



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

(在中華人民共和國註冊成立的股份有限公司)

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

股份代號 (Stock code): 01359

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



2023

Corporate Social Responsibility (ESG) Report

社會責任 (ESG) 報告



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03

董事長致辭



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2023年，中國信達全面貫徹落實黨的二十大精神和中央金融工作會議、中央經濟工作會議部署要求，堅持金融工作政治性、人民性，以深入開展主題教育為契機，聚焦不良資產主責主業，積極參與防範化解金融風險，服務實體經濟，努力做好金融五篇大文章，紮實履行金融央企經濟、政治和社會責任，在環境、社會及管治（ESG）實踐方面彰顯新擔當，為金融強國建設作出新貢獻。

”

張衛東

董事長
中國信達資產管理股份有限公司

堅持黨的領導，築牢發展根基。堅持和加強黨對金融工作的集中統一領導，堅守上市企業管治原則，深化黨的領導與企業管治有機融合，將黨的領導融入公司治理和綜合經營各環節，嚴格執行廉潔從業規定，加強風險合規內控管理，強化「數字信達」賦能，認真落實社會責任和ESG規定，全面提高規範化、精細化管理水平，實現穩健經營和高質量發展，榮獲中國證券金紫荊「卓越上市公司獎」、中國上市公司百強論壇「中國百強企業獎」、「最佳管理營運獎」。

防範化解風險，服務實體經濟。堅決落實中央關於防範化解金融風險、服務實體經濟各項部署，聚焦銀行不良資產風險化解，深度參與公開批轉市場業務，收購銀行不良資產1,818.7億元，同比增長56%，市場佔比34%，繼續保持市場領先地位。積極參與中小金融機構改革化險、大型企業危機救助、房地產市場風險化解，助力國企深化改革，服務戰略性新興產業發展和國家能源安全，在支持國家及區域發展戰略和做好金融五篇大文章中取得新成效，獲評「行業領軍企業」，有關案例被評為「服務實體經濟優秀案例」。

堅持客戶中心，提升服務品質。堅持「客戶至上，贏得信賴」服務理念，深化客戶中心戰略，加大客戶拓展力度，持續推進客戶群、生態圈建設，組織「十省二十城」綜合營銷、「央地AMC攜手走進上交所」研討會、化解風險服務實體分享會等活動，打造「踏浪前行」資產推介品牌。優化客戶投訴管理體系，紮實做好信息安全和客戶隱私保護，持續提升服務品質和客戶體驗，被有關國際機構評為「全球十大資產管理品牌」。

堅持人才興業，激發員工活力。堅持「人盡其才，有為有位」人才理念，加強幹部隊伍建設規劃，推進核心業務培訓課程體系和專業人才庫建設，組建重點任務柔性組織，舉辦沉浸式案例培訓、實戰化訓練營、資產配置大賽和新員工成長訓練營等活動，強化專業訓練和實踐鍛煉，加快員工核心能力培

養。關心關愛員工身心健康，保障員工職業安全與合法權益，組織舉辦文體活動，堅持開展送溫暖活動，構建「家園文化」，不斷提升員工向心力、凝聚力。

堅持綠色發展，服務「雙碳」戰略。堅持圍繞綠色金融大文章，積極應對氣候變化，立足不良資產主業，通過專業化服務，助力高碳企業綠色轉型、減污降碳，加快清潔能源、新能源產業佈局。發展綠色金融，通過綠色債券、綠色信貸、綠色信託、綠色基金和綠色租賃，助力實現「雙碳」目標。積極踐行低碳營運，加強ESG風險管理，制定辦公營運環境目標，落實節能減排措施，開展綠色公益宣傳，助力美麗中國建設。

服務鄉村振興，助力共同富裕。堅持以人民為中心的發展思想，深入貫徹落實鄉村振興戰略，發揮金融優勢，投入幫扶資金2,262萬元，實施六類30餘個項目，持續鞏固脫貧攻堅成果與鄉村振興有效銜接。支持員工積極參與社區服務，在扶弱濟困、教育助學等領域展現信達責任與擔當，獲評「中國上市公司慈善公益500強」。

征程萬裏風正勁，重任千鈞再奮蹄。2024年是新中國成立75週年，是實現「十四五」規劃目標任務的關鍵一年，也是中國信達成立25週年。新起點新征程，中國信達將以習近平新時代中國特色社會主義思想為指導，深入學習習近平生態文明思想，立足新發展階段，完整、準確、全面貫徹新發展理念，堅決貫徹黨中央、國務院決策部署，加強ESG管理頂層設計，積極承擔社會責任，堅決扛起防範化解風險、服務實體經濟職責使命，為國家、客戶、股東、員工和社會創造更大價值，為建設金融強國和推進中國經濟高質量發展貢獻信達力量。

2023年社會責任關鍵績效

經濟



15,943.6 億元

資產總計

資本充足率

18.02%

百分比

社會

為社會直接提供就業崗位

14,484 個

投入幫扶資金

2,262 萬元



社會認可

- 1 中國證券金紫荊獎年度特別獎「2023卓越上市公司」
- 2 21世紀金融發展優秀案例評選「2023年度行業領軍企業」
- 3 中國上市公司百強論壇「中國百強企業獎」、「中國百強最佳管理營運獎」
- 4 英國「品牌金融」(Brand Finance) 2023「全球十大資產管理品牌」
- 5 中國企業慈善公益論壇「中國上市公司慈善公益500強」

歸屬本公司股東淨利潤

58.2
億元

不良債權資產淨額

3,078.8
億元

所得稅費用

11.9
億元

環境

溫室氣體範疇一排放總量

1,164 二氧化碳
噸

溫室氣體範疇二排放總量

27,606 二氧化碳
噸

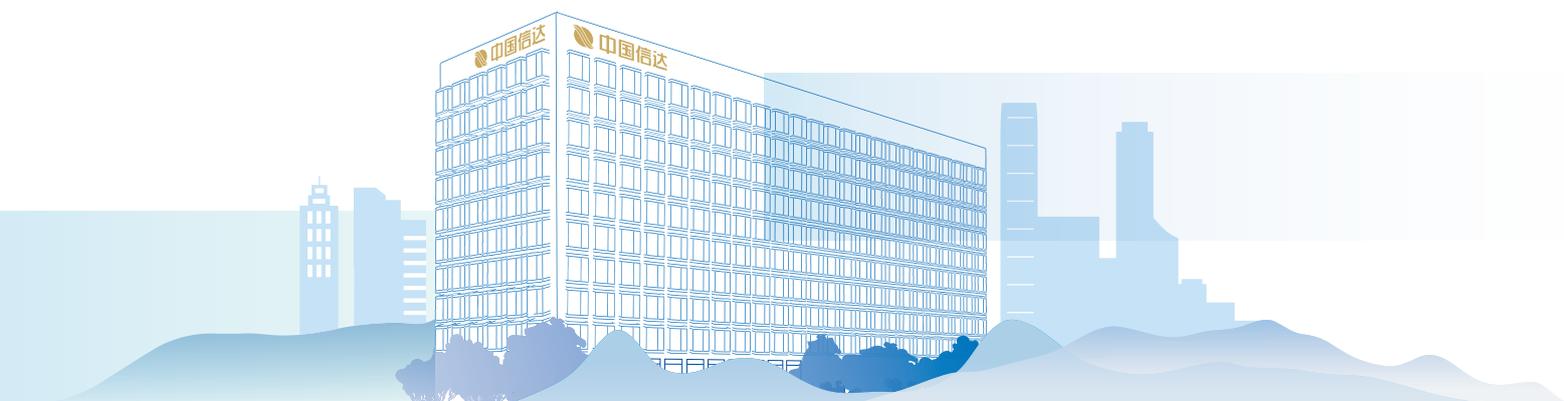
- 6 金融企業社會責任論壇《負責任金融藍皮書(2023)》「服務實體經濟優秀案例」
- 7 《中國金融》品牌案例大賽「社會責任年度案例獎」
- 8 《中國銀行保險報》「金諾·中國金融年度優秀社會責任項目」
- 9 《上海證券報》「金融資·卓越機構LP」獎
- 10 中國銀行業協會「銀行業」創新發展「好新聞」獎

關於我們

公司概況

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、推動國有銀行和國有企業改革發展而成立的首家金融資產管理公司。2010年6月，公司完成整體改製。2012年4月，公司成功引入全國社會保障基金理事會等4家戰略投資者。2013年12月，公司在香港聯合交易所主板成功上市，成為首家登陸國際資本市場的中國金融資產管理公司。

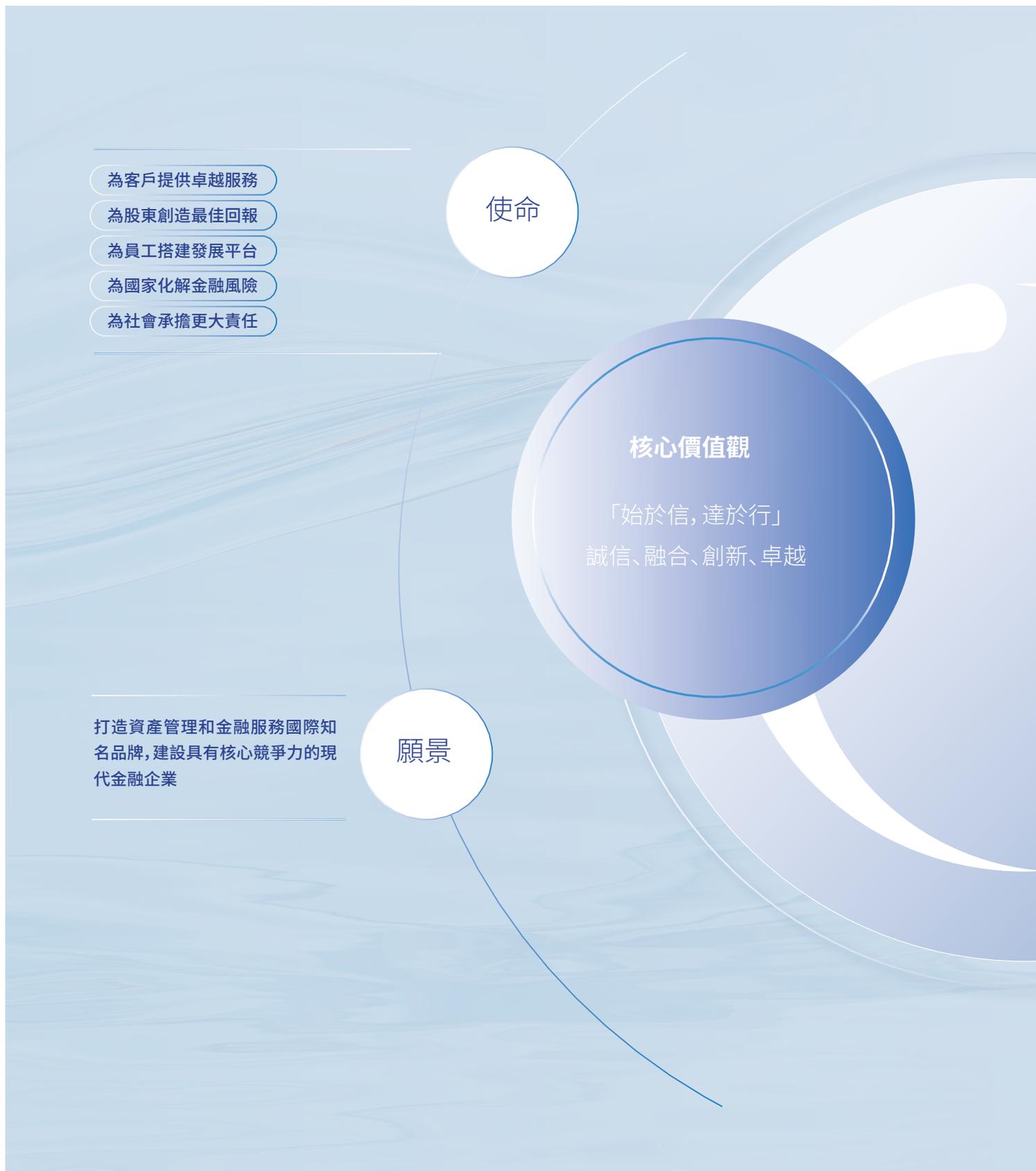
公司主要業務包括不良資產經營業務和金融服務業務。截至2023年末，公司在中國內地30個省、自治區、直轄市設有33家分公司（包括合肥後援基地管理中心），在內地和香港擁有6家從事不良資產經營和金融服務業務的全資或控股平台子公司，集團員工超1.4萬人。



中國信達組織架構圖



企業文化





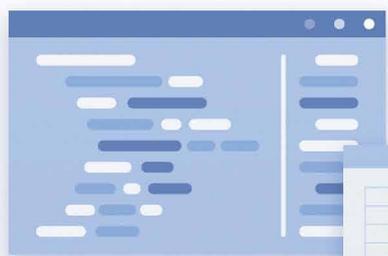


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GOVERNANCE



加強黨的領導 提升治理質效



加強黨的領導

中國信達黨委始終堅持黨中央對金融工作的集中統一領導，紮實開展學習貫徹習近平新時代中國特色社會主義思想主題教育，深入學習貫徹中央金融工作會議精神，堅持在完善企業管治中加強黨的領導，貫徹「兩個一以貫之」，發揮黨委把方向、管大局、保落實的領導作用，優化治理體系，完善治理能力，將公司制度優勢轉化為治理效能。

中國信達2023年中 工作會議暨黨建工作會議



中國信達將黨建工作要求寫入公司章程，明確黨組織的職責權限、機構設置、運行機制、基礎保障等重要事項，完善「雙向進入、交叉任職」領導機制，構建權責法定、權責透明、協調運轉、有效制衡的企業管治機制，在堅持「黨管幹部」原則上實現與董事會、經營層依法選人用人的有機結合。

中國信達認真貫徹執行黨委會重大事項前置研究程序，落實黨委事前、事中、事後監督機制，確保公司深入貫徹落實黨的路線方針政策。修訂完善《公司貫徹落實「三重一大」決策制度實施辦法》，實行清單管理，進一步明確黨委會前置研究的重大事項範圍，董事會、監事會、高管層決策的重大事項，事先提交黨委會研究。董事會決議執行情況定期向黨委會報告，接納黨委會監督。運用黨的紀律約束，探索黨的紀律監督、監事會監督、內控管理和審計監督有機融合。通過一系列機制，實現黨的領導融入企業管治的制度化、規範化、程序化，為公司實現穩健可持續發展奠定基礎。

公司黨委組織編製 《中國信達基層黨建工作實用手冊》



股東大會

股東大會是公司權力機構。公司股東大會全年共召開3次會議，審議議案14項，報告事項3項。

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

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

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

董事會

董事會是公司經營決策機構，對股東大會負責。截至報告期末，公司董事會由11名董事組成，其中執行董事3名，非執行董事3名，獨立非執行董事5名。公司董事會全年共召開9次會議，審議議案47項，報告事項21項。

監事會

監事會是公司監督機構，對股東大會負責。截至報告期末，公司監事會有監事7名，其中外部監事3名，職工監事4名，全年共召開4次監事會會議，審議通過10項議案。

高管層

在公司黨委的堅強領導下，高管層堅持以人民為中心的發展思想，落實金融監管政策，充分發揮不良資產主業優勢，防範化解風險、服務實體經濟，在社會責任和ESG領域作出新貢獻，展現金融央企新擔當。

廉潔從業

中國信達嚴格遵守《中華人民共和國公司法》等法律法規及相關監管規定，強化正風肅紀反腐相關工作落地落實，以良好的商業道德準則提升廉潔誠信標準與要求，加強廉潔從業引導與業務實踐管理，夯實清廉誠信的企業文化。

中國信達積極開展黨風廉政建設相關活動，組織推進反腐敗工作，旨在營造風清氣正的企業環境，切實保障利益相關方權益。堅持以發揮黨對反腐敗工作的領導作用為核心，實施一攬子措施推動落實反腐敗工作。深化作風建設，修訂《貫徹落實中央八項規定精神實施細則》，制定《系統各級黨委和紀委運用「第一種形態」實施細則（試行）」，不斷強化黨委主體責任的落實。堅持定期集體研判信訪舉報和問題線索，嚴格遵循辦案紀律，運用「四種形態」方法途徑對相關問題依規依紀處理。持續健全紀檢舉報機制，完善來信、來訪、電話和網絡等舉報渠道，切實保障各類渠道舉報受理機制的完備有效。嚴格實施信訪舉報辦理程序，在「登記、受理、辦理、告知、歸檔」全流程確保舉報人信息嚴格保密，並通過多種方式保障舉報人利益，防止打擊報復行為發生。

中國信達面向各職級、各崗位員工開展廉潔從業、反貪污相關培訓。組織加強黨的作風建設專題講座、警示教育週系列活動、新員工廉潔教育、紀檢業務培訓班等，覆蓋人數1.6萬人次，持續營造誠信經營氛圍。積極鼓勵和組織董事參與不同形式的反腐倡廉培訓9次，26人次參訓。向董事提供反貪污相關監管信息和學習資料，供董事參考及研究，協助董事不斷提高廉潔意識和履職能力。

關於貪污訴訟案件數目及訴訟結果等更多信息可參見司法公開信息。



完善風險管理 恪守合規營運



全面風險管理

中國信達遵守相關法律法規，持續推進全面風險管理體系建設，確保風險偏好在集團的統一傳導。及時制定、調整風險管控政策，加強集團風險管控，優化業務全流程風險管控，進一步提高風險管理前瞻性。把握好業務規模、經營收入與風險承擔的匹配性，堅決守住不發生系統性風險底線，根據風險偏好合規穩健開展業務，保障公司高質量發展。

中國信達堅持「守住底線，主動管理」的風險管理理念，不斷健全全面風險管理體系，促進業務高質量發展。公司風險管治架構健全，董事會、監事會、高級管理層在全面風險管理體系中的職責明確、邊界清晰。將風險管理各項要求融入日常管理活動和業務流程中，建立風險管理三道防線：各業務經營部門為第一道防線，風險管理職能部門為第二道防線，內部審計職能部門為第三道防線。公司風險管理制度體系已覆蓋各業務條線和風險種類。制定2023年《集團風險偏好陳述書》《集團風險管理政策》《集團風險限額管理方案》等，打好資產質量保衛戰、風險化解攻堅戰，進一步夯實資產質量，保障流動性安全。2023年，集團風險管控能力持續強化，各類風險均控制在可接納範圍內。

中國信達積極應對國內外複雜嚴峻的風險環境和挑戰，加強風險早識別、早預警、早發現、早處置。強化風險源頭管控，促進業務結構優化，防範新增風險，大力推動風險處置，消除風險隱患，向風險化解要效益，為業務高質量發展創造空間。不斷加強「智能風控」建設，及時進行風險預警、風險提示，採取措施主動應對風險，進一步實現風險合規控制前置和「人防+機防」的有機融合。建立風險項目復盤分析機制，持續開展教育和宣導，深入貫徹風險管理文化。



合規內控管理

合規內控管理

中國信達建立「三會一層」領導下的內部控制三道防線管理架構，明確從治理層到員工的合規內控責任分工和報告關係。公司內部控制主要載體是公司制度、內部控制手冊和評價手冊，合規內控管理綱領性文件為《合規工作管理規程》和《內部控制基本規程》。

中國信達持續加強內部控制管理質效。完善制度管理頂層設計，修訂《制度管理辦法》，促進制度管理規範性進一步提升。對標監管要求持續開展制度重檢、內控手冊更新，持續優化內部控制制度體系，夯實內控措施有效性。明確重點開展員工異常行為排查、內部崗位制衡排查，不斷提升公司崗位履職規範，及時消除風險隱患。著力提升制度執行，以線上線下相結合的方式開展制度培訓宣講，加深員工對公司制度的理解和掌握。持續推進操作風險管理工具運行，開展操作風險排查、外包風險評估和安全生產專項排查等工作，防範發生重大操作風險事件。

反洗錢管理

中國信達嚴格遵守貫徹《中華人民共和國反洗錢法》等相關法律法規及監管要求，認真履行反洗錢基本義務，通過建立健全反洗錢制度體系、推動反洗錢管理系統改造、強化反洗錢集團管控等舉措，有效完善洗錢風險防控體系。公司組織開展8次反洗錢培訓，覆蓋人數5,139人次，不斷提升員工風險意識和履職能力。



防範非法金融活動

中國信達集中開展防範非法集資和電訊網絡詐騙宣傳教育工作，通過線上線下等多種方式，積極宣傳相關防範知識，不斷提升預防金融犯罪手段的能力。常態化開展掃黑除惡工作，持續加強與政府相關部門協同聯動，努力形成專防專治、聯防聯治的工作格局。



吉林分公司積極開展
線上金融知識宣傳活動



黑龍江分公司深入社區開展打擊非法集資宣傳活動



信達證券投教基地舉辦圖書捐贈活動

強化責任管理 推動持續發展



中國信達嚴格遵循香港聯合交易所上市規則中ESG相關要求，不斷完善ESG管理體系，廣泛開展ESG策略與管理舉措的探索創新及應用實踐，積極承擔社會責任，持續推動公司高質量發展。

社會責任理念

助力化解風險的穩定器

聚焦銀行不良資產風險化解，深度參與公開批轉市場業務，積極參與中小金融機構、資本市場及非銀金融機構等領域風險化解，加快不良資產處置和金融風險出清，切實發揮金融風險化解國家隊、主力軍作用。

服務實體經濟的助推器

強化金融服務實體經濟功能，聚焦國民經濟重點領域和薄弱環節，積極參與企業危機救助、國企改革紓困、支持戰略性新興產業等工作，著力做好普惠金融、養老金融；踐行客戶中心戰略，保障客戶權益，持續提升服務品質和客戶體驗，攜手客戶共創價值。

中国信达
CHINA CINDA

社會責任
理念

實現員工價值的共同體

堅持「人盡其才，有為有位」人才理念，切實維護員工合法權益，保障員工職業安全，提升員工核心能力，為員工提供幹事創業舞台，攜手員工共同成長。

參與環境保護的踐行者

圍繞做好綠色金融大文章，積極應對氣候變化，圍繞主責主業拓展綠色金融服務，支持傳統產業低碳轉型、綠色產業加快發展，積極踐行低碳營運，助力實現「雙碳」目標。

增進社會福祉的企業公民

堅持以人民為中心的發展思想，以金融之力賦能鄉村振興，促進共同富裕；積極參與社區服務和公益慈善，助力實現人民對美好生活的嚮往。

董事會聲明

董事會作為公司最高ESG管理決策機構，負責ESG管理的總體決策部署，對公司ESG事宜實施整體監管、督導與實踐檢討，促進公司ESG理念與戰略落地。

在董事會的監管指導下，公司立足自身實際，持續踐行科學合理、融合公司經營特色的ESG管理策略：深入貫徹創新、協調、綠色、開放、共享的發展理念，嚴格遵守社會責任和ESG監管政策法規，積極落實「專業經營、效率至上、創造價值」的高質量發展理念，持續完善ESG管治架構和風險管理體系，聚焦不良資產核心主業，穩步推進數字信達建設，協同開展金融服務業務，著力提供優質客戶服務，搭建員工發展平台，倡導綠色環保，增進民生社會福祉，努力創造優秀的經濟績效、環境績效、社會績效和管治績效，助推公司長期可持續發展。

董事會負責督導審議公司ESG主要事項，參與ESG相關事項的識別、評估及重要性排序相關工作，動態關注檢視實施進展。結合公司整體戰略與實際業務需求，檢視ESG主要事項與目標進展，關注ESG相關風險事項，審議風險緩釋措施與解決方案（氣候變化對公司經營的影響詳見「探索管理實踐應對氣候變化」一節）。深化ESG事項相關風險管理融合，將ESG相關風險納入風險管理及內部控制體系，ESG主要事項總體風險可控。

中國信達已制定經濟、環境及社會目標，明確闡述公司主營業務、發展戰略、ESG理念及社會責任使命。本年度，相關領域目標進展情況及實踐舉措檢視情況如下：



本報告闡述了上述工作具體情況，並詳細介紹了公司積極承擔社會責任、加強ESG管理工作方面的實踐進展。本報告已由公司董事會於2024年3月26日審議通過。

ESG 治理架構

中國信達不斷優化社會責任和ESG管理體系，圍繞信達社會責任理念，構建了「決策層—管理層—執行層」自上而下、層層遞進的ESG組織架構體系。各層級協同聯動，有效發揮職能與專業優勢，切實推動公司系統ESG管理工作的落地實施。



利益相關方溝通

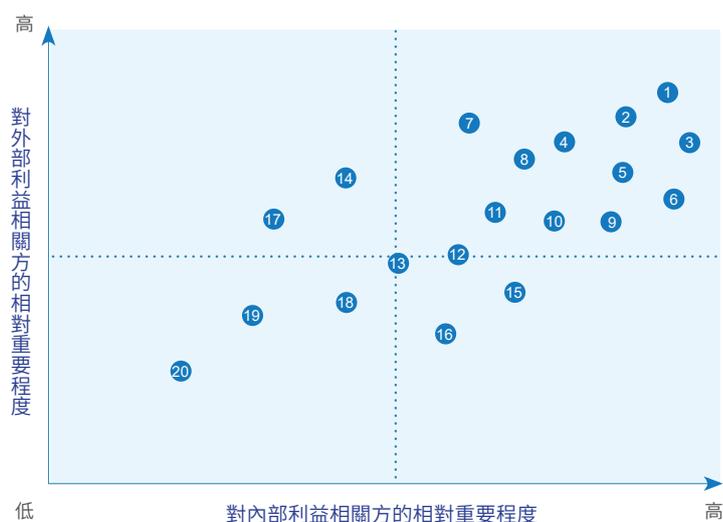
中國信達高度重視與利益相關方的交流互動，積極搭建與股東和投資者、政府監管機構、客戶、供應商、同業及行業協會、非營利組織、公益慈善機構、員工、管理層等利益相關方的多元化溝通渠道，組織舉辦上市10週年座談會、中期業績發佈全球分析師電話會議、重要投資者客戶座談會、銀行客戶座談會、新能源汽車行業座談會、青年員工建言獻策及成長感悟分享會等一系列溝通會議，積極向利益相關方傳遞公司經營理念和價值追求，分享社會責任工作實踐成效，回應各方訴求與期望，研討交換改進意見與優化路徑，攜手各方共創經濟、環境、社會及企業管治價值。



公司召開上市 10 週年座談會

重要事項判定

中國信達以中國銀行業協會《中國銀行業金融機構企業社會責任指引》及香港聯合交易所《環境、社會及管治報告指引》等政策文件要求為基礎，嚴格遵循「重要性」匯報原則，充分考量利益相關方訴求並結合自身業務營運特點，持續開展ESG相關事項梳理與重要性評估。廣泛聽取內外部利益相關方意見，分析探討金融同業的優秀表現實踐，結合社會責任及ESG專家團隊反饋，研定並梳理對本公司重要性水平較高的20項ESG重要事項。根據公司發展戰略、業務進展及經營重點，形成如下ESG重要性議題矩陣。



重要事項	
1 化解金融風險	11 健康與安全
2 服務實體經濟	12 發展及培訓
3 支持國家戰略	13 利益相關方溝通
4 合規運營	14 產品責任
5 應對公共危機與災害	15 反貪污
6 信息化建設	16 供應鏈管理
7 綠色金融	17 業務對環境及資源的影響
8 員工權益保護	18 資源使用
9 社區投資	19 排放物
10 氣候變化對經營的影響	20 勞工準則



社會篇

COMMUNITY

02

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防範化解風險 服務實體經濟



化解金融風險， 助力維護國家 金融安全

中國信達堅守銀行不良資產風險化解主業，深度參與公開批轉市場業務，積極參與中小銀行改革化險、資本市場紓困和非銀金融機構風險化解，有效緩釋金融機構存量信用風險。完善線上線下資產處置機制，加快不良資產處置和金融風險出清，助力維護金融機構健康運轉，切實發揮金融風險化解國家隊、主力軍作用。



案例

聚焦銀行不良資產風險化解

中國信達主動適應不良資產市場新形勢新變化，加強「總對總」行銷走訪，舉辦銀行不良資產處置座談會，積極對接重點領域風險化解、銀行資產盤活處置需求。各分公司及時掌握銀行不良資產處置信息，深入開展盡調，充分挖掘資產價值，發揮估值定價專業優勢，提高收購效率。2023年收購銀行不良資產債權總額1,818.7億元，同比增長56%，銀行公開批轉市場佔比34%，繼續保持市場領先地位。紮實推進中小銀行改革化險，新增收購79家中小銀行不良資產889億元，為防範化解金融風險、盤活低效金融資源、暢通金融與實體經濟循環作出貢獻。



公司與進出口銀行簽署合作備忘錄



公司舉辦銀行不良資產處置座談會



案例

圓滿化解博源集團違約債券風險

博源集團是內蒙古自治區重點民營化工企業，是國內最大的天然鹼開採加工集團。中國信達以化解該集團30億元違約債券風險為切入點，設計實施股權抵債等一攬子方案，深度參與企業生產經營，幫助企業化解債務危機，歷時近6年時間推動項目圓滿收官，助力維護區域金融和社會穩定，開創國內銀行間市場違約債券場內交易過戶和非現金註銷兩項先例，為化解違約債券風險貢獻信達智慧。項目入選《負責任金融藍皮書(2023)》「服務實體經濟優秀案例」。

30 億元

中國信達以化解該集團30億元違約債券風險為切入點，設計實施股權抵債等一攬子方案



博源項目入選
「服務實體經濟優秀案例」



案例

設立北京法拍基金參與盤活存量資產

北京分公司聯合信達資本，設立北京區域法拍資產處置盤活與重整基金，參與競拍法院法拍資產。通過法拍基金聯合產業投資者共同組建合作平台，成功競得豐科總部某項目，並將啟動保障性租賃住房改造。項目為客戶提供「資金+綜合解決方案」——前期對標的不良資產進行「掃院子」，後期產業投資者發揮專業優勢，重新規劃建設成服務式青年公寓。通過司法拍賣盤活核心區域低效資產，擴大有效投資，助推區域經濟發展，產生較好社會效益。



案例

競得國內首個對公車貸資產包

隨著我國車企違約事件增多，行業風險有所上升。某汽車金融公司被列為對公車貸不良資產處置試點單位。2023年，廣東分公司在銀登中心競得該公司對公不良資產包，是國內首例對公車貸不良資產包，為汽車金融公司緩解流動性壓力提供選項，開闢了國內對公車貸不良資產轉讓業務新篇章。



案例

「數字信達」賦能不良資產經營



中國信達深入推進「數字信達」戰略，持續推動數字金融服務體系建設。融合推進多種新技術運用，驅動業務模式升級，完成新業務系統投產上線，取得數字化積極成果，形成具有信達特色的數字金融解決方案，不斷提升數字化服務能力，項目獲評中國電腦使用者協會雲應用分會「雲鷹最高成就項目」。

充分運用「互聯網+」處置手段，推動「中國信達·智慧淘」不良資產招商推介系統電腦端、流動網頁端、小程序迭代升級，應用場景持續擴充，促進不良資產信息資源在更大範圍暢通流動。截至報告期末，累計發佈信息4,000項，涉及資產金額超6,500億元，點擊量超17萬人次。各分公司積極擴展客戶需求，協助客戶在智慧淘推介資產，持續打造不良資產對客開放平台。

「中國信達·智慧淘」不良資產招商推介系統微信小程序

4,000 項

累計發佈信息 4,000 項

6,500 億元

涉及資產金額超 6,500 億元

17 萬人次

點擊量超 17 萬人次

救助危困企業， 助力區域經濟 穩健發展

中國信達充分發揮逆週期功能優勢，積極參與房地產市場風險化解、企業破產重整、危機企業救助，盤活問題資產，紓困問題企業，幫助企業煥發生機，在推動經濟結構轉型升級、化解區域金融風險、維護社會穩定方面取得積極成效。



案例

紓困房地產企業助力保交樓

中國信達積極響應國家「保交樓、保民生、保穩定」要求，深度參與區域紓困及大型房企集團風險化解。在上交所發行規模100億元的紓困資產支持專項計劃（專項用於保交樓），是不良資產管理行業和交易所首單續發行「保交樓」紓困ABS。參與房地產風險化解項目47個、投放規模246億元，預計可保障36,891套商品房按期交付，推動13家金融機構36億元逾期債權清償，協助解決1.9億元農民工工資、38億元上下游供應商欠款支付問題，帶動1,304億元貨值項目復工複產，助力房地產市場平穩健康發展。

近年來，鄭州某知名房企受房地產市場下行影響，企業流動性壓力凸顯。中國信達對其旗下三個城改項目進行重組，截至2023年末，已實現15.42億元集合資金信託計劃兌付、支付工程款5.8億元、償付1.7億元農民工工資、解決農民工就業2,200餘人，預計可帶動345億元貨值盤活，保障4,243套安置及商品房交付，保障了購房人合法權益，助力維護區域經濟社會穩定大局。

100 億元

在上交所發行規模 100 億元的紓困資產支持專項計劃（專項用於保交樓）



案例

紓困大型鉀肥企業，助力打造世界級鹽湖基地



公司支持的鉀肥生產企業所屬鹽湖產區

鉀肥是我國嚴重短缺的礦產資源。青海某家主營鉀肥生產銷售的企業，擁有832平方公里的大鹽灘鉀鎂鹽礦採礦權，資源潛在經濟價值巨大，近年來多重因素導致企業出現暫時性財務困難。中國信達以收購銀行不良債權等方式，幫助企業在破產重整中引入產業投資者，實現債務清償和恢復經營。該項目是公司救助危困企業，支持地方經濟發展，助推世界級鹽湖產業基地建設的生動實踐。



案例

專業賦能有色企業重整，服務區域新舊動能轉換

某銅冶鍊集團產能位居行業前列，近年來，受內外部多種因素影響，企業陷入債務和經營危機，最終進入破產重整，重整成功與否對當地金融生態和產業發展影響巨大。中國信達全過程參與重整方案設計執行，為企業提供「方案設計+資金支持」服務，量身定製投資組合，已投放3筆資金，有效保障重整計劃順利落地。項目化解了地方舊動能債務風險，引入區域產業新動能，為實現企業邁入正向循環釋放了資源和空間。



案例

幫助國家重點特殊鋼生產企業重振風采再出發

某大型特殊鋼生產企業受行業週期性波動等因素影響，2023年被法院裁定進入破產重整程序。中國信達以「產業投資者和戰略投資者」以及「最大債權人」為抓手，創新性設計業務模式，一方面為產業投資者提供破產重整資金，支持行業整合和併購重組；另一方面通過反向收債+抵債股票處置收益分成，幫助盤活存量資產，降低企業財務成本，有效化解風險。該項目不僅保障企業4,000餘員工就業生計，也有力助推企業重新煥發生機，向打造千萬噸級特鋼集團邁進，實現了良好的經濟社會效益。



支持國企改革發展， 助力國有經濟做強 做優

中國信達積極支持國企深化改革，持續關注「兩非」、「兩資」、「兩金」剝離處置和併購重組，參與發起設立國有企業存量資產優化升級基金，協助天津、重慶、珠海、西安等地龍頭國企剝離盤活存量低效資產，助力央地國企結構調整，提高國有資本配置效率。

公司與中國國新簽署戰略合作
協議，服務央企改革發展





案例

助力電力央企主輔分離

根據《國企改革三年行動方案(2020-2022年)》要求,某電力央企下屬發電上市公司需將與其主營業務相關性不高的股權剝離。為助力央企加速聚焦主業、剝離輔業資產,支持地方國企做大做優做強,中國信達協助某地方國企收購該上市公司剝離的股權,實現了多方共贏。



案例

助力長江經濟帶產業轉型升級

某電力央企位於長江下游沿岸的原金屬物流基地資產改造盤活進展緩慢,成為低效資產。中國信達提供「資金支持+資產管理+諮詢顧問」綜合解決方案,配合企業深度重組,解決項目公司債務問題,推動該集團區域總部基地開發,打造能源創新產業集群,建設集金融科技、電子商務、休閒旅遊為一體的多元化綜合產業平台,把推動長江經濟帶高質量發展重大區域戰略落到實處。



項目盤活後的效果圖



案例

支持戰略性資源領域央企專業化整合

某戰略性資源領域央企集團成立後,面臨資產規模龐大但利用效率不高、發展潛能未充分釋放,旗下上市公司體量小、抗風險能力弱等痛點難點問題。中國信達通過市場化債轉股,支持其上市公司併購整合國內最大單本離子型稀土礦山,助力該集團盤活存量資產,提升資本配置效率,幫助上市公司專業化整合,將業務延伸至上游開採環節,進一步固鏈補鏈強鏈,提升核心競爭力 and 可持續發展能力,更好地引領稀土產業發展。支持礦山配套冶煉分離項目投產,促進當地就業,助力區域經濟社會高質量發展。



案例

紓困救助國有大型商貿物流企業

某上市公司是以商貿物流產業為核心的園區發展營運商,是我國構建「雙循環」格局的重要市場主體。近年來,因外部因素變化,企業出現流動性困難,對金融機構、上下游中小製造業企業和員工就業影響面較廣。中國信達聯合某地方國企重組該公司位於西安的項目,有效實現紓困救助,助力地方國企高質量發展,支持穩定就業與經濟發展。

服務國家戰略， 支持高水平科技 自立自強

中國信達認真落實國家戰略和宏觀政策，加強對新科技、新賽道、新市場的金融服務，促進「科技—產業—金融」良性循環，有力服務戰略性新興產業高質量發展，精準賦能新質生產力，奮力做好科技金融大文章。



案例

舉辦專精特新「小巨人」企業培育宣講



公司參與舉辦專精特新「小巨人」企業培育宣講活動

中國信達積極響應國家創新驅動發展戰略，打造覆蓋創新型企業全生命週期的綜合金融服務方案，支持專精特新企業高水準發展。攜手上海交易集團創新業務中心，舉辦專精特新「小巨人」企業培育專題政策宣講活動，幫助企業了解「小巨人」申報要求，提升企業申報積極性和主動性。深化與專精特新企業合作，通過專業金融服務，運用多年來服務實體經濟積累的行業經驗和產業思維，更好服務專精特新企業，賦能戰略性新興產業。



案例

助力創新藥研發製造及商業化發展

科倫博泰是A股醫藥製造業龍頭科倫藥業孵化的創新藥平台，是全球領先、國內一流的抗體偶聯藥物創新藥研發企業，在TROP-2、HER-2等靶點的抗腫瘤產品研發領域優勢突出，與全球Top10的跨國藥企默沙東達成總金額超過100億美元的授權合作。鑒於醫藥行業「十年磨一劍」高創新高研發投入的特點，中國信達成立了覆蓋醫藥、金融、財務和法律綜合背景的項目團隊，通過對企業投資價值的專業研判，通過市場化投資方式及時介入，幫助企業降槓桿，助力企業在港交所成功上市。



公司支持科倫博泰在港交所成功上市



案例

發行交易所最大單科技創新ABS

中國信達在上交所發行信達明遠6號科技創新ABS，發行規模106.94億元，是截止目前行業和交易所最大單科技創新ABS，募集資金70%用於科技創新領域投資，推動實體產業轉型升級，助力國產替代、「專精特新」企業解決「卡脖子」難題。



案例

緩解晶圓代工企業流動性壓力

中國信達深化探索新的另類投行業務模式，支持戰略性新興產業、高水平科技自立自強取得良好成效。某特種工藝晶圓代工企業由於前期研發費用高企，加之還需耗費大量資金投入產能建設，現階段企業財務壓力較大，自有資金不足以支撐後續產能建設。中國信達通過市場化債轉股方式，緩解企業資金壓力，有力支持國家半導體前沿產業發展。

服務社會民生發展

中國信達立足主責主業，積極踐行金融為民理念，著力加強對涉及國計民生的重點領域、薄弱環節提供優質金融服務，積極支持糧食生產、城中村改造、醫療健康等重點項目，持續做好普惠金融、養老金融，為實現人民對美好生活的嚮往添磚加瓦。



案例

以優質金融服務助力農業強國建設

中國信達積極落實糧食安全戰略，聚焦農業重點領域，深入研究行業，發揮協同優勢，靈活運用多種金融工具，提升服務農業產業發展質效。在吉林長春舉辦農業業務研討會，與北大荒農墾集團簽署戰略合作協議，為現代農業與金融領域融合發展注入新動能。

中國信達聯合發起設立中國第一支國家級農業基金——中國農業產業發展基金，深耕種子種苗培育、生態保護和環境治理、生物藥品製品製造等細分領域，重點投資成長型農業產業化企業和農村發展項目。2023年投資農業作業機械化龍頭企業——威馬農機，助力其在創業板上市，打造國內山地丘陵農機第一股。

正邦科技是國家農業產業化重點龍頭企業之一，受宏觀經濟、生豬養殖行業週期性價格波動及豬飼料價格上

漲等因素影響，企業陷入流動性困難。2023年，中國信達參與企業重整投資，引入產業投資者，助力企業提高資產質量，增強持續盈利能力，解決了近6,000名員工、500戶農戶就業和收入問題，維護了5萬戶可轉債投資者、20萬戶中小股東的權益，為維護資本市場和社會穩定作出積極貢獻。



公司與北大荒農墾集團簽署戰略合作協議



案例

助力破解城中村改造痛點惠民生

中國信達充分發揮逆週期救助功能，加大對「三大工程」建設支持力度，積極參與舊改、危改、城中村改造等項目，助力解決歷史遺留問題和債務問題，盤活爛尾項目，助推重點民生工程落地。公司成功發行市場首單城中村改造ABS，大力支持城中村改造。為化解西安城市核心區「城改困難村」項目風險，公司通過收購存量不良債權，協助產投人對項目重組，引入信達地產提供增量資金，合作開發某城改項目，推動34萬平方米安置樓恢復正常開發建設，解決1,400戶共計4,500名村民的回遷安置問題，助力地方政府解決迫在眉睫的民生問題。

34 萬平方米

推動 34 萬平方米安置樓恢復正常開發建設



案例

南商銀行普惠金融支持中小企業發展

南商銀行堅守普惠金融初心，切實提升中小微企業服務質效。南商香港推出多項「中小企融資擔保計劃」產品，全程參與香港金管局「預先批核還息不還本」計劃十三輪措施，與廣大中小企客戶共克時艱。2023年通過各項中小企融資擔保計劃發放貸款289筆、餘額近29億元。新增1,040戶中小企客戶、同比增長41%。南商中國以「信易貸」項目為試點，通過優化業務進件、審批、放款流程，「信易貸」服務效率提升一倍，切實提升小微企業主體驗感。

29 億元

2023年通過各項中小企融資擔保計劃發放貸款 289 筆、餘額近 29 億元

1,040 戶

新增 1,040 戶中小企客戶、同比增長 41%



案例

南商中國多措並舉發力養老金融

南商中國高度關注養老客群綜合服務需求，有針對性引入10款保險產品，還與太平人壽開展系列合作，提供養老社區增值服務，豐富養老金融產品，滿足多層次、多元化養老保障需求。積極探索適老化金融服務，針對老年客群不適應電子支付情況，網點現金櫃檯實行機動服務制度，設置網銀體驗機，指導老年人線上支付操作，讓老年客戶切實體驗移動支付的便利性。同時，還可使用流動展業裝置上門服務。南商中國上海分行四家網點入選上海「敬老服務示範網點」。



南商中國上海分行開展敬老助老系列活動



案例

聯合舉辦醫療行業發展論壇

中國信達聯合相關機構，舉辦「穿越週期，與醫療同行」行業專題發展論壇，來自頭部醫療企業集團、知名投資機構和金融機構的百餘位嘉賓應邀參加。活動圍繞「創新藥企業如何穿越行業週期」、「醫改環境下創新醫療器械企業的發展之路」等話題深入交流討論，公司與蘇州當地相關醫療產業園達成戰略合作，助力蘇州醫療產業創新集群發展。



公司聯合舉辦醫療行業發展論壇

堅持客戶中心 深化合作共贏



保障客戶權益

中國信達在業務開展過程中始終將保障客戶權益放於首要位置，嚴格遵守《中華人民共和國消費者權益保護法》《中華人民共和國廣告法》等法律法規及監管要求，專注提升客戶服務與產品質量，健全客訴管理機制，強化落實客戶隱私保護舉措，加強知識產權保護，推廣金融知識普及宣教，促進提升客戶滿意度。

深化客戶服務

中國信達堅持「以客戶為中心」戰略，創新優化服務方式，精準對接客戶需求，通過與地方政府負責人會晤、簽署戰略合作協議、舉辦綜合營銷活動、業務需求座談會、同業合作交流會等形式，努力整合各方資源，凝聚防範化解風險與服務實體經濟合力。



案例

開展「十省二十城」綜合營銷活動

中國信達開展「十省二十城」綜合營銷活動，組建金融專家服務團，深入太原、重慶、貴陽等14地舉辦宣講會、座談會，圍繞服務實體經濟、化解金融風險、推動國企改革、新興產業發展、房地產紓困等方面，與地方政府、企業加強合作，建立「一對一」精準服務機制，持續拓展綜合金融服務，受到相關省區政府和客戶肯定和好評。



公司舉辦「助力山西產業轉型 服務經濟高質量發展」金融專家團精準服務客戶活動



案例

舉辦「央地 AMC 攜手走進上交所」培訓研討會

為推動不良資產管理行業深化合作、凝聚合力，構建完善行業生態圈，中國信達聯合上海證券交易所，舉辦「央地AMC攜手走進上交所」培訓及研討會，13家地方資產管理公司參加。活動搭建起央地資產管理公司與上交所合作紐帶，推動各方在服務資本市場、盤活存量資產等層面深化合作，探索行業新藍海和轉型升級道路，助力深化金融改革。



公司聯合舉辦「央地 AMC 攜手走進上交所」培訓研討會



案例

打造「踏浪前行」特殊資產招商推介品牌

中國信達在廣州舉辦「踏浪前行」——商業地產類特殊資產推介會，推出500餘個項目，債權本金合計近千億元，近200家業內機構現場參加，線上直播吸引超過450萬人次觀看。全年公司微信公眾號推出10餘期「踏浪前行」資產推介，為投資者呈現各地區、各行業、各品類的資產。通過持續打造「踏浪前行」特殊資產招商推介品牌，積極探索與市場各參與主體互惠共贏的合作模式，共建開放共贏高效的不良資產生態圈，加快不良資產處置和金融風險出清，積極助力行業健康平穩發展。



公司在廣州舉辦「踏浪前行」——商業地產類特殊資產推介會

客戶投訴管理

中國信達制定並嚴格落實《消費投訴處理管理辦法》，明確各層級機構投訴管理職能，規範消費者投訴處理全流程工作機制，並持續強化投訴管理工作的審查機制與監督措施，切實保障客戶投訴管理機制的優化與落實。拓寬客戶意見反饋渠道與溝通機制，重視客戶反饋意見，對客戶投訴做到接訴即辦，加強投訴案件督辦力度，確保相關方及時整改，最大限度保障消費者權益，提升客戶服務體驗。2023年，子公司受理客戶投訴835件。

南商香港制定《客戶投訴處理操作細則》，明確處理投訴指引規範，由專責機構負責監控及管理客戶投訴處理。金穀信託修訂《消費投訴管理辦法》，制定金融消費者權益保護工作計劃，持續加強消費者權益保護；嚴格按時效接辦、反饋所有投訴，保障服務質量；積極開展應急演練，模擬重大消費投訴處理場景，加強應急處理能力。

835 件

2023年，子公司受理客戶投訴
835件

客戶隱私保護

中國信達高度重視並嚴格保護客戶信息及隱私數據，在《信息科技管理規程》《數據治理規程》等制度基礎上，圍繞監管要求及新版ISO27001信息安全管理体系標準，進一步健全隱私與數據安全制度體系。新增制定個人信息及敏感信息的分類標準，強化數據管理流程中各環節要求。結合實際對相關制度文件修訂重檢，更新《信息安全管理辦法》，確保相關部門數據安全管理主體責任落實，進一步優化公司數據安全與客戶隱私保護治理。

針對信息安全與隱私保護重點領域，採取多元化措施，提升客戶隱私保護整體水準。加強數據庫管理，通過搭建數據庫安全審計平台、對數據庫操作進行密切監測分析等措施，確保數據庫管理安全性及合規性。嚴格限制非註冊流動儲存介質使用，全體員工U盤和移動硬盤需實名註冊，可有效追溯信息源頭，降低信息洩露風險。堅持每年面向公司全員開展信息安全相關培訓，提升員工信息安全風險的識別、應對能力。



保護知識產權

中國信達注重知識產權保護，嚴格遵守《中華人民共和國商標法》《中華人民共和國反不正當競爭法》《中華人民共和國著作權法》等法律法規，制定專項管理制度《知識產權保護管理辦法》，保障知識產權管理體系規範性與工作機制有效性，提升防範知識產權相關風險能力。

採取多元技術手段，加強知識產權保護，根據《軟件正版化管理規範》，不斷優化軟件管理要求及審批流程，編製《開源軟件清單》，防止開源軟件誤用濫用，防止了公司不侵犯他人知識產權。

對於各類知識產權，堅持「動態監測、及時維權」原則，即對公司商標、企業字型大小等專有權進行實時監控，一旦發現潛在侵權行為第一時間採取措施，如向有關主管部門申請異議、發送律師函、提起訴訟等，提高對侵權事件的處理效率。在具體業務開展過程中，高度重視對知識產權雙向保護，主動尋求第三方專業意見，聘請知識產權代理機構，就知識產權保護事宜提供顧問服務，對於可能涉及知識產權的業務，在交易合同中設置知識產權保護專項條款，依法維護公司品牌形象，保障公司合法權益。

深化合作共贏

3,225 個

公司合資格供應商名單中集中採購和常用中介機構共 3,225 個，其中中國內地 3,121 個，港澳台及國外 104 個

中國信達將ESG及社會責任理念及規定納入供應鏈管理，在供應商選取和審核階段，主動評估環境和社會等因素，切實防範ESG風險，致力構建可持續供應鏈。截至報告期末，公司合資格供應商名單中集中採購和常用中介機構共3,225個，其中中國內地3,121個，港澳台及國外104個。

貫徹綠色採購理念，持續優化《集中採購管理辦法》等規章制度，嚴格規範採購流程管理，明確要求優先選購節能環保產品。制定權責分明的採購管理體系，有效分離管理職能和執行職能，防範潛在風險。採購決策嚴格執行兩次審議流程，集中採購管理委員會審議採購實施方案，評標／談判委員會評選供應商，最終選聘結果由集中採購管理委員會審定後進行公示。

嚴格規範供應商庫及常用中介機構備選庫管理，明確相關管理辦法，由集中採購管理委員審議合資格供應商名單調整決議。針對已開展合作的供應商，對其資質、產品性能、服務情況、售後等其他履約情況進行年度評價；對於合資格供應商名單的選取，結合公司需求以及供應商實際情況，進行相應新增入庫及退庫操作。

各分子公司積極落實綠色採購要求。信達地產產品發展中心在採購環節，考量供應商綠色認證水準，對碳排放較大的行業，要求企業需取得中國綠色產品認證，有多個合作夥伴取得了綠建三星產品認證及綠色工廠認證。信達地產滬蘇區域公司建立綠色准入和評價機制，考察潛在合作夥伴社會責任表現，優先選擇與注重環保的供應商建立合作關係。

堅持以人為本 攜手員工成長



維護員工權益



中國信達嚴格遵守《中華人民共和國勞動法》《中華人民共和國勞動合同法》《中華人民共和國社會保險法》等法律法規，制定並落實《勞動合同管理辦法》等內部管理文件，充分尊重與保障公司員工的合法權益，積極營造溫暖和諧、多元公平的工作環境。

重視職場環境多元化與包容度，在招聘、薪酬、晉升、解僱等環節，堅決杜絕對種族、性別、年齡、國籍、宗教信仰、文化背景或家庭狀況等個人情況的歧視或區別對待。

嚴格遵循國家基本福利制度，持續優化薪酬福利體系建設，依法合規保障員工的各項福利待遇。建立健全醫療、養老多層次保障體系，按規定為員工足額繳納基本養老、基本醫療等各項社會保險，建立企業年金制度並按規繳納企業年金，並為員工建立商業補充醫療保險體系。有序推進工資總額決定機制改革，持續完善激勵約束機制，為員工提供與其價值相匹配的薪酬水準。保障員工勞動和休息權利，建立嚴謹科學的用工管理機制，科學評估並積極回應員工對工作分配的正當需求，堅決禁止任何形式的強制勞動行為。堅決反對、抵制、禁止僱傭童工，為避免發生僱傭童工情況，在招聘過程中，嚴格對應聘者身份證件、年齡等相關信息審驗。如識別到存在僱傭童工或強迫勞工的情況，公司將依據相關法律法規明確追責、嚴肅處理。2023年度，未識別到任何強制勞動或僱傭童工事件。

持續完善以員工代表大會和會員代表大會為基本形式的民主管理制度，召開四屆六次職代會暨一屆五次會員代表大會，指導基層工會召開職大(代)會，不斷健全和規範多層次民主管理體系，切實發揮員工參與民主管理積極作用。

保障健康安全

中國信達高度重視員工健康與安全，嚴格遵循《中華人民共和國突發事件應對法》《中華人民共和國消防法》《中華人民共和國職業病防治法》等法律法規，強化職場安全與衛生管理，保護員工免受職業危害，切實保障工作環境安全與員工身心健康。

制定並嚴格執行《內部保衛工作管理規程》以及《突發事件應急管理辦法》，維護工作場所秩序，打造安全健康的工作環境。開展安全維穩培訓4次，提高應對突發事件能力。定期對辦公樓進行安全檢查，加強安全保衛工作，開展消防疏散應急綜合演練和現場實操體驗，幫助員工樹立消防安全意識，提高自救互救能力，降低健康與安全風險，保障員工人身安全。

密切關注員工身體健康，持續完善健康保障舉措，定期組織開展員工體檢，針對體檢情況及時增加或調整體檢項目。組織開展總部員工健康管理工作，改善員工健康水平。定期對辦公區域空氣淨化器進行檢查並更換濾芯，確保舒適健康的工作環境。同時，宣教健康知識，提升員工健康素養，改善員工健康水準。

倡導「快樂工作，健康生活」理念，組織開展羽毛球、乒乓球、網球、氣排球、橋牌及健步走活動；總部機關工會開設13個興趣小組及4個零基礎培訓班，豐富了員工業餘文化生活。



南商香港舉辦趣味運動嘉年華活動



公司組隊參加全國金融系統員工氣排球比賽



公司組織第三屆員工羽毛球比賽

開展員工關懷

中國信達持續開展員工關懷活動，常態化組織員工生日、法定假日、生病住院、結婚、生育等關懷慰問活動。組織元旦及春節送溫暖活動，慰問困難員工、外派偏遠地區掛職幹部等共計479人次，發放慰問款物107萬元。

全面推行《女員工權益保護專項集體合同》簽訂工作，覆蓋正式女員工2,875人，與中國金融工會共建女員工關愛室，在三八節組織插花、茶藝等多項活動，為女員工發放衛生費，安排專項體檢，切實保障女員工在結婚、懷孕、生育、哺乳等特殊時期的權益。

重視退休員工關懷與權益保障，組織舉辦榮休歡送會、退休員工座談會等活動，為退休人員提供商業補充醫療保險，並組織全面體檢開辦直播講座和健康講座，開展多彩退休新生活藝術作品展，豐富退休員工生活。



公司組織先進模範員工療休養活動

支持員工發展

2,100 餘期
完成各類培訓 2,100 餘期，超 20 萬
人次參訓

中國信達堅持以人為本理念，注重人才培養，着力打造知識本領優秀、素養品質優良的人才梯隊，持續完善人力資源管理體系的信息化、規範化、科學化建設，不斷提升人力資源管理水平與效能，助推公司與員工攜手共進。

制定《員工管理辦法》《中層幹部選拔任用工作辦法》等內部管理制度，組織實施《幹部人才隊伍建設五年規劃（2022-2026年）》，加強幹部政治素質考察，統籌謀劃各級班子建設，抓好幹部人才選育管用工作，用好各個年齡段幹部，加大幹部交流輪崗工作，推進高素質幹部隊伍建設。

推進分級分類培訓體系建設，通過集中培訓與視頻講座、線下自學與在線學習、空中課堂相結合，完成各類培訓2,100餘期，超20萬人次參訓。探索創新培訓形式，組織開展實戰化訓練營系列培訓活動，著力提升員工核心業務能力。持續推行信達網絡學習平台和名家講堂公開課系列講座，實現培訓全覆蓋。2023年，網絡學習平台總小時數為59,709.84小時。

員工數據表

指標名稱	單位	類型	2023 年數據
B1 僱傭			
員工總數	人	-	14,484
按性別劃分的員工人數	人	男性員工人數 女性員工人數	8,093 6,391
按僱傭類別劃分的員工人數	人	正式員工 勞務派遣員工	13,908 576
按年齡劃分的員工人數	人	30 歲及以下 31-50 歲 51 歲及以上	1,919 10,024 2,541
按工作所在地域劃分的員工人數	人	大陸 港澳台地區	12,711 1,773
按其他類型劃分的員工人數	人	少數族裔員工 新進員工	773 405
按性別劃分的員工流失比率	%	男 女	4.74 4.74
按年齡劃分的員工流失比率	%	30 歲及以下 31-50 歲 51 歲及以上	15.06 3.13 3.31
按工作所在地域劃分的員工流失比率	%	大陸 港澳台	3.30 15.12
B2 健康與安全			
因公死亡員工人數	人	2021 年 2022 年 2023 年	0 0 0
因公死亡員工比率	%	2021 年 2022 年 2023 年	0 0 0
因工傷損失的工作時間（工傷誤工時間）	日	2023 年	0
B3 發展及培訓			
男性受訓員工比率	%	-	99.08%
女性受訓員工比率	%	-	99.44%
總部部門級、分公司級領導幹部以上受訓員工比率	%	-	99.72%
總部部門級、分公司級領導幹部以下（不含）受訓員工比率	%	-	99.24%
男性員工平均受訓時數	小時 / 人	-	31.13
女性員工平均受訓時數	小時 / 人	-	32.40
總部部門級、分公司級領導幹部以上員工平均受訓時數	小時 / 人	-	28.70
總部部門級、分公司級領導幹部以下（不含）員工平均受訓時數	小時 / 人	-	30.38

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

投身鄉村振興 促進社區發展



投身鄉村振興

中國信達紮實推進中央定點幫扶工作，開展全方位、深層次幫扶，持續鞏固脫貧攻堅成果與鄉村振興有效銜接。2023年，向全國十餘個脫貧地區投入幫扶資金2,262萬元，實施產業發展、人才培訓、文化振興、生態建設、組織振興、「三保障和飲水安全」等六類30餘個項目，整治撿荒地2.32萬畝，打造2個鄉村振興示範點，培訓基層幹部及專業技術人才454人，實現消費幫扶844萬元，助力定點幫扶地區經濟社會發展再上新台階。



案例

助力樂都區實施土地整理、鄉村振興試點村建設

中國信達把助力青海樂都全面推進鄉村振興戰略作為公司重點工作，認真研究樂都區在退出貧困序列後的新問題，分析「三農」工作形勢與任務，科學制定幫扶方案，統籌整合資源力量，持續深化定點幫扶工作。

投入536萬元，實施20個鄉鎮土地整理、廢舊溫棚拆除土整項目，整治土地23,206.07畝，讓「沉睡」的撿荒地「長」出新希望、展現新顏值，遏制耕地撿荒及「非糧化」現象。投入269萬元，實施農田灌溉水利工程、產業渠道維修及堤灌新建項目，緩解「有田無水」局面，助力樂都區夯實耕地基礎，為高標準農田建設提供優質配套。

投入1,000萬元，在茶龍、塔春兩村實施鄉村振興試點村建設項目，為152戶進行6,881.4米莊廓圍牆「土改磚」改造，改善人居環境，提升村容村貌。茶龍村黨支部書記楊麻尼傑說：「以前我們的圍牆都是用土塊堆、用樹枝圍。現在，在中國信達的幫助下，家家戶戶都砌上了磚牆，牆面整齊潔白，整個村莊的面貌煥然一新。」



公司支持青海樂都開展撿荒地治理工作



案例

新疆分公司帕米爾高原助力鄉村振興

2023年是新疆分公司承擔自治區駐村工作任務的第10個年頭，駐村工作隊獲評自治區年度考核「優秀」等次。分公司繼續選派6名幹部脫產駐守定點幫扶村，持續推進特色產業質效提升、人居環境整治強化、法治建設和鄉風文明建設鞏固工作。結合幫扶地區資源稟賦，積極打造特色新興旅遊業態，全年實現旅遊業產值132萬元。投入60萬元購置裝載鏟車、灑水車，治理隔壁荒漠、清理沙土堆、垃圾場，加快補齊村內生態環境短板，提升機械化保潔水平。



新疆分公司組織青年員工在幫扶村義務植樹



案例

山西分公司推動「小雜糧」變「致富糧」

山西分公司立足幫扶地區資源優勢，提出「精品雜糧」理念，投資25萬元，聯合鄉政府在上富家寨村建設小雜糧篩選加工、包裝車間，加工廠累計收購農戶小米1.5萬餘公斤、紅豆1萬餘公斤。同時，通過多種渠道，支持該村小雜糧消費幫扶，雜糧銷售收入突破30萬元，帶動農戶年收入提高20%。



山西分公司在幫扶村建設小雜糧生產車間



案例

信達證券多措并举開展幫扶

信達證券持續做好青海、貴州、雲南等地幫扶工作，投入430萬元，並通過多種方式，助力幫扶地區經濟社會發展，入選中國上市公司協會「2023年上市公司鄉村振興優秀實踐案例」。針對青海樂都建檔立卡脫貧人口及防返貧監測戶，組織開展焊工操作等就業技能培訓；針對當地電商工作者和重點電商企業，開展網絡直播技巧及短影片拍攝製作培訓。為貴州大方民營企業負責人、合作社理事長、致富帶頭人開設講座，培訓客戶關係建立與維護知識，提升致富增收技能。支持雲南元陽革命村、小寨村中藥材種植基地、林下仿野生珍稀食用菌示範種植基地建設，帶動農村產業發展。



信達證券幫扶雲南元陽革命村發展中藥材種植



案例

信達地產公益助農幫銷 3 噸水果



信達地產組織公益助農活動

信達地產西部區域公司持續關注鄉村振興，結合跨省市多項目「西部特色」，搭建「信會佳期」社群品牌，通過整合區域特色資源，組織項目人員赴吐魯番實地探訪果農，以線上採摘即時直播等形式，幫助果農銷售哈密瓜、蟠桃等水果近3噸，緩解果農燃眉之急，提高農產品附加價值和市場競爭力，增加果農收入。

踐行社會公益

中國信達堅持以人民為中心的發展思想，積極開展扶弱濟困、教育助學等公益活動，以實際行動回報社會、回饋人民，詮釋信達人的責任與擔當。



案例

南商中國開展「竹蜻蜓計劃」公益活動

南商中國持續關注婦女兒童發展，支持甘肅臨洮縣婦聯開展「竹蜻蜓計劃」公益項目，對全縣20名品學兼優的特殊家庭、困境家庭中高一女生進行資助，每人每年3,000元，連續資助3年，考取大學後每人資助2,000元，幫助她們實現夢想，陪伴和引導她們成長為充滿智慧、獨立自主的新時代青年。



南商中國「竹蜻蜓計劃」公益項目



案例

信達香港贊助慈善跑活動

信達香港作為聯合國兒童基金會慈善跑首席合作夥伴，支持舉辦慈善跑活動。活動籌得765萬港元善款，用於改善全球兒童健康、營養、飲用水、個人及環境衛生、教育以及其他與兒童權利相關的工作之中，為有需要的兒童創造更好的未來。



信達香港贊助聯合國兒童基金會慈善跑活動



案例

案例

浙江分公司開展「央企助教」活動



陝西分公司開展學雷鋒敬老愛老活動

環境篇

ENVIRONMENT



03

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探索管理實踐 應對氣候變化



氣候變化風險識別

中國信達高度重視氣候變化相關事項管理，密切關注氣候變化風險與機遇，開展氣候相關議題潛在影響的識別與評估，持續強化氣候風險管理機制建設。公司從經營發展戰略出發，開展氣候變化議題的研究分析與綜合研判，結合內外部利益相關方調研反饋意見與ESG事項重要性評估結果，將「氣候變化對經營的影響」評估為與業務營運密切相關的ESG重要事項。公司密切關注並積極識別氣候變化議題對業務經營活動的主要影響，在新增收購不良資產和存量資產中，小部分涉及高污染、高耗能、產能過剩（「兩高一剩」）等行業資產，隨著有關氣候變化新政策的出台，可能對相關項目的推進及處置產生合規、財務及聲譽等方面的影響。

氣候變化風險應對

中國信達持續踐行可持續發展理念，積極應對氣候變化挑戰，主動識別氣候變化風險與機遇，通過優化業務佈局與產業結構、強化管理機制與風險管理融合，提升氣候風險應對能力，積極推動可持續業務發展。相關業務部門制定差異化策略、明確目標計劃、設計針對性方案，有效應對氣候變化的風險，例如為有效緩釋氣候變化引致的合規及財務風險，公司能源業務部門出台了新能源投資策略指引，引導對「兩高一剩」行業資產進行有序處置壓降，致力優化資產結構，持續推動公司能源板塊由傳統能源向新能源轉型。持續健全信息披露機制，根據ESG及氣候變化相關信息披露有關標準和要求持續優化披露公司應對氣候變化的實踐進展，持續加強與利益相關方及資本市場溝通，及時回應各方關切與反饋意見。

持續推動落實氣候變化應對舉措，各分子公司結合業務及經營特點，廣泛開展氣候變化風險管理能力建設，積極把握氣候變化相關機遇。在「全國低碳日」，山東分公司開展「積極應對氣候變化，推動綠色低碳發展」宣傳活動，製作低碳主題宣傳海報，提升員工對氣候變化的理解認知。南商香港持續強化ESG及氣候風險管理，召開氣候風險管理全行工作顧問項目啟動會議，回應顧問公司調研問題，推動完善全行氣候風險管理框架。邀請43家非上市公司及中小企業，填寫香港金融管理局《非上市公司氣候和環境風險問卷》，了解客戶在綠色轉型及應對氣候變化方面的計劃與需求，識別可持續發展領域業務機遇。

43

 家

邀請 43 家非上市公司及中小企業，填寫香港金融管理局《非上市公司氣候和環境風險問卷》



發展綠色金融 助力轉型發展



助力綠色產業發展

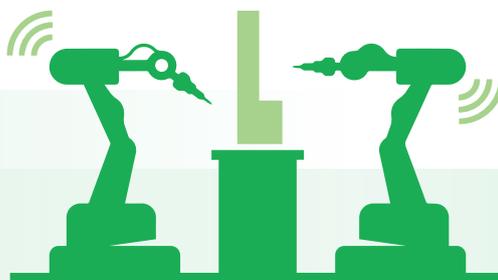
中國信達加快新能源產業佈局，召開能源業務研討會，印發支持服務能源行業高質量發展指導意見，推進投研一體化建設，對能源行業主要賽道進行精細化研究，形成光伏、風電、新能源汽車、儲能、氫能等細分行業產業鏈分析報告和行業導圖，開展能源專題實戰化訓練營，提升服務能源行業高質量發展核心能力，為做好綠色金融大文章、全面推進美麗中國建設持續貢獻信達力量。



案例

舉辦新能源汽車行業客戶需求對接會議

中國信達將服務新能源汽車產業發展作為綠色金融重要發力點，針對產業發展痛點難點，提供差異化綜合金融服務，不斷為新能源汽車產業高質量發展注入新動能。召開新能源汽車行業客戶需求對接會議，發佈綜合金融服務方案，邀請新能源汽車產業鏈上中下游20多家龍頭企業及有關投研機構代表研討合作發展，與長安汽車、歐陽明高院士工作站簽署備忘錄，在產業鏈整合、共同盤活存量資產等領域開展緊密合作，助力提升新能源汽車產業全球競爭力。





案例

賦能新能源汽車電池產業鏈發展

中國信達通過綜合金融服務，支持電池原材料生產、電池回收等新能源汽車產業鏈各細分領域發展。

貴州某大型企業集團是中國信達牽頭設立的政策性債轉股企業，公司通過市場化債轉股幫助企業降低槓桿率，助力企業主輔剝離、轉型升級，從單一磷肥為主的化肥生產企業，發展成為以磷礦開採為主、配套磷化工及其衍生業務為一體的大型產業集團。目前，該集團已成為國內最大的濕法淨化磷酸生產企業，產能120萬噸，成為新能源電池生產原料重要供應商。

中國信達通過發股還債方式，參與貴州某新能源鋰電池三元正極頭部企業定向增發，投放1億元支持企業優化資本結構，拓展國際戰略客戶，助力建設遵義二期3.4萬噸產能基地，推動貴州鋰電行業發展。

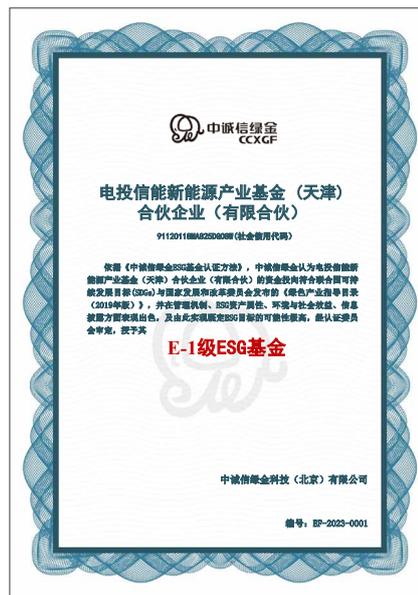




案例

參與設立兩大綠色基金, 助力推動能源低碳發展

中國信達聯合全球最大新能源企業國家電投集團, 成立50億元電投信能基金, 佈局新能源電站資產, 基金獲「E-1級ESG基金」認證。聯合中國國有資本風險投資基金等多個產業方, 成立70.3億元雙碳科技基金, 主要投向新能源、新能源汽車、減碳技術等領域「硬科技」項目, 助力推動新能源和環保產業發展。



電投信能基金獲
「E-1 級 ESG 基金」認證



案例

助力光伏發電企業降槓桿增活力

某集團是某省水利基礎設施建設主體, 業務涵蓋水利開發、現代農業、環境保護、清潔能源四大板塊, 發展前景良好。該集團處於業務擴張階段, 核心板塊清潔能源與水利開發均屬於重資產行業, 企業槓桿率處於較高水平。中國信達通過市場化債轉股, 對該集團下屬併網光伏發電公司增資, 幫助企業償還部分有息負債, 降低財務槓桿, 緩解營運壓力, 加快新能源佈局。

發展綠色金融業務

中國信達旗下子公司通過綠色債券、綠色信貸、綠色信託，提供多樣化低碳金融產品，推動社會資金參與「雙碳」投融資，助力產業結構綠色轉型。



案例

南商香港持續發力綠色美元債券承銷服務

南商香港持續發力境外綠色債券承銷發行服務，作為聯席簿記管理人和牽頭經辦人，參與「中國銀行約翰尼斯堡分行3年期3億美元高級無抵押綠色債券」、「建設銀行澳門分行發行3年期5億美元高級無抵押綠色債券」，分別榮獲《財資》雜誌「最佳可持續/綠色債券獎(中國離岸市場)」、「最佳綠色債券獎(中國澳門區)」。



南商香港承銷綠色美元債券項目榮獲《財資》雜誌獎項



案例

南商中國加大綠色信貸投放

南商中國為可再生能源、節能環保等綠色產業提供授信支持。其蘇州分行聚焦光伏賽道產業客群，推出「三融一貸」綜合金融服務方案。某公司擬在江蘇某產業園建設5MW分散式光伏發電項目，由於前期投入較大，企業有較強資金需求。該分行合理制定資金投放計劃，開啟綠色審批通道，首筆1,900萬資金順利投放，為項目建設按下「加速鍵」。2023年，分行符合「三融一貸」綜合金融服務方案的客戶授信金額較年初增長超100%。



案例

南商中國牽頭綠色銀團貸款

南商中國牽頭多家同業，為華晨東亞汽車金融有限公司籌組綠色及碳中和銀團貸款，首批放款 1.3 億元人民幣，用於新能源汽車消費貸款。該公司主營汽車金融業務，為特斯拉、理想、小鵬等新勢力新能源汽車品牌提供金融服務。南商中國設計的銀團融資方案，解決該公司業務痛點，為客戶擴展了融資渠道。



南商中國牽頭籌組綠色及碳中和銀團貸款



案例

信達證券承銷綠色科創公司債券

2023年，信達證券作為聯席主承銷商，承銷某公開發行的碳中和綠色科技創新公司債券，發行規模6.40億元，募集資金將全部用於償還以前年度綠色公司債券，助力發行人在資本市場充分展現其在碳中和綠色發展、科技創新領軍企業的擔當作為，提升發行人良好形象和品牌影響力。

6.40 億元

承銷某公開發行的碳中和綠色科技創新公司債券，發行規模 6.40 億元



案例

金穀信託發行綠色資產支持商業票據

金穀信託設立某定向綠色資產支持商業票據信託，發行規模1.44億元，基礎資產包含11個項目，涉及節能環保、清潔生產、生態環境和基礎設施綠色升級等四大產業領域。

1.44 億元

發行規模 1.44 億元，
基礎資產包含 11 個項目

倡導綠色理念 踐行低碳營運



綠色低碳辦公

中國信達嚴格落實《中華人民共和國環境保護法》《中華人民共和國節約能源法》及《城市生活垃圾管理辦法》等法律法規，深入踐行綠色低碳辦公理念，推動各類資源節約倡議舉措落地，努力減少辦公營運資源及能源消耗，減少廢棄物產生，強化合規處置，著力提升資源利用效率，建設綠色信達。2023年，發佈《關於在總部機關開展「綠色低碳、降耗增效」專項活動的通知》，廣泛開展可持續營運理念宣貫，全面推動落實綠色營運舉措，強化監督審查機制，切實提升綠色營運工作質效。

在節約用電方面

明確規定辦公大樓空調溫度及裝置運行時間要求，督促員工在節假日及下班後及時關閉空調、空氣淨化器等裝置電源，做到人離燈熄。後援中心進一步細化能耗管理舉措，數據中心電源使用效率PUE¹由2022年的2.07降低至1.85，能源使用效率穩步提升。信達資本引入超融合技術架構，將信息系統的計算資源、儲存資源、網絡資源整合納入超融合服務器，有效降低能耗並減少物理空間佔用。

在節約用水方面

在營運場所設置綠色節水提示牌、張貼節水標語，引導員工養成節約用水習慣。加強供水裝置日常維護和修繕工作，對老化供水管道和用水設施定期檢修、更換，防止跑冒滴漏和「長流水」現象發生；進一步推廣使用節水型開關和潔具設備，減少水資源浪費，提升資源利用效率。中國信達非生產製造企業，日常用水主要來源為市政供水，未識別到在尋求使用適用水源方面存在問題。

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

1.85

數據中心電源使用效率 PUE¹ 由
2022 年的 2.07 降低至 1.85





2,245

 次

全年视频会议召开次数
达 2,245 次

在節約用紙方面

基於全面推行無紙化辦公舉措，進一步加強辦公用紙使用管理，倡導使用電話會議、視頻會議等數字化辦公工具開展公司與異地辦公區之間的工作交流，並為有需求的會議室配置會議平板電腦，全年視頻會議召開次數達2,245次。南商中國總行推廣「智享辦公」理念，列印複印一體機使用與員工卡進行關聯，減少非必要列印，通過多種手段，在保證數據安全的前提下，實現紙張的循環再利用，有效節約紙張資源。

在公務車管理方面

購車優先選擇符合排氣量標準的節能環保型汽車；用車實行統一派車制度，提升車輛使用效率；嚴格落實「一車一卡」加油規定，節假日車輛做到集中封存，有效減少公務車輛油耗。

因公司業務不涉及包裝材料的使用，故未披露相關信息和數據。

廢棄物處置管理



120

 台

公司總部捐贈臺式機、筆記本
電腦 120 台

中國信達在業務營運中涉及的廢棄物主要為辦公場所產生的辦公廢棄物與生活垃圾。其中，有害廢棄物包含廢棄硒鼓、墨盒、鉛酸蓄電池等；無害廢棄物包含廢棄電腦、打印機、複印機、服務器等。

嚴格依據相關規定對廢棄硒鼓、墨盒、電腦、打印機等辦公廢棄物進行盤點及報廢審批處理，設立硒鼓墨盒、廢舊電池等廢棄物統一投放點，專門聘請具備資質的機構或原廠進行規範化處理。此外，將部分滿足報廢條件的電腦裝置進行回收利用，公司總部捐贈臺式機、筆記本電腦120台。持續回應垃圾分類號召，通過多項措施加強監督管理，有效分類收集處理生活垃圾。



環境目標

基於香港聯交所《環境、社會及管治報告指引》以及「量化」匯報原則，中國信達制定減排、減廢、節能、節水等環境目標，並經公司董事會審議通過。在目標實施過程中，通過各類舉措提升ESG管理水平，並認真檢視年度環境目標進展與完成情況。

公司環境整體目標：持續加大綠色低碳辦公營運，實現企業綠色發展。



減排目標

目標內容

推行線上化、無紙化會議，推廣使用電子會議材料，紙質文件實現雙面打印

進度檢視

- 持續推動電子化辦公平台、電話會議、視頻會議等數字化工具在辦公中的廣泛應用。
- 號召員工採用雙面列印模式，減少紙張過度消耗。



減廢目標

目標內容

倡導辦公用計算機、打印機和複印機的硒鼓、墨盒、電子廢棄物等有害廢物無害化處置；公司生活垃圾推行分類處理

進度檢視

- 全年通過原廠統一回收、規範處理廢棄硒鼓個，廢棄墨盒個。
- 推行文明用餐，努力減少餐食浪費現象及廚餘垃圾的產生。
- 積極宣傳垃圾分類政策與知識，推進生活垃圾分類處理與循環利用。



節能目標

目標內容

推廣倡導使用LED節能燈具，走廊等非辦公區域非工作時間減半配置照明

進度檢視

- 持續開展光源裝置更換工作，換用更加節電的LED燈具。
- 嚴格設定辦公大樓空調溫度，對裝置運行進行科學管理。
- 督促員工在節假期間及下班後及時關閉設備電源，做到人離燈熄，減少耗電量。



節水目標

目標內容

公司自有產權辦公樓推廣採用環保節水龍頭

進度檢視

- 持續落實各項節水措施，推動節水型水龍頭的使用。



案例

南商香港手機 App 獲大獎

南商香港順應互聯網時代電子銀行發展趨勢，推出全新手機App—南商e+，在接口設計、體驗交互、適老化、生活權益等方面快速升級，助力客戶生活更方便智能，充分體現南商銀行「有溫度」的服務態度。不斷豐富微信公眾號、微信影音號等服務功能，持續拓展電子服務平台，滿足客戶多場景服務需求。



「南商 e+」APP 榮獲《香港 01》「傑出手機銀行應用程式」獎



案例

信達地產提升綠色建築水平



信達地產走進寧波市土木建築學會

信達地產與寧波市土木建築學會開展零碳建築節能減排交流活動，從控制建設、控制用材、控制用能、控制碳排四個維度，深入了解行業前沿知識，探索零碳建築實施路徑，努力提升綠色建築水平，降低建築能耗。信達地產多個項目被評為綠色建築星級項目、綠色智慧社區一星級等，受到綠色建築評級機構廣泛認可。

環境績效表

	指標	單位	2023 年數據
A1 排放物	溫室氣體排放總量 (範疇一及範疇二)	噸 CO ₂	28,770.52
	溫室氣體排放量密度 (範疇一及範疇二)	噸 CO ₂ / 人	4.88
	直接排放 (範疇一)	噸 CO ₂	1,164.14
	汽油	噸 CO ₂	920.65
	柴油	噸 CO ₂	20.88
	天然氣	噸 CO ₂	220.92
	液化石油氣	噸 CO ₂	1.70
	間接排放 (範疇二)	噸 CO ₂	27,606.38
	外購電力	噸 CO ₂	24,062.98
	外購熱力	噸 CO ₂	3,543.39
	有害廢棄物總量	噸	12.52
	硒鼓	噸	1.66
	墨盒	噸	0.38
	硒鼓墨盒一體	噸	0.44
	鉛酸蓄電池 (UPS 電池)	噸	10.04
	有害廢棄物重量密度	噸 / 人	0.0021
無害廢棄物總量	噸	13.61	
臺式機電腦	噸	6.31	
筆記本電腦 (包括 ipad 類)	噸	1.44	
打印機	噸	3.86	
複印機	噸	1.3281	
服務器	噸	0.68	
無害廢棄物重量密度	噸 / 人	0.0023	
A2 資源使用	能源消耗總量	兆瓦時	46,742.08
	能源消耗量密度	兆瓦時 / 人	7.93
	直接能源消耗	兆瓦時	4,976.05
	汽油	兆瓦時	3,759.16
	柴油	兆瓦時	79.44
	天然氣	兆瓦時	1,129.77
	液化石油氣	兆瓦時	7.68
	間接能源消耗	兆瓦時	41,766.04
	外購電力	兆瓦時	32,818.07
	外購熱力	兆瓦時	8,947.97
	總部外購電力	兆瓦時	4,050.45
	總部汽油消耗量	升	19,406.90
	日常用水消耗量	噸	140,759.22
	日常用水密度	噸 / 人	23.87
	總部日常用水消耗量	噸	26,186.3
紙張消耗總量	噸	146.60	
紙張消耗密度	噸 / 人	0.025	

註:

- 中國信達排放物、資源使用數據統計範圍為公司總部、分公司和子公司總部辦公場所, 以及信達地產、信達資本中潤發展總部辦公場所。
- 中國信達主要氣體排放為溫室氣體, 包括二氧化碳、甲烷和氧化亞氮, 主要源自使用由化石燃料轉化的電力、熱力及燃料。溫室氣體核算乃按二氧化碳當量呈列, 並根據國家發展和改革委員會公佈的《2011年和2012年中國區域電網平均二氧化碳排放因數》、香港電燈有限公司公佈的最新排放係數資料及政府間氣候變化專門委員會 (IPCC) 刊發的《IPCC 2006年國家溫室氣體清單指南 2019修訂版》進行核算。
- 能源消耗數據根據中華人民共和國國家標準《綜合能耗計算通則 (GB/T2589-2020)》中提供的相關折算係數進行計算。

傳播綠色理念

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



山西分公司牽頭中國信達駐晉機構，聯合開展義務植樹活動



上海自貿區分公司倡導綠色低碳出行，組織員工開展戶外騎行活動

信達地產在海南陵水清水灣開展淨灘公益活動



附錄

編製說明

涵蓋範圍

報告時間範圍是2023年1月1日至12月31日，報告範圍包括中國信達總部、分公司、子公司。

機構名稱釋義

-公司

中國信達資產管理股份有限公司

-集團

本公司及其附屬公司

-後援中心

本公司合肥後援基地管理中心

-南商銀行

南商香港及其附屬公司

-南商中國

南洋商業銀行(中國)有限公司，為南商香港的全資附屬公司

-南商香港

南洋商業銀行有限公司，為香港持牌銀行，本公司的附屬公司

-信達證券

信達證券股份有限公司，本公司的附屬公司

-金穀信託

中國金穀國際信託有限責任公司，本公司的附屬公司

-信達金租

信達金融租賃有限公司，本公司的附屬公司

-信達香港

中國信達(香港)控股有限公司，本公司的附屬公司

-信達地產

信達地產股份有限公司，本公司的附屬公司

-信達資本

信達資本管理有限公司，本公司的附屬公司

-中潤發展

中潤經濟發展有限責任公司，本公司的附屬公司

編製依據

報告根據原中國銀行保險監督管理委員會《銀行保險機構企業管治準則》《關於加強銀行業金融機構社會責任的意見》、中國銀行業協會《中國銀行業金融機構企業社會責任指引》、香港聯交所《環境、社會及管治報告指引》，並參照全球報告倡議組織《可持續發展報告標準》(GRI Standards) 編製。

匯報原則

重要性:根據香港聯交所《環境、社會及管治報告指引》重要性原則，本公司識別了主要ESG事項，評估並排序ESG議題的重要性水平，根據重要性評估結果對相關ESG事項披露，董事會檢視並確認了相關評估過程及結果。ESG重要事項的識別及評估過程請參見「重要事項判定」。

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

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

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。

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2023年度報告》，該報告經普華永道中天會計師事務所(特殊普通合夥)核數，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。

發佈形式

報告以列印版和網絡版兩種形式發佈。網絡版可在中國信達網站及香港聯交所官網查閱。

聯絡方式

中國信達資產管理股份有限公司總裁辦公室
北京市西城區鬧市口大街九號院1號樓
郵遞區號:100031

註冊會計師獨立鑒證報告



普華永道

2024/SH-0138
(第一頁, 共三頁)

註冊會計師獨立鑒證報告

致: 中國信達資產管理股份有限公司

我們接納委託, 對中國信達資產管理股份有限公司(「中國信達」)2023年度社會責任(ESG) 報告中選定的2023年度關鍵數據(以下簡稱「關鍵數據」)執行了有限保證的鑒證業務。

關鍵數據

本報告就以下選定的中國信達2023年度社會責任(ESG) 報告關鍵數據實施了有限保證鑒證工作程序:

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

我們的鑒證工作僅限於社會責任(ESG) 報告中選定的2023年度關鍵數據, 社會責任(ESG) 報告中所披露的其他信息、2022年及以前年度信息均不在我們的工作範圍內。

標準

中國信達編製2023年度社會責任(ESG) 報告關鍵數據所採用的標準列示於本報告後附的關鍵數據編報基礎(以下簡稱「編報基礎」)中。

管理層的責任

按照編報基礎編製2023年度社會責任(ESG) 報告關鍵數據是中國信達管理層的責任。這種責任包括設計、執行和維護與編製社會責任(ESG) 報告關鍵數據有關的內部控制, 以使該等數據不存在由於舞弊或錯誤而導致的重大錯報。

普華永道中天會計師事務所(特殊普通合夥)

中國上海市黃浦區湖濱路202號領展企業廣場2座普華永道中心11樓 郵編200021

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普华永道

2024/SH-0138
(第二頁, 共三頁)

我們的獨立性與質量管理

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

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

註冊會計師的責任

我們的責任是在執行鑒證工作的基礎上對2023年度社會責任(ESG)報告關鍵數據發表結論。

我們根據《國際鑒證業務準則第3000號(修訂版)——歷史財務資料審計或檢視以外的鑒證業務》的規定執行了鑒證工作。該準則要求我們計劃和實施工作,以形成鑒證結論。

有限保證鑒證業務所實施程序的性質和時間較合理保證鑒證業務有所不同,且範圍較小。因此,有限保證鑒證業務獲取的保證程度遠低於合理保證鑒證業務。因此,我們不會就2023年度社會責任(ESG)報告中選定的2023年度關鍵數據是否在所有重大方面按照編報基礎編製,發表合理保證意見。我們的鑒證工作包括評估2023年度社會責任(ESG)報告關鍵數據是否存在由於舞弊或錯誤導致的重大錯報風險,以及應對評估出的風險。選擇的鑒證程序取決於我們的判斷及對項目風險的評估。在我們的工作範圍內,我們僅在中國信達總部層面開展工作。我們沒有對除中國信達總部外的其他分支機構實施鑒證工作。我們所實施的工作包括:

- 1) 與中國信達參與提供社會責任(ESG)報告中所選定的關鍵數據的相關部門員工進行訪談;
- 2) 實施分析程序;
- 3) 與財務報告相關數據進行一致性比對;
- 4) 對選定的社會責任(ESG)報告中關鍵數據實施抽樣檢查;
- 5) 重新計算;
- 6) 我們認為必要的其他程序。



普华永道

2024/SH-0138
(第三頁, 共三頁)**固有限制**

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

結論

基於已實施的程序及獲取的證據, 我們沒有注意到任何事項使我們相信2023年度社會責任 (ESG) 報告中選定的2023年度關鍵數據未能在所有重大方面按照編報基礎編製。

使用限制

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


普华永道中天会计师事务所(特殊普通合伙)
中国·上海市
2024年3月26日

關鍵數據編報基礎

幫扶資金(萬元)

中國信達社會責任報告披露的幫扶資金是指中國信達向其幫扶地區發放的幫扶資金總額。

員工總數(人):

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

總部外購電力(兆瓦時)

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

女性員工人數(人)

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

總部日常用水消耗量(噸)

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

網絡學習平台總小時數(小時)

中國信達社會責任報告披露的網絡學習平台總小時數是指報告期內中國信達員工參與網絡學習平台線上培訓學習的總時長。

總部汽油消耗量(升)

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

視頻會議召開次數(次)

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

ESG報告指引內容索引

指標		報告位置	
ESG 報告管理	強制披露規定		
	管治架構	發表董事會聲明。	董事會聲明
		披露董事會對 ESG 的監管情況。	
		披露公司 / 董事會的 ESG 管理方針及策略，包括評估、優先排序及管理重要的 ESG / 可持續發展相關事宜（包括對發行人業務的風險）的過程。	
		披露董事會如何按 ESG / 可持續發展相關目標檢討進度，並解釋它們如何與發行人業務有關聯。	
匯報原則	描述或解釋在編備 ESG 報告時如何應用下列匯報原則：	編製說明	
	重要性： ESG 報告應披露（1）識別重要 ESG 因素的過程及選擇這些因素的準則；（2）如發行人已進行利益相關方參與，已識別的重要利益相關方的描述及發行人利益相關方參與的過程及結果。		
	量化： 有關匯報排放量 / 能源耗用（如適用）所用的標準、方法、假設及或計算工具的資料，以及所使用的轉換因素的來源應予披露。		
匯報範圍	解釋 ESG 報告的匯報範圍，及描述挑選哪些實體或業務納入 ESG 報告的過程。若匯報範圍有所改變，發行人應解釋不同之處及變動原因。		
環境	「不遵守就解釋」 條文		
	A1 排放物	一般披露： 有關廢氣及溫室氣體排放，向水及土地的排污、有害及無害廢棄物的產生等的： (a) 政策；及 (b) 遵守發行人有重大影響的相關法律及規例的資料。	綠色低碳辦公 廢棄物處置管理 環境目標
		A1.1 排放物種類及相關排放數據。	環境績效表
		A1.2 直接（範圍 1）及能源間接（範圍 2）溫室氣體排放量（以噸計算）及（如適用）密度（如以每產量單位、每項設施計算）。	
		A1.3 所產生有害廢棄物總量（以噸計算）及（如適用）密度（如以每產量單位、每項設施計算）。	
		A1.4 所產生無害廢棄物總量（以噸計算）及（如適用）密度（如以每產量單位、每項設施計算）。	
		A1.5 描述所訂立的排放量目標及為達致這些目標所採取的步驟。	綠色低碳辦公 環境目標
A1.6 描述處理有害及無害廢棄物的方法，及描述所訂立的減廢目標及為達致這些目標所採取的步驟。	綠色低碳辦公 廢棄物處置管理 環境目標		

環境	A2 資源使用	一般披露：有效使用資源（包括能源、水及其他原材料）的政策。	綠色低碳辦公
		A2.1 按類型劃分的直接及／或間接能源（如電、氣或油）總耗量（以每千個千瓦時計算）及密度（如以每產量單位、每項設施計算）。	環境績效表
		A2.2 總耗水量及密度（如以每產量單位、每項設施計算）。	
		A2.3 描述所訂立的能源使用效益目標及為達致這些目標所採取的步驟。	綠色低碳辦公 環境目標
		A2.4 描述求取適用水源上可有任何問題，以及所訂立的用水效益目標及為達致這些目標所採取的步驟。	
	A2.5 製成品所用包裝材料的總量（以噸計算）及（如適用）每生產單位佔量。	不適用	
	A3 環境及天然資源	一般披露：減低發行人對環境及天然資源造成重大影響的政策。	倡導綠色理念 踐行低碳營運
		A3.1 描述業務活動對環境及天然資源的重大影響及已採取管理有關影響的行動。	探索管理實踐 應對氣候變化 發展綠色金融 助力轉型發展 倡導綠色理念 踐行低碳營運
	A4 氣候變化	一般披露：識別及應對已經及可能會對發行人產生影響的重大氣候相關事宜的政策。	探索管理實踐 應對氣候變化
		A4.1 描述已經及可能會對發行人產生影響的重大氣候相關事宜，及應對行動。	
社會	B1 僱傭	一般披露：有關薪酬及解僱、招聘及晉升、工作時數、假期、平等機會、多元化、反歧視以及其他待遇及福利的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	維護員工權益 開展員工關懷
		B1.1 按性別、僱傭類型（如全職或兼職）、年齡組別及地區劃分的員工總數。	員工數據表
		B1.2 按性別、年齡組別及地區劃分的員工流失比率。	
	B2 健康與安全	一般披露：有關提供安全工作環境及保障員工避免職業性危害的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	保障健康安全
		B2.1 過去三年（包括匯報年度）每年因公亡故的人數及比率。	員工數據表
		B2.2 因工傷損失工作日數。	
	B3 發展與培訓	B2.3 描述所採納的職業健康與安全措施，以及相關執行及監察方法。	保障健康安全
		一般披露：有關提升員工履行工作職責的知識及技能的政策。描述培訓活動。	支持員工發展
		B3.1 按性別及員工類別（如高級管理層、中級管理層等）劃分的受訓員工比率。	員工數據表
		B3.2 按性別及員工類別劃分，每名員工完成受訓的平均時數。	

社會	B4 勞工準則	一般披露：有關防止童工或強制勞工的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	維護員工權益
		B4.1 描述檢討招聘慣例的措施以避免童工及強制勞工。	
		B4.2 描述在發現違規情況時消除有關情況所採取的步驟。	
	B5 供應鏈管理	一般披露：管理供應鏈的環境及社會風險政策。	深化合作共贏
		B5.1 按地區劃分的供應商數目。	
		B5.2 描述有關聘用供應商的慣例，向其執行有關慣例的供應商數目，以及相關執行及監察方法。	
		B5.3 描述有關識別供應鏈每個環節的環境及社會風險的慣例，以及相關執行及監察方法。	
	B6 產品責任	一般披露：有關所提供產品和服務的健康與安全、廣告、標籤及隱私事宜以及補救方法的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	保障客戶權益
		B6.1 已售或已運送產品總數中因安全與健康理由而回收的比率。	本集團主要業務包括不良資產經營業務和金融服務業務，結合業務性質綜合評估該指標不適用。
		B6.2 接獲關於產品及服務的投訴數目以及應對方法。	客戶投訴管理
		B6.3 描述與維護及保障知識產權有關的慣例。	維護知識產權
		B6.4 描述質量檢定過程及產品回收程序。	本集團主要業務包括不良資產經營業務和金融服務業務，結合業務性質綜合評估該指標不適用。
		B6.5 描述消費者數據保障及隱私政策，以及相關執行及監察辦法。	客戶隱私保護
	B7 反貪污	一般披露：有關防止賄賂、勒索、欺詐及洗黑錢的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	廉潔從業 反洗錢管理
		B7.1 於匯報期內對發行人或其員工提出並已審結的貪污訴訟案件的數目及訴訟結果。	
		B7.2 描述防範措施及舉報程序，以及相關執行及監察方法。	廉潔從業
	B8 社區投資	B7.3 描述向董事及員工提供的反貪污培訓。	
		一般披露：有關以社區參與來了解營運所在社區需要和確保其業務活動會考慮社區利益的政策。	投身鄉村振興 促進社區發展 傳播綠色理念
B8.1 專注貢獻範疇（如教育、環境事宜、勞工需求、健康、文化、體育）。			
	B8.2 在專注範疇所動用資源（如金錢或時間）。		

讀者反饋

尊敬的讀者：

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

1 您對報告是否滿意？請作出您的評價。

2 您認為我們履行社會責任的情況是否得到了完整披露？

3 您希望了解的信息在報告中是否被完整披露？

4 您對報告有哪些改進建議？

您的資料

姓 名 _____

聯絡電話 _____

工作單位 _____

電子郵件 _____

職 務 _____

A large, stylized graphic of two overlapping leaves or petals, rendered in a light blue color, centered on the page. The leaves are curved and have a soft, organic shape.

2023

社會責任(ESG)報告

CORPORATE SOCIAL RESPONSIBILITY (ESG) REPORT

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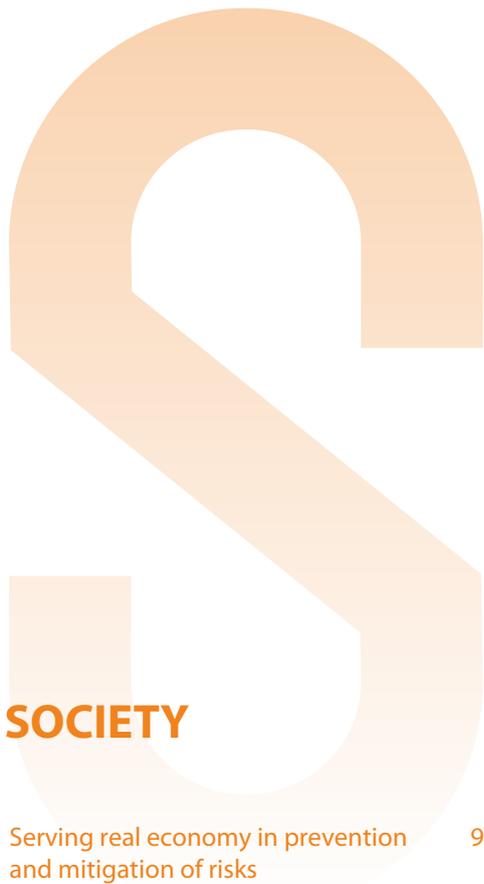
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01



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03

Chairman's statement



"

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

"

Zhang Weidong

Chairman
China Cinda Asset Management Co., Ltd.

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

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

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

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

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

Pursuing green development for carbon emission peaking and carbon neutrality. The Company pursued green finance in active response to climate change, and helped high-carbon enterprises with green transformation, pollution reduction and carbon drop by means of professional services in core business of non-performing assets, with a view of accelerating the industrial distribution of clean energy and new energy. The Company acted on the goal of carbon emission peaking and carbon neutrality by developing green finance, specifically, green bond, green credit, green trust, green fund and green lease. The Company was a strong advocate of low-carbon operation by, specifically, reinforcing ESG risk management, laying down environmental objectives for office and operations, exercising energy conservation and emission reduction measures, and carrying out public service publicity on green and environmental protection to help build a beautiful China.

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

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

ESG key performance in 2023

Economy



RMB **1,594.36** billion
Total assets

Capital adequacy ratio

18.02%
Percentage

Society

Jobs directly provided for the society

14,484

Investment in support funds

22.62 RMB million



Honors & awards

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

Net profit attributable to
shareholders of the Company

5.82

RMB billion

Net distressed debt assets

307.88

RMB billion

Income tax expenses

1.19

RMB billion

Environment

Total emission of
greenhouse gas (category 1)

1,164 CO_{2e}
t

Total emission of
greenhouse gas (category 2)

27,606 CO_{2e}
t

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

About us

Company profile

The Company, formerly known as China Cinda Asset Management Corporation, was established in 1999 pursuant to approval of the State Council as the first financial asset management company to effectively tackle the financial risks and maintain the stability of the financial system, as well as to facilitate the reform of state-owned banks and enterprises. In June 2010, the Company was restructured. In April 2012, the Company successfully received investments from four strategic investors including the National Council for Social Security Fund of the PRC. In December 2013, the Company was successfully listed on the main board of the Stock Exchange of Hong Kong and became the first financial asset management company in China listed on an international capital market.

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

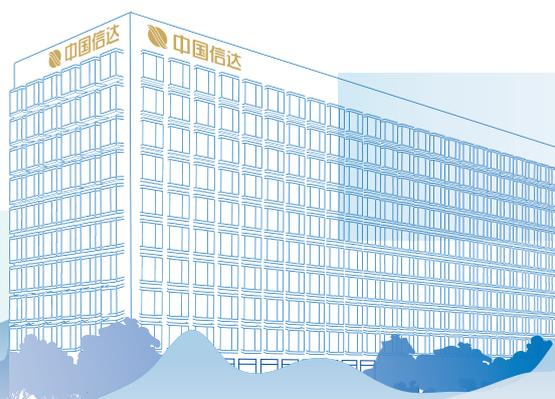
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The Company has 33 branches in 30 provinces, autonomous regions and municipalities directly under the central government in Chinese Mainland

14,000

 employees

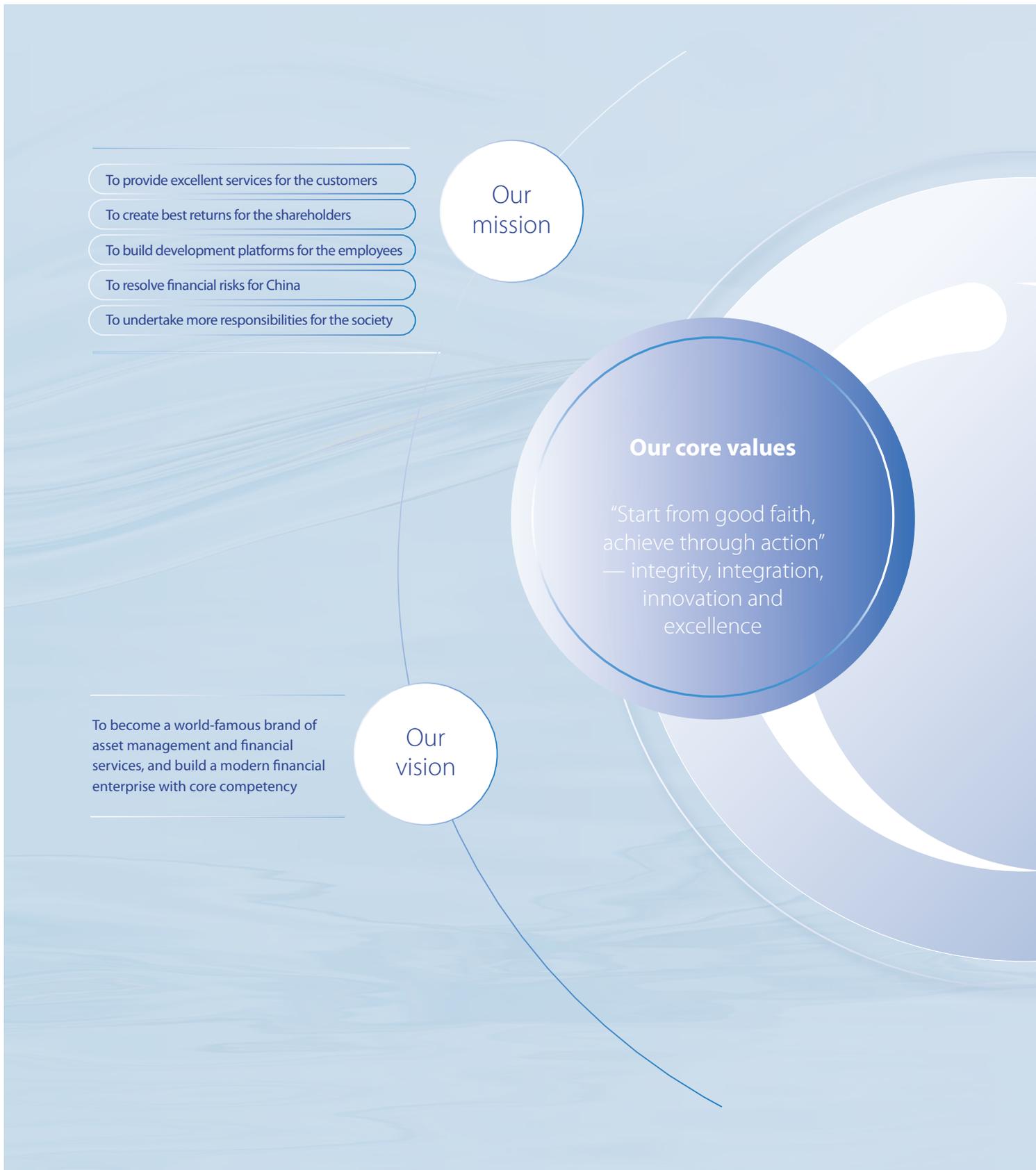
The Group has over 14,000 employees



Organizational structure of China Cinda



Corporate culture



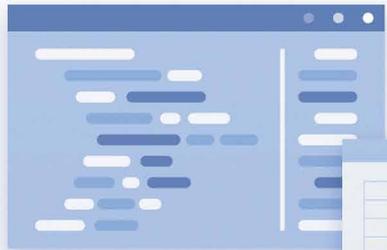
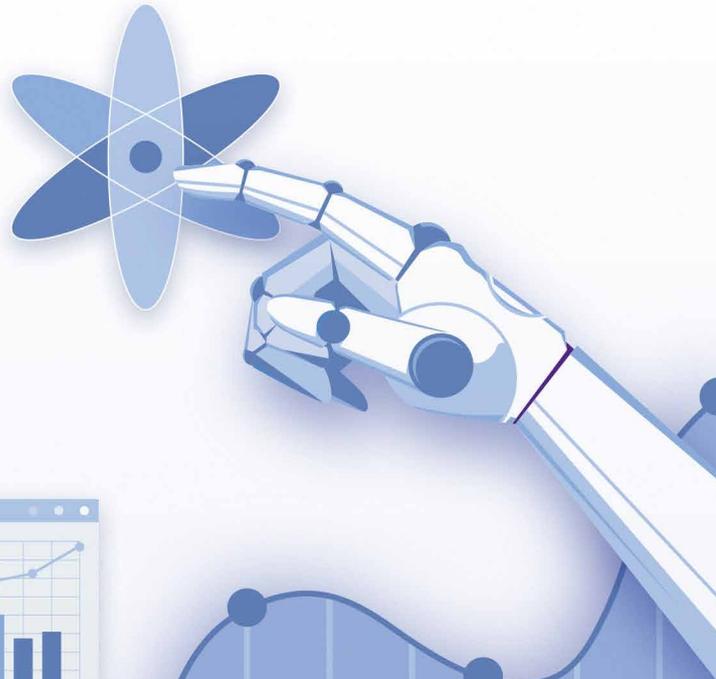




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Governance



Strengthening the Party's leadership for better governance results



Strengthening the Party's leadership

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

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



China Cinda has written the requirements for Party building into the Company's Articles of Association which clarifies material issues such as the responsibility and authority, institutional settings, operating mechanism, and basic guarantees of Party organizations, improved the "two-way entry and cross-serving" leadership mechanism, established a corporate governance mechanism featuring statutory rights and responsibilities, transparent powers and responsibilities, coordinated operation, and effective checks and balances, and organically integrated with the Board of Directors and the management in selecting and appointing human resources in accordance with the policies that are used by the Party for cadres management.

The CPC China Cinda Committee's pre-study procedures for material issues were launched across the Company. The mechanisms for ex ante, ongoing and ex post supervision were put in place for the Company to completely adopt the Party's general principles and specific policies. The Company revised the *China Cinda Measures for the Implementation of "Three Majors and One Large" Decision-making System*, which implemented list management and further clarified the scope of material issues that needed pre-study procedures of the Party Committee. Material issues decided by the Board of Directors, Board of Supervisors and Senior Management of the Company shall be submitted to the Party Committee for study in advance. The implementation of the resolutions of the Board of Directors shall be reported to the Party Committee regularly and subject to the supervision of the Party Committee. With the Party's disciplinary constraints, the Company worked on an organic integration of the Party's disciplinary supervision, the supervision of the Board of Supervisors, and the internal control management and audit supervision. Through a series of mechanisms, the institutionalization, standardization and procedure of the integration of the Party's leadership into corporate governance were realized, laying the foundation for the Company to achieve sound and sustainable development.

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



Shareholders' General Meeting

The shareholders' General Meeting is the organ of authority of the Company. During the Reporting Period, China Cinda held 3 general meetings, considered and approved 14 resolutions, and made 3 reports.

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

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

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

Board of Directors

The Board of Directors is the organ of operational decision-making of China Cinda and shall be responsible for the shareholders' general meeting. As of the end of the Reporting Period, the Board of Directors consisted of 11 Directors, including 3 Executive Directors, 3 Non-executive Directors and 5 Independent Non-executive Directors. During the Reporting Period, China Cinda held 9 meetings of the Board of Directors, considered and approved 47 resolutions, and made 21 reports.

Board of Supervisors

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

Senior Management

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

Incorrupt practice

In strict accordance with the relevant provisions of the *Company Law of the People's Republic of China* and regulatory authorities, China Cinda elevated the incorruptible and honest standards and requirements with good business ethics by deepening the integrity against corruption, intensified incorrupt practice guide and business practice management to lay a solid foundation for incorruptible and honest corporate culture.

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

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

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



16,000 man-times

It organized a series of training sessions, such as CPC conduct improvement theme lectures, warning and education week, new employee integrity education and discipline inspection training, covering over 16,000 man-times.



9

It actively encouraged and organized directors to take part in 9 anti-corruption and integrity trainings (26 man-times) in different forms.



Improving risk management for compliant business operations



Comprehensive risk management

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

China Cinda followed the risk management concept of “protecting the bottom line by managing risks proactively”, constantly improved the comprehensive risk management system, and promoted the high-quality business development. The Company had a sound risk governance structure. The responsibilities of the Board of Directors, the Board of Supervisors and Senior Management in the comprehensive risk management system were clear, specific and well-defined. The requirements for risk management were integrated into daily management and business process of the Company, and three lines of defense for risk management were set up: Business operation departments as the first line of defense; the functional department for risk management as the second line of defense; and the functional department for internal audit as the third line of defense. The Company has established a risk management system that covers all business lines and all types of risks. The Company formulated and issued the *Risk Appetite Management Measures of the Group*, the *Group Risk Management Policy* and the *Group Risk Tolerance Management Scheme* for the year of 2023 to safeguard the asset quality, mitigate the risks, and to further ensure asset quality and liquidity safety. In 2023, the risk control capacity of the Company was significantly improved, as all the risks were controlled within the acceptable scope.

While actively responding to the complex and severe risk environment and challenges at home and abroad, China Cinda stepped up the early identification, early warning, early detection and early disposal of risks. By strengthening risk source control, refining business structure, and preventing new risks, the Company speeded up risk treatment, eliminated potential risks, and made benefits from risk mitigation to foster an environment for high-quality business development. The establishment of “intelligent risk control” was continuously strengthened for timely risk warning and risk statement, so that measures were taken in time in proactive response to risks, and the organic integration of risk compliance pre-control and “manned prevention + technical prevention” was further achieved. Additionally, a risk project review and analysis mechanism was established for follow-up education and publicity, in order to deeply exercise the risk management culture.



Compliance internal control management

Compliance internal control management

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

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

Anti-money laundering management

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



Fight against illegal financial activities •

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



Jilin Branch spreads financial knowledge online



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



Cinda Securities Investor Education Base organizes book-donation activities

Enhancing responsibility management for sustainable development



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

Social responsibility concepts

As a stabilizer to eliminate financial risks

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

As a booster to serve the real economy

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

As a community for realizing the value of employees

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

As a practitioner participating in environmental protection

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

As a corporate citizen to promote social welfare

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



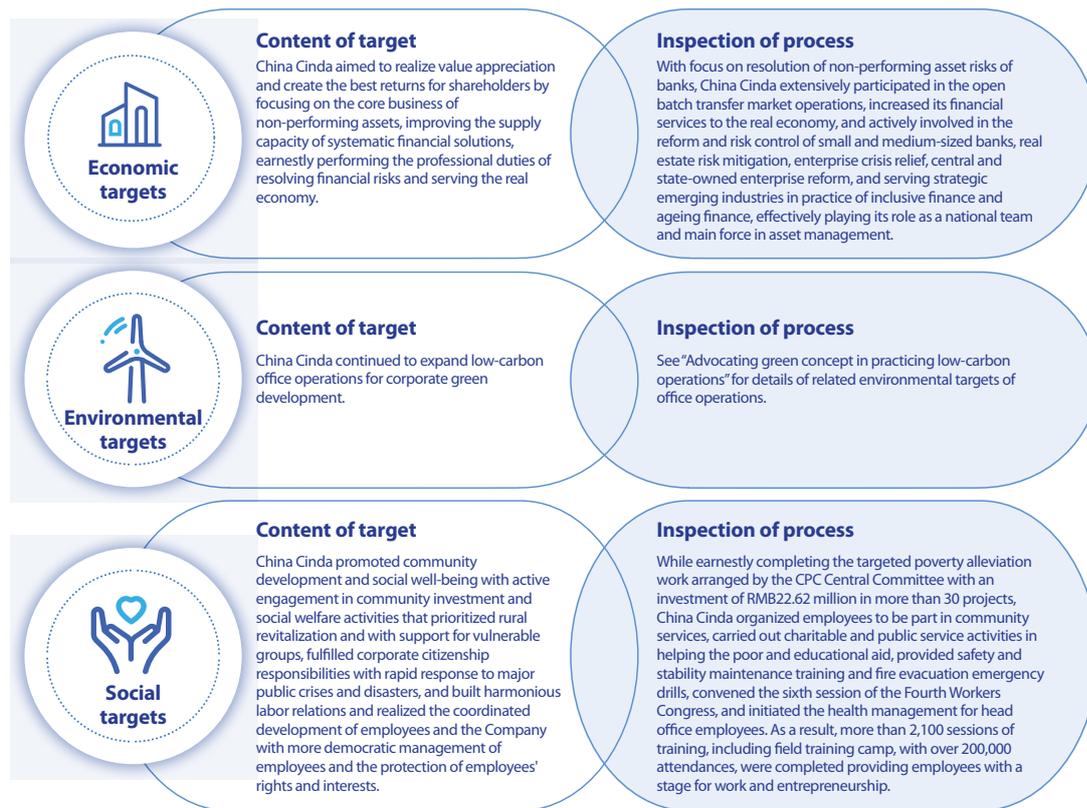
Statement of the Board of Directors

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

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

The Board of Directors took charge of supervising and reviewing material ESG issues of the Company, identifying and evaluating material ESG issues, and ranking the materiality of them, so that their progress of implementation was under dynamic monitoring and review. The Board studied material ESG issues and target process taking into account the overall corporate strategies and actual business requirements, attended closely to relevant ESG risks, and considered risk mitigation measures and solutions (see "Exploring management practices in response to climate change" for details of the impact of climate change on business operation). The risks related to ESG issues were further managed, so that the risk management and internal control system of the Company effectively covered the risks related to ESG issues, and the general risk of material ESG issues was controllable.

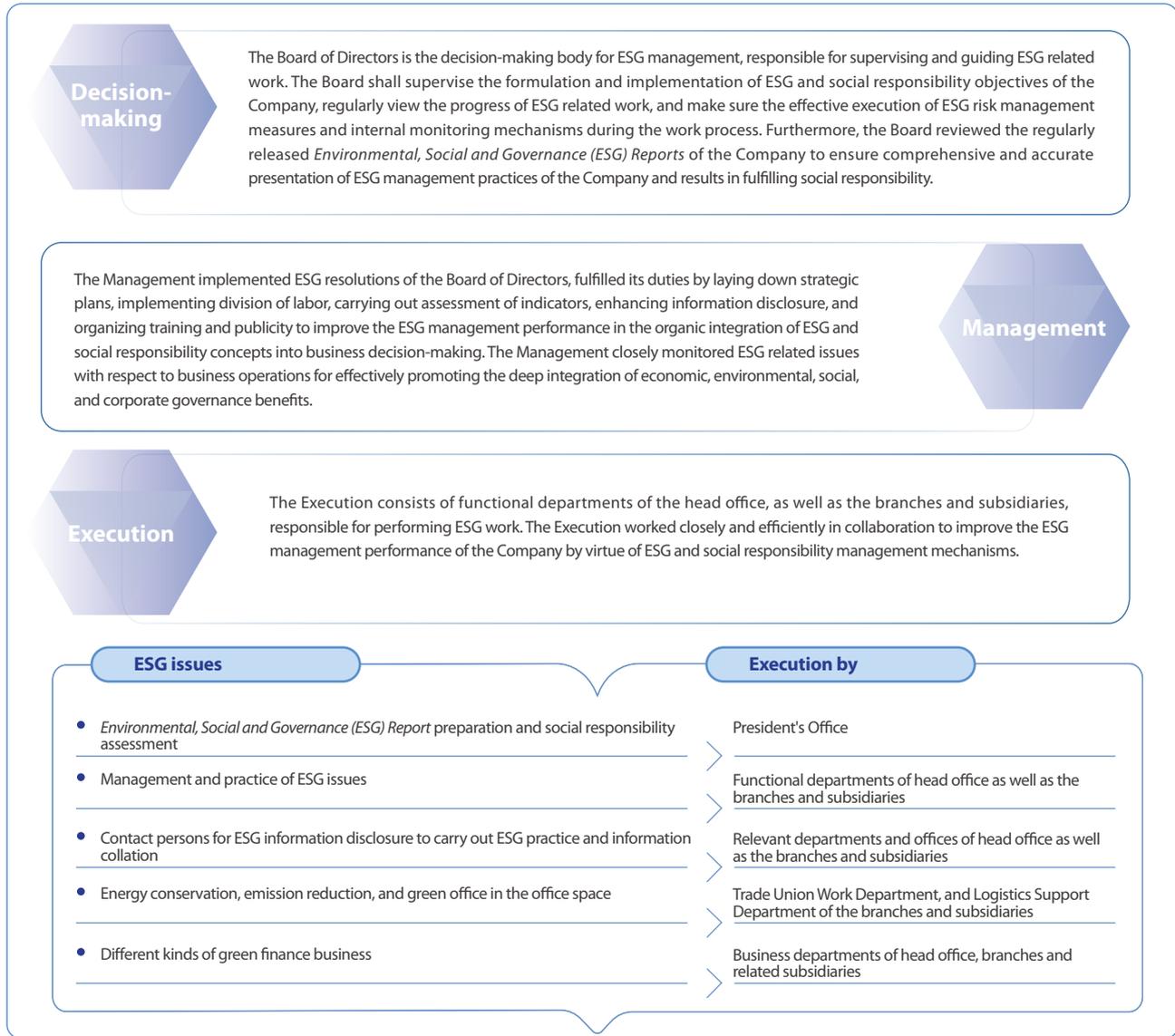
China Cinda set economic, environmental and social targets to elaborate the orientation of main business operation, development path, ESG concepts and social responsibility mission of the Company. This year, we inspected the target process and practice in relevant fields:



This report has disclosed in detail the practices and progress of China Cinda in the above work, assuming social responsibilities and intensifying ESG management, and was considered and approved by the Board of Directors of the Company in March 26, 2024.

ESG governance framework

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



Communication with stakeholders

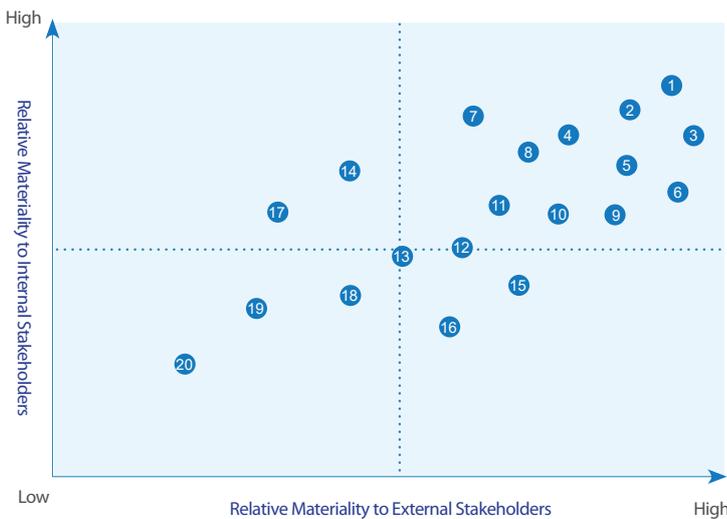
China Cinda highly valued exchanges and interaction with stakeholders, for which diversified channels were actively built for communication with shareholders and investors, government and regulatory bodies, customers, suppliers, business associates and associations of industry, non-profit organizations,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



The Company holds the 10th listing anniversary symposium

Determination of material issues

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



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



Community 02

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Serving real economy in prevention and mitigation of risks



Resolving financial risks for contribution to safeguarding the national financial security

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

Focusing on resolution of non-performing asset risks of banks

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



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



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



Case

Successfully resolving the defaulted bond risk of BERUN Group

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

RMB **3** billion

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



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



Case

Establishing a Beijing foreclosure fund for liquidizing stock assets

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



Case

Winning the bid for first domestic corporate auto loan asset package

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

Case

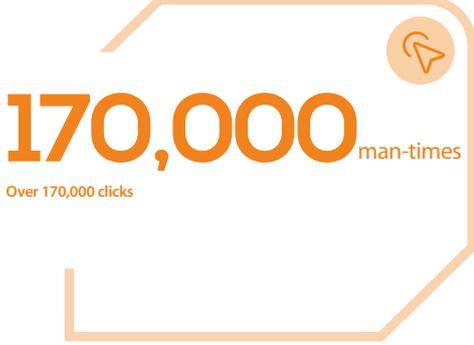
Enabling non-performing assets operations by "Digital Cinda"



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

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

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



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

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



Case

Bailing out real estate enterprises for guaranteeing the delivery of buildings

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

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



Case

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



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

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



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

Case

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



Helping revitalize a national key special steel production enterprise

Case

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



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

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

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





Case

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

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



Case

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

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



Project rendering after liquidization



Case

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

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



Case

Bailing out a large state-owned trade logistics enterprise

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

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

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

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

Case



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

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

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

Case

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



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

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



Case

Issuing the largest-amount technological innovation ABS on the SSE

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



Case

Alleviating liquidity pressure of a foundry enterprise

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

Serving the development of social people's livelihood

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



Case

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

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

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

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



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



Case

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

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

34 m²

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



Case

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

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

RMB **2.9** billion

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



1,040

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





Case

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

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



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



Case

Jointly holding a forum on the development of medical industry

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



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

Insisting on customer orientation in deepening win-win cooperation



Protecting customer rights and interests

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

Deepening customer service

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



Case

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

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



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



Case

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

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



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



Case

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

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



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

Managing customer complaints

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

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



Protecting customer privacy

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

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



Protecting intellectual property rights

Besides strictly abided by the *Trademark Law of the People's Republic of China*, the *Anti-Unfair Competition Law of the People's Republic of China*, the *Copyright Law of the People's Republic of China* and other relevant laws and regulations, China Cinda formulated a special management system, the *Administrative Measures for Intellectual Property Protection*, due to its great concern about intellectual property protection, to ensure the standardization of the intellectual property management system and the effectiveness of the working mechanism, and to enhance the ability to prevent risks related to intellectual property.

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

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

Deepening win-win cooperation



3,225

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

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

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

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

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

Sticking to people orientation for employee improvements



Protecting employee rights and interests



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

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

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

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

Ensuring health and safety

With great importance to the health and safety of employees, China Cinda strengthened workplace safety and hygiene management, and protected employees from occupational hazards in strict compliance with laws & regulations such as the *Law of the People's Republic of China on Response to Emergencies*, the *Fire Protection Law of the People's Republic of China*, and the *Law of the People's Republic of China on the Prevention and Control of Occupational Diseases*. In this way, the safety of the work environment as well as the physical and mental health of employees were firmly guaranteed.

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

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

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



NCB (Hong Kong) holds fun carnival games



The Company organizes the third employee badminton competition



The Company organizes the third employee badminton competition

Providing employee caring

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

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

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



The Company organizes advanced model employees to take a recreation holiday

Supporting development of employee



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

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

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

Employee data sheet

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

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

Devoting to rural revitalization in advancing community development



Devoting to rural revitalization

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

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

Case

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

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

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



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



Case

Xinjiang Branch advanced rural revitalization on the Pamir Plateau

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



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



Case

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

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



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

Case

Cinda Securities practiced poverty alleviation by taking multiple measures

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



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

Case

Cinda Real Estate helped farmers sell 3 tons of fruits



Cinda Real Estate organizes an assistance activity to farmers

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

Fulfilling social welfare establishments

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

Case

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

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



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



Case

Cinda HK sponsored a charity run activity

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



Cinda HK sponsors UNICEF Charity Run



Case

Case



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



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



Environment



03

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Exploring management practices in response to climate change



Identification of climate change risk

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

Response to climate change risk

43

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

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

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



Furthering green finance for better transformation



Supporting the development of the green industry

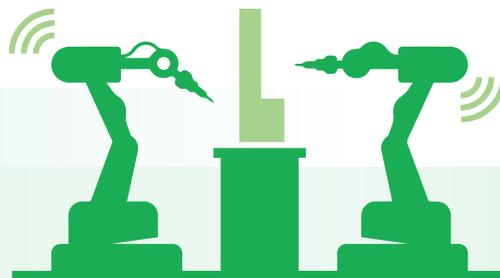
China Cinda accelerated its overall arrangements in the new energy industry, to which energy business seminars were held, the guidance to support and serve the high-quality development of the energy industry was issued, the integration of investment and research was furthered, and refined research on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



Case

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

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



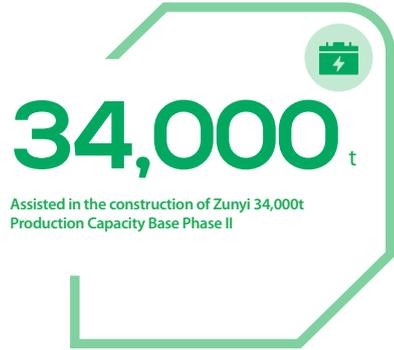
Case

Enabling the development of the new energy vehicle battery industry chain

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

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

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

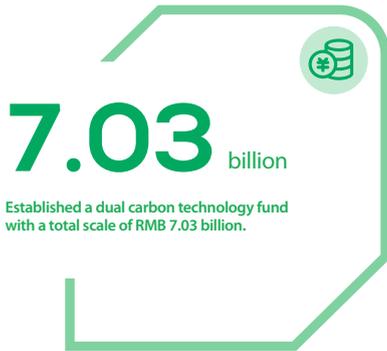




Case

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

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



Diantou Xinneng Fund passes certification of E-1 ESG fund



Case

Helping a photovoltaic power generation enterprise reduce leverage and increase liquidity

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

Developing green finance business

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



Case

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

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



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



Case

NCB (China) increased green credit supply

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



Case

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

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



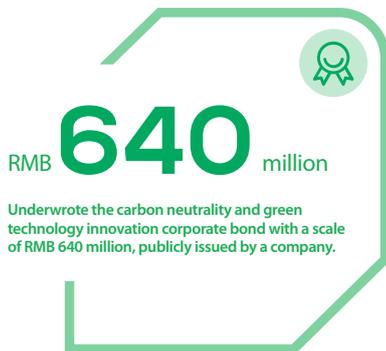
NCB (China) takes the lead in making green and carbon-neutral syndicated loans



Case

Cinda Securities underwrote green technology innovation corporate bonds

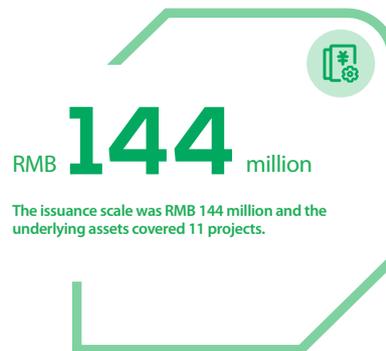
In 2023, Cinda Securities, as a joint lead underwriter, underwrote the publicly issued carbon-neutral green technology innovation corporate bonds with a total scale of RMB640 million. The raised funds will all be used to repay green corporate bonds in previous years, helping the issuer fully demonstrate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



Case

Jingu Trust issued green asset-backed commercial paper

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

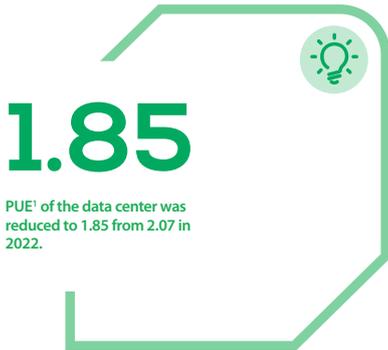


Advocating green concept in practicing low-carbon operations



Green and low-carbon office

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



In terms of electricity conservation

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

In terms of water conservation

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

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



2,245

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



In terms of paper saving

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

In terms of the management of official vehicles

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

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

Waste disposal management

120

The headquarters donated 120 desktop computers and laptops.



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

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



Environmental targets

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

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



Emission reduction target

<p>Content of target</p> <p>Launching online and paperless meetings and promoting the utilization of electronic meeting files and double-sided printing of paper documents</p>	<p>Inspection of process</p> <ul style="list-style-type: none"> • Digital tools such as electronic office platforms, conference calls, and video conferences were applied in a wider range in the office. • Employees were called on to use double-sided printing to reduce excessive paper consumption
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Waste reduction target

<p>Content of target</p> <p>Advocating for the harmless disposal of hazardous wastes including cartridges, ink boxes, and electronic waste of office computers, printers, and photocopiers, and for classified disposal of domestic waste</p>	<p>Inspection of process</p> <ul style="list-style-type: none"> • Throughout the year, waste cartridges and waste ink boxes were collected and disposed of by original factories in a unified and normative manner. • Queuing for meals and proper table etiquettes were promoted to reduce food waste and kitchen waste. • Waste classification related policy and knowledge were disseminated actively to push forward classification and recycling of domestic waste.
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Energy saving target

<p>Content of target</p> <p>Promoting and advocating for the utilization of LED energy-saving lamps, and reducing the lighting configuration in non-working hours in corridors and other non-office areas by half</p>	<p>Inspection of process</p> <ul style="list-style-type: none"> • Light source equipment was replaced with power-saving LED lamps. • The air-conditioning temperature of the office buildings was strictly controlled, and the running of equipment was scientifically managed. • Employees were required to turn off the power of equipment in a timely manner during holidays and after work, and to turn off lights when leaving the office for reduction of power consumption.
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Water saving target

<p>Content of target</p> <p>Promoting the utilization of the environmentally-friendly water-saving taps in the Company's office buildings with its own property rights</p>	<p>Inspection of process</p> <ul style="list-style-type: none"> • Various water-saving measures were further implemented, and water-saving taps were widely applied.
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Case

NCB (Hong Kong) mobile app won a major award

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

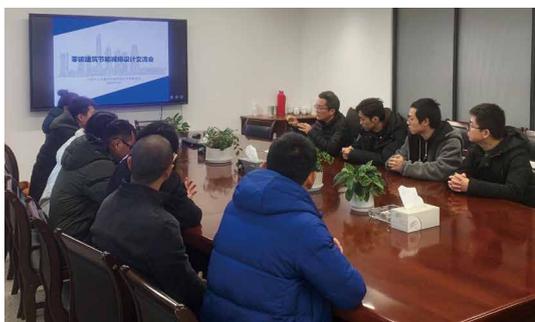


NCB e+ APP wins the Outstanding Mobile Banking Application Award by HK01



Case

Cinda Real Estate raised the level of green building



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

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

Environmental performance sheet

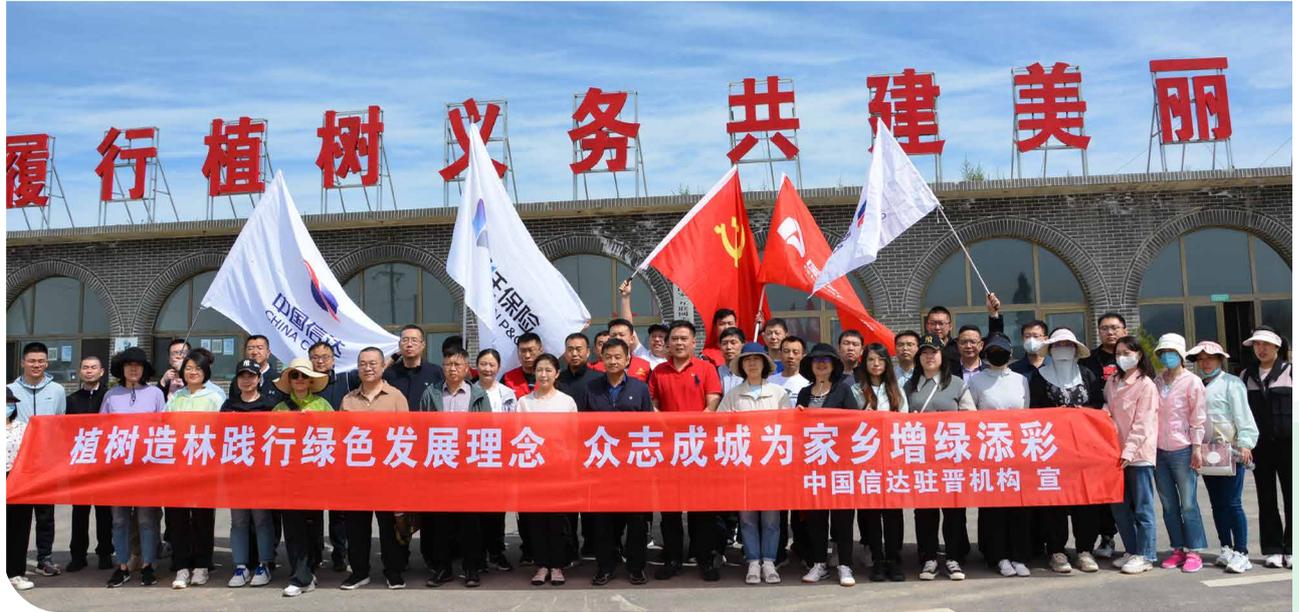
	Index	Unit	Data of 2023
A1 Emissions	Total amount of greenhouse gas emissions (Category 1 and Category 2)	Tons of CO₂	28,770.52
	Intensity of greenhouse gas emissions (Category 1 and Category 2)	Tons of CO ₂ /Person	4.88
	Direct emissions (Category 1)	Tons of CO₂	1,164.14
	Gasoline	Tons of CO ₂	920.65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

Note:

- The statistical scope of China Cinda's emissions and resource use covers the workplaces of China Cinda's head office, branches, and head offices of subsidiaries, as well as workplaces of the head offices of Cinda Real Estate and Cinda Capital Zhongrun Development.
- The primary gas emissions of China Cinda are greenhouse gas emissions, including carbon dioxide, methane and nitrous oxide, derived from the use of electricity, heat, and fuel converted from fossil fuels. The greenhouse gas accounting is presented in terms of carbon dioxide equivalent, and it is calculated based on the *Average Carbon Dioxide Emission Factors for Regional Power Grids of China in 2011 and 2012* published by the National Development and Reform Commission, the latest emission factor data published by HONG KONG ELECTRIC COMPANY, LIMITED, and the *2006 IPCC Guidelines for National Greenhouse Gas Inventories (2019 Refinement)* published by the Intergovernmental Panel on Climate Change (IPCC).
- The energy consumption data is calculated according to the relevant conversion coefficient provided in the national standards of *General Principles for Comprehensive Energy Consumption Calculation (GB/T2589-2020)* of the People's Republic of China.

Spreading the green concept

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



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



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



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

Appendix

Explanation on the preparation of this report

Reporting Scope

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

Definition of Organization Name

-The Company

China Cinda Asset Management Co., Ltd.

-The Group

The Company and its subsidiaries

-Back-up Center

Hefei Operation Support Center of the Company

-NCB

NCB (Hong Kong) and its subsidiaries

-NCB (China)

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

-NCB (Hong Kong)

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

-Cinda Securities

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

-Jingu Trust

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

-Cinda Financial Leasing

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

-Cinda HK

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

-Cinda Real Estate

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

-Cinda Capital

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

-Zhongrun Development

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

Basis of Preparation

The Report is prepared pursuant to the *Corporate Governance Code for Banking and Insurance Institutions* and the *Opinions on Strengthening Social Responsibilities of Banking Financial Institutions* formulated by the former China Banking and Insurance Regulatory Commission, the *Guidelines on Corporate Social Responsibility of Banking Financial Institutions of China* formulated by the China Banking Association and the *Environmental, Social and Governance Reporting Guide* issued by the Hong Kong Stock Exchange, with reference to the *GRI Standards* issued by the Global Reporting Initiative.

Reporting Principles

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

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

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

Process of Preparation

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

Source of Data

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

Publication Forms

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

Contact Information

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

Accountant's Independent Assurance Report

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English Translation for Reference Only

Independent practitioner's assurance report

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

We have been engaged to perform a limited assurance engagement on the selected 2023 key data as defined below in the 2023 Corporate Social Responsibility Report ("CSR Report") of China Cinda Asset Management Co., Ltd. (the "Company").

Selected Key Data

The selected key data in the Company's 2023 CSR Report that is covered by this report is as follows:

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

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

Criteria

The criteria used by the Company to prepare the selected key data in the 2023 CSR Report is set out in the basis of reporting of the key data (the "basis of reporting") after this assurance report.

Management's Responsibilities

The Management of the Company is responsible for the preparation of the selected key data in the 2023 CSR Report in accordance with the basis of reporting. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation of the selected key data in the 2023 CSR Report that is free from material misstatement, whether due to fraud or error.

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Our Independence and Quality Management

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

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

Practitioner's Responsibilities

It is our responsibility to express a conclusion on the selected key data in the 2023 CSR Report based on our work.

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

The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Accordingly, we do not express a reasonable assurance opinion about whether the Company's 2023 selected key data in the 2023 CSR Report has been prepared, in all material respects, in accordance with the basis of reporting. Our work involves assessing the risks of material misstatement of the selected key data in the 2023 CSR Report, whether due to fraud or error, and responding to the assessed risks. The extent of procedures selected depends on our judgment and assessment of the engagement risk. We have performed the following procedures:

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

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Inherent Limitation

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

Conclusion

Based on the procedures performed and evidence obtained, nothing has come to our attention that causes us to believe that the 2023 selected key data in the 2023 CSR Report is not prepared, in all material respects, in accordance with the basis of reporting.

Restriction on Use

Our report has been prepared for and only for the board of directors of the Company and is not to be used for any other purpose. We do not assume responsibility towards or accept liability to any other parties for the content of this report.

PricewaterhouseCoopers Zhong Tian LLP

Shanghai, China

March 26, 2024

Basis of Reporting

Donations for poverty alleviation (RMB 10,000)

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

Total number of employees (person)

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

Purchased electricity for the headquarters (MWh)

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

Number of female employees (person)

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

Daily water consumption for the headquarters (ton)

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

Total hours of network learning platform (hour)

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

Gasoline consumption for the headquarters (liter)

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

Number of video conferences (time)

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

Content Index of ESG Reporting Guide

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

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

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

Feedback form for readers

Dear readers:

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

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

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

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

4 What are your suggestions for improving this Report?

Your information

Name _____

Telephone _____

Company _____

Email _____

Position _____

A large, stylized graphic of a leaf or feather, composed of several overlapping, curved white shapes with light blue outlines, centered on the page. The graphic is set against a light blue gradient background.

2023

CORPORATE SOCIAL RESPONSIBILITY (ESG) REPORT



中国信达
CHINA CINDA

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

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