, flour, cooking oil and other basic goods to the disaster-stricken area to express consolation to customers and enterprises. Moreover, the staff of Hebei Branch embraced the spirit of fraternity and mutual support and donated a total of RMB8,000 to the people in areas impacted by flooding.

FUTURE PROSPECTS

In 2017, China Cinda will continue and deepen the implementation of the Company's five major social responsibilities, i.e., to eliminate financial risks, to provide integrated financial services, to realise the value of employees, to participate in environmental protection and to promote social welfare with consideration of its situations, in order to realise the deep integration of the Company's business goals and social responsibilities. In pursuit of this goal, China Cinda will act carefully according to changes at home and abroad, in line with the national 13th Five-Year Plan and the Second Five-Year Plan of the Company and in strict compliance with the new requirements set out in the Environmental, Social and Governance Reporting Guide issued by the Hong Kong Stock Exchange.

Striving to accomplish the mission of eliminating financial risks and improve financial services

Focusing on the national works of stable growth, reform promotion, structure adjustment and improvement of people's livelihood, China Cinda will actively play the role of "safety net" and "stabiliser" as an assets management company, make the most of traditional advantages to improve the operation of non-performing assets, commit more funding to support the real economy and strengthen support in key areas to serve "Sannong" and promote industrial upgrading in relevant regions, thereby supporting supply-side structural reform. In addition, it will deepen system and institutional reform and change its sales model from product-centric to customer-centric.

Adhering to green operations to promote the development of green industry

Holding on to the principle of thrift, China Cinda will strengthen its efforts in financial reform and reduce emissions and consumption of resources in our operations. The Company will speed up informatisation to continuously improve the level of technology governance. The Company will greatly develop green financial business, promote the development of green industry, advocate the concept of environment protection and devote itself to environmental protection.

Achieving mutual growth and paying back to the society through targeted poverty alleviation efforts

China Cinda cares about the physical health and career development of its staff because one of its focus will be growing a strong team of talents. We will move further ahead with a market-determined employment mechanism and continue to reform the reward system, refine our institution, lift efficiency and standardize management, with a view to protecting the rights and interests of the staff. Adhering to the philosophy of "taking root in the society and serving the locality", it will pay back to the society through the enhancement of the poverty alleviation mechanism and treat social welfare initiatives as our regular activities.



APPENDICES

Honours and Awards



**“2016 Stars of China Awards —
Best Corporate Governance Bank”**

Granted by Global Finance of the USA



“Top 100 Listed Companies in China”

Granted by the China Business
Top 100 Summit Forum



**“2016 China Financial Institutions Gold Medal Standings -
Best Asset Management Company Award”**

Granted by Financial Times



**“Most Socially
Responsible Financial
Institution in Chinese
Banking Industry”**

Granted by China
Banking Association



Table of Cross-references to the ESG Guide of Hong Kong Stock Exchange

| Index of Environmental, Social and Governance Indicators | | Indicator for disclosure |
|--|--|--------------------------|
| Environment | General Disclosure | |
| | Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer | P61 |
| | relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste. | |
| | A1.1 The types of emissions and respective emissions data | P88 |
| | A1.2 Greenhouse gas emissions in total (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility) | - |
| | A1.3 Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility) | - |
| | A1.4 Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility) | - |
| | A1.5 Description of measures to mitigate emissions and results achieved | P87-P90 |
| | A1.6 Description of how hazardous and non-hazardous wastes are handled, reduction initiatives and results achieved | P87-P90 |
| | General Disclosure | |
| | Policies on the efficient use of resources, including energy, water and other raw materials | P88 |
| | 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) | P63, P88 |
| | A2.2 Water consumption in total and intensity (e.g. per unit of production volume, per facility) | P63, P88 |
| | A2.3 Description of energy use efficiency initiatives and results achieved | P88-P90 |
| A2 Use of Resources | A2.4 Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency initiatives and results achieved | - |
| | A2.5 Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced | N/A |
| A3 The Environment and Natural Resources | General Disclosure | |
| | Policies on minimising the issuer's significant impact on the environment and natural resources | P87-P90 |
| | A3.1 Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them | - |

| Index of Environmental, Social and Governance Indicators | | Indicator for disclosure |
|--|--------------------------------|---|
| Social | 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 |
| | | P84-P86 |
| | | relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare |
| | | B1.1 Total workforce by employment type, age group and geographical region |
| | | P63, P84 |
| | | B1.2 Employee turnover rate by age group and geographical region |
| | | - |
| | B2 Health and Safety | General Disclosure |
| | | Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer |
| | | P86 |
| | | relating to providing a safe working environment and protecting employees from occupational hazards |
| | | B2.1 Number and rate of work-related fatalities |
| | | P85 |
| | B3 Development and Training | B2.2 Lost days due to work injury |
| | | - |
| | | B2.3 Description of occupational health and safety measures adopted, how they are implemented and monitored |
| | | P86 |
| | | General Disclosure |
| | | Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities |
| | B4 Labour Standards | P85 |
| | | B3.1 The percentage of employees trained by employee category (e.g. senior management, middle management) |
| | | - |
| | | B3.2 The average training hours completed per employee by employee category |
| | | P85 |
| | 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 |
| | | P84 |
| | | relating to preventing child and forced labour |
| | | B4.1 Description of measures to review employment practices to avoid child and forced labour |
| | | P84 |
| | | B4.2 Description of steps taken to eliminate such practices when discovered |
| | | P84 |

| Index of Environmental, Social and Governance Indicators | | Indicator for disclosure |
|--|---|--------------------------|
| B5 Supply Chain Management | General Disclosure | |
| | Policies on managing environmental and social risks of the supply chain. General Disclosure | P69 |
| | Policies on managing environmental and social risks of the supply chain | |
| | B5.1 Number of suppliers by geographical region | - |
| | B5.2 Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented | P69 |
| 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 | P74-P83 |
| | relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress. | |
| | B6.1 Percentage of total products sold or shipped subject to recalls for safety and health reasons | N/A |
| | B6.2 Number of products and service related complaints received and how they are dealt with | - |
| | B6.3 Description of practices relating to observing and protecting intellectual property rights | - |
| | B6.4 Description of quality assurance process and recall procedures. | N/A |
| B7 Anti-corruption | B6.5 Description of consumer data protection and privacy policies, how they are implemented and monitored | - |
| | General Disclosure | |
| | Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer | P67-P69 |
| | relating to bribery, extortion, fraud and money laundering | |
| | 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 | - |
| B8 Community Investment | B7.2 Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored | P69 |
| | 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 | P91-P94 |
| | B8.1 Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport) | P91-P94 |
| | B8.2 Resources contributed (e.g. money or time) to the focus area | P63, P91-P93 |



Explanation on the Preparation of this Report

Time Scope

The time scope is from January 1, 2016 to December 31, 2016, and part of content is beyond this time scope.

Reporting scope

This report covers the headquarters of China Cinda Asset Management Co., Ltd. and its branches and subsidiaries.

Title explanation

For ease of expressing and reading, in this report, China Cinda Asset Management Co., Ltd. can be stated as "China Cinda", "Cinda" and "the Company".

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.

Basis of preparation

The report is prepared with reference 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, the Environmental, Social and Governance Reporting Guide issued by the Hong Kong Stock Exchange and the Guide of Report on Sustainable Development (GRI 4.0) issued by the Global Reporting Initiative.

Source of data

The key financial data are derived from 2016 Annual Report of China Cinda Asset Management Co., Ltd., 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 of the report

The report is published in two forms, namely printed hardcopy and online edition. You could read or download this report under the column of "Social Responsibilities" on the homepage at the portal website of China Cinda or otherwise at the website of Hong Kong Stock Exchange.

Definitions

Unless otherwise defined, the definitions of terms in this report shall be same as that in the 2016 Annual Report of China Cinda Asset Management Co., Ltd..

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 are 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. Was what you wanted to know fully disclosed in this Report?

4. What are your suggestions for improving this Report?

Your contact

Name _____

Employer _____

Position _____

Telephone number _____

E-mail _____

Fax _____



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