



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



2024

社會責任 (ESG) 報告

Corporate Social
Responsibility (ESG) Report

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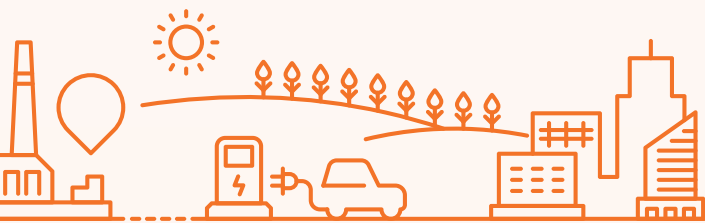
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董事長致辭

2024 年是新中國成立 75 週年，亦是中國信達成立 25 週年。中國信達全面貫徹黨的二十大和二十屆二中、三中全會精神，深入落實中央經濟工作會議、中央金融工作會議精神，踐行金融工作的政治性、人民性，樹牢正確的義利觀，秉持「專業經營、效率至上、創造價值」理念，聚焦主責主業，積極防範化解金融風險，服務實體經濟，認真履行企業社會責任，著力創造良好的環境、社會及管治（ESG）績效，有效服務經濟社會高質量發展。

張衛東

董事長
中國信達資產管理股份有限公司

CINDA

堅持科學治理，夯實高質量發展根基。堅持和加強黨對金融工作的全面領導，堅守上市企業管治原則，深化黨的領導與公司管治有機融合，將黨的領導融入公司管治各環節。嚴格執行廉潔從業規定，健全風險防範機制，提升內管內控水平，強化「數字信達」賦能，完善 ESG 管理，持續提升治理能力，護航穩健經營和高質量發展，榮獲《中國融資》「最佳上市公司大獎」。

堅守金融本源，提升服務實體經濟質效。堅守金融不良資產主陣地，收購銀行不良資產超過 2,000 億元，同比增長 50%，繼續保持市場領先地位。充分發揮金融救助功能，加大中小金融機構、房地產、地方政府債務等重點領域風險化解力度，為牢牢守住不發生系統性風險底線貢獻力量。紮實做好金融「五篇大文章」，在助力國企改革深化提升、服務戰略性新興產業發展和維護國家能源安全等方面持續發力，服務實體經濟質效穩步提升，獲評 2024 新質生產力投資機構軟實力排行榜「金融機構 TOP 20」。

堅持客戶至上，攜手客戶創造更大價值。持續深化「客戶中心」服務理念，著力豐富服務維度，拓展服務深度，組織「十省二十城」綜合營銷、「踏浪前行」招商推介、「3+8」行業主題營銷等活動，持續推進客戶群生態圈建設。不斷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，有效維護客戶權益，持續提升客戶服務品質。

行而不輟，未來可期。2025 年是全面貫徹落實黨的二十屆三中全會精神的關鍵一年，是「十四五」規劃收官之年和「十五五」規劃謀劃之年，亦是公司踏上改革轉型新征程的重要一年。中國信達將深入學習習近平新時代中國特色社會主義思想，堅定不移貫徹新發展理念，主動踐行金融央企使命擔當，著力當好服務實體經濟的主力軍和維護金融穩定的壓艙石，積極服務經濟社會和環境可持續發展，為金融強國建設和中國式現代化貢獻信達力量！

堅持以人為本，推動員工與企業共同成長。堅持「人盡其才，有為有位」人才理念，強化幹部梯隊建設和人才儲備，組織業務實戰化訓練營、沉浸式案例培訓等線上線下各類培訓 2,160 餘期，持續提升幹部員工專業能力和綜合素質。真誠關心關愛員工，保障員工合法權益，弘揚「簡單清新、陽光包容、亮劍精神」等信達文化，傳遞「快樂工作、健康生活」理念，營造良好工作氛圍，持續提振幹部員工幹事創業精氣神。

堅持綠色發展，促進實現「雙碳」目標。踐行綠色發展理念，積極應對氣候變化，圍繞「雙碳」目標，持續加大新能源領域佈局，支持傳統產業綠色轉型。著力健全綠色金融服務體系，豐富綠色產品供給，為做好綠色金融大文章注入新動能。在辦公營運中積極開展節能減排工作，落實綠色營運環境目標，鼓勵員工低碳辦公，服務美麗中國建設。

堅持為民初心，助力鄉村振興與共同富裕。堅持以人民為中心的發展思想，以「千萬工程」經驗為引領，充分發揮金融優勢，統籌整合資源力量，投入幫扶資金 2,312 萬元，開展多層次、全方位的幫扶活動，持續鞏固脫貧攻堅成果與鄉村振興有效銜接。積極開展多元公益實踐，組織員工投身志願服務，在扶弱濟困、教育助學等領域為社會增添更多美好。

2024 年社會責任關鍵績效

經濟



資產總計

16,389.60 億元



資本充足率

16.75%



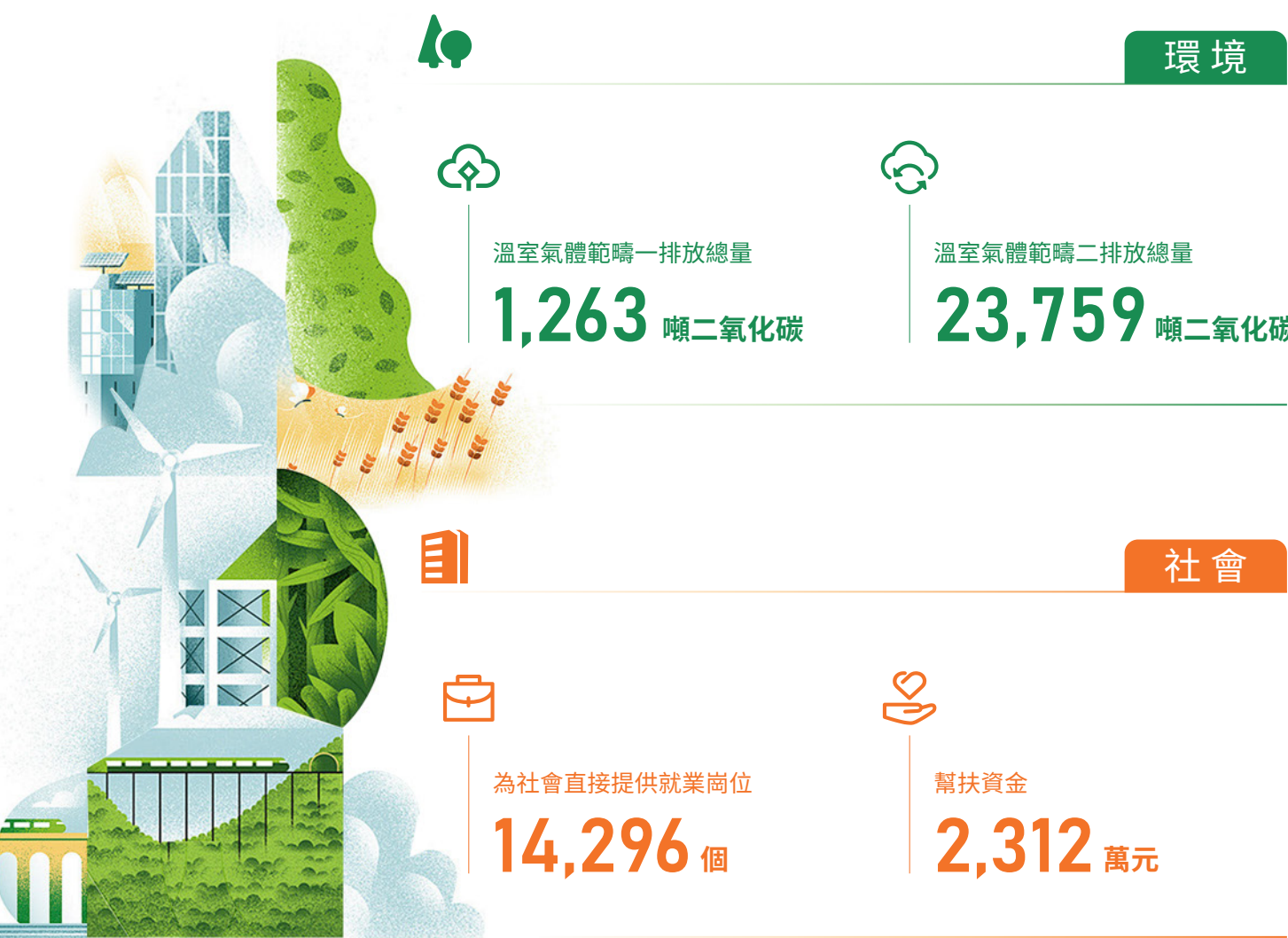
歸屬本公司股東淨利潤

30.36 億元



社會認可

- 1 《中國融資》「最佳上市公司大獎」
- 2 2024 新質生產力投資機構軟實力排行榜「金融機構 TOP 20」
- 3 2024 年中國股權投資市場機構有限合夥人 50 強
- 4 第十屆中國資產證券化論壇「年度傑出機構」
- 5 上海證券交易所 2024 年度「資產證券化業務優秀發起人」「資產證券化創新業務優秀發起人」稱號
- 6 年度十佳人民幣 S 買方機構金哨獎



- 7 香港國際 ESG 榜單年度評選「最佳 ESG 信息披露獎」
- 8 首屆中國互聯網創新大賽「金靈光大獎」「信創賽道一等獎」
- 9 《2024 中國品牌發展研究報告》「年度品牌創新發展案例」
- 10 中國銀行業協會銀行業「普惠金融」好新聞獎
- 11 《中國銀行保險報》「金諾·金融品牌年度宣傳片」
- 12 新浪財經「金視頻獎·第二屆金融機構短視頻評選大賽」科技金融主題獎

關於我們

公司概況



全國設有 33 家分公司

33 家



集團員工

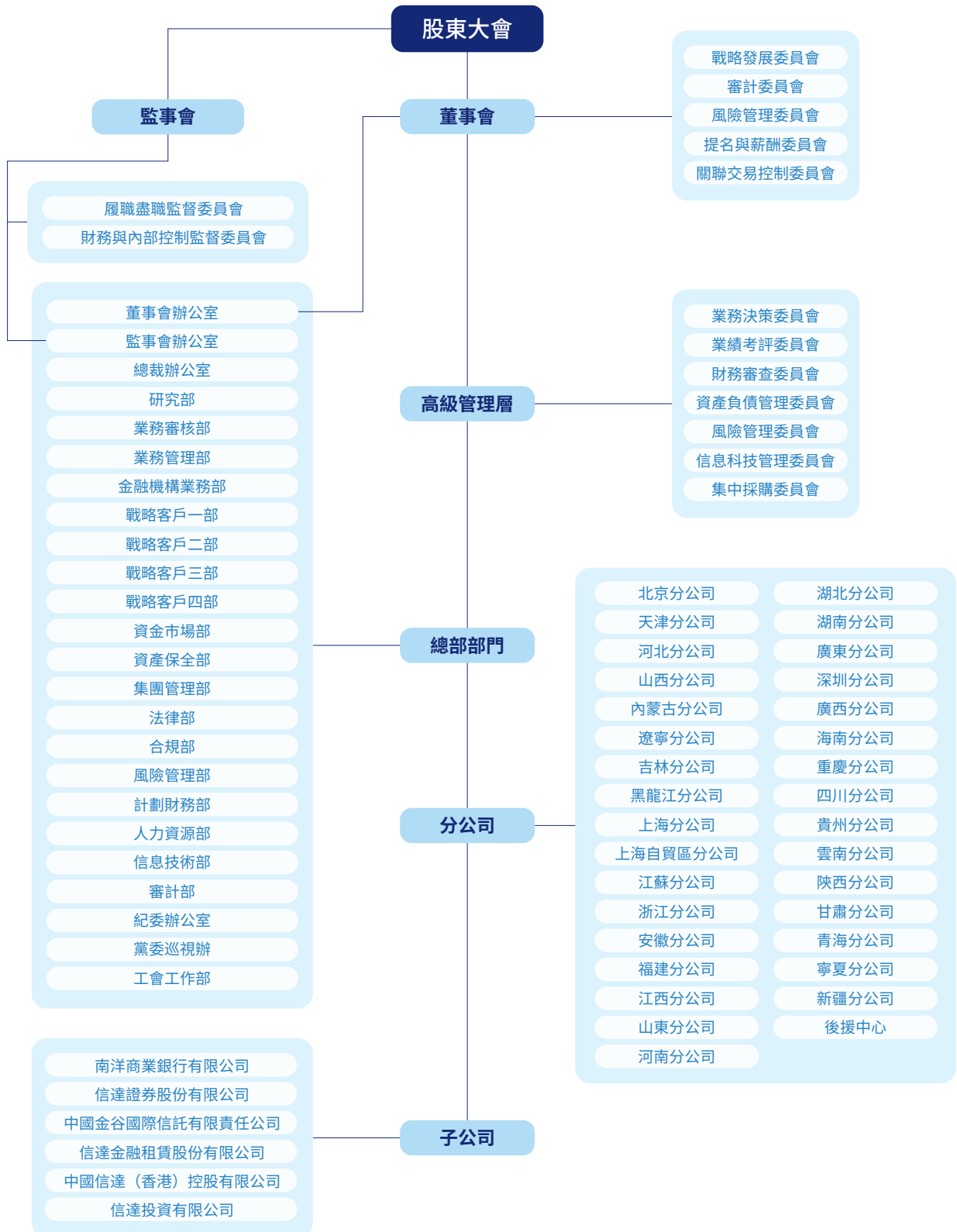
1.4 萬人

本公司的前身中國信達資產管理公司成立於 1999 年 4 月，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，中國信達資產管理公司整體改制為股份有限公司。2012 年 4 月，引進全國社會保障基金理事會、UBS AG、中信資本控股有限公司和渣打銀行等四家戰略投資者。2013 年 12 月，在香港聯合交易所主板掛牌上市，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，其中不良資產經營是核心業務。公司在全國設有 33 家分公司，在內地和香港擁有 9 家直接管理的從事不良資產經營和金融服務業務的平台子公司，包括南洋商業銀行有限公司、信達證券股份有限公司、中國金谷國際信託有限責任公司、信達金融租賃股份有限公司、中國信達（香港）控股有限公司、信達投資有限公司、信達地產股份有限公司、信達資本管理有限公司、中潤經濟發展有限責任公司，集團員工約 1.4 萬人。



公司組織架構圖



企業文化



踐行中國特色金融文化

誠實守信，不逾越底線
以義取利，不唯利是圖
穩健審慎，不急功近利
守正創新，不脫實向虛
依法合規，不胡作非為



使命

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



願景

打造資產管理和金融服務知名品牌
建設具有核心競爭力的現代金融企業



核心價值觀

「始於信，達於行」
—誠信、融合、創新、卓越



基本理念

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



高質量發展理念

專業經營、效率至上、創造價值



信達優秀文化

簡單清新、陽光包容、亮劍精神





治理篇

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01

目，加強公司管治

黨的建設 與公司管治有機融合

公司始終堅持黨對金融工作的全面領導，堅決貫徹落實習近平總書記關於國有企業改革發展和黨的建設的重要論述，堅持「兩個一以貫之」，在完善公司管治中切實加強黨的領導，將制度優勢厚植於現代治理體系建設中，堅定不移走中國特色金融發展之路。



公司召開 2024 年中党建和經營工作會議



把方向 管大局 保落實



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

充分發揮黨委「把方向、管大局、保落實」作用，修訂完善《貫徹落實「三重一大」決策制度實施辦法》，實行清單管理，進一步明確黨委前置研究討論重大經營管理事項的範圍和程序，落實黨委事前、事中、事後監督機制，通過黨委把關定向，保障推動公司高質量發展。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，實現黨的領導融入公司管治的制度化、規範化、程序化，為公司實現穩健可持續發展奠定基礎。



公司召開黨建工作領導小組辦公室會議

三會一層

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 12 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單位享有權利、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，為股東行使表決權提供便利，保障股東合法權益。公司以信息披露和投資者關係管理為抓手，加強與股東的溝通交流，提升公司管治透明度，保障股東的知情權。

注重股東回報。公司章程規定，公司利潤分配政策應保持連續性和穩定性，同時兼顧公司的長遠利益、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 10 名董事組成，其中執行董事 3 名，非執行董事 2 名，獨立非執行董事 5 名。公司董事會全年共召開 7 次會議，審議議案 44 項，報告事項 23 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，公司監事會由 7 名監事組成，其中外部監事 3 名，職工監事 4 名。公司監事會全年共召開 4 次會議，審議議案 10 項。

高管層

在公司黨委的堅強領導下，高級管理層堅持以人民為中心的發展思想，深刻踐行金融工作的政治性、人民性，立足金融救助和逆周期調節功能定位，落實金融監管政策，有力有效防範化解風險、服務實體經濟，在社會責任和 ESG 領域做出新貢獻，展現金融央企新擔當。

廉潔從業

公司嚴格遵守《中華人民共和國公司法》等法律法規及相關監管規定，加強正風肅紀反貪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。

持續深化黨風廉政建設和反貪腐工作，制定不良資產業務領域廉潔風險排查防控指導意見，完善廉潔風險防控長效機制。持續健全紀檢舉報機制，暢通來信、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。嚴格履行信訪舉報和問題線索辦理程序，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。

公司面向各職級、各崗位員工開展廉潔從業、反貪污相關培訓。組織解讀《中國共產黨紀律處分條例》專題講座、警示教育周系列活動、新員工廉潔教育、紀檢業務培訓班等，覆蓋 1.5 萬人次，持續營造誠實守信、清正廉潔的經營氛圍。積極鼓勵和組織董事參與不同形式的反貪倡廉培訓 15 次，29 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。

風險合規管理



全面風險管理

公司堅持「守住底線，主動管理」的風險管理理念，風險管理架構健全，董事會、監事會、高級管理層在全面風險管理體系中的職責明確、邊界清晰。公司風險管理各項要求融入日常管理活動和業務流程中，建立風險管理的三道防線：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。公司制定 2024 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，夯實資產質量，保障流動性安全，著力培育全員風險管理文化。2024 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之內。

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，深入排查公司風險隱患，防範新增風險，大力推動風險處置，向風險化解要效益，保障業務高質量發展。不斷加強「智能風控」建設，強化風險監測平台預警「技防」作用，建立風險項目復盤反思常態化機制，在公司系統內不斷開展教育和宣導，深入踐行公司風險管理文化。



合規內控管理

公司依據《金融資產管理公司內部控制辦法》《企業內部控制基本規範》《商業銀行內部控制指引》《企業管治守則》等監管要求，建立「三會一層」領導下的內部控制三道防線管理架構，制定實施《合規工作管理規程》《內部控制基本規程》，明確合規內控責任分工和報告關係，持續建立健全內部控制管理體系。持續開展全面制度重檢，對標《金融資產管理公司不良資產業務管理辦法》開展制度專項重檢，不斷提升制度體系規範性；著力加強制度執行，開通「合規小課堂」宣傳平台，以圖文並茂、簡單易讀的形式對制度予以解讀，加深員工對制度的理解和掌握；組織開展「應知應會」業務制度測試，有效提升員工合規意識和業務操作規範性；重點開展員工異常行為排查、內部崗位制衡排查，不斷加強關鍵崗位人員管理，提升崗位履職規範，及時消除風險隱患。

嚴格遵守《中華人民共和國反洗錢法》等相關法律法規及監管要求，各條防線各司其職，認真履行機構反洗錢義務。通過信息系統賦能洗錢風險防控、全面開展洗錢風險排查、加強集團洗錢風險管控、有針對性開展宣傳培訓等舉措，推進反洗錢管理長效機制建立健全。組織開展 6 次反洗錢培訓，覆蓋人數 4,885 人次，不斷提升員工風險意識和履職能力。

社會責任管理

公司在經營發展過程中始終堅持經濟責任與社會責任相統一，深入落實 ESG 與可持續發展理念，全面加強環境、社會及治理（ESG）管理，常態化做好 ESG 信息披露，持續推動公司高質量發展。

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

貫徹綠色發展理念，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。



助力化解風險的穩定器

深耕金融機構不良資產處置，有效緩釋金融機構存量信用風險。積極參與防範化解中小金融機構、房地產、地方政府債務等重點領域風險，為牢牢守住不發生系統性風險底線貢獻力量。



服務實體經濟的助推器

強化金融服務實體經濟功能，聚焦重大戰略、重點領域和薄弱環節，積極參與企業危機救助、國企改革發展、支持戰略性新興產業等工作，著力做好金融「五篇大文章」；踐行「客戶中心」理念，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。



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向往。

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，動態關注審閱實施進展。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，審議風險防範措施與解決方案（氣候變化對公司經營的影響詳見「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。

公司制定經濟、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：

目標類型	目標內容	進度檢視
<p>經濟目標</p> 	<p>堅持聚焦不良資產主業，提高系統性金融解決方案供給能力，切實履行好化解金融風險和服務實體經濟專業職責，實現價值增值，為股東創造最佳回報。</p>	<p>聚焦銀行不良資產風險化解，收購銀行不良資產超 2,000 億元。積極參與中小金融機構改革化險，紮實推動房地產風險化解，穩妥參與地方債務風險化解。聚焦做好金融「五篇大文章」，加大對新質生產力、能源安全等領域的支持力度，助力國企深化改革，支持民營經濟發展壯大，提升服務實體經濟質效。</p>
<p>環境目標</p> 	<p>持續加大綠色低碳辦公營運，實現企業綠色發展。</p>	<p>辦公營運相關環境目標進展情況詳見「綠色低碳營運」。</p>
<p>社會目標</p> 	<p>積極開展以鄉村振興為重點的幫扶投資及社會公益活動，關愛弱勢群體，推動社區發展，增進社會福祉；積極應對重大公共危機與災害，履行企業公民責任；加強員工民主管理，保障員工權益，構建和諧勞動關係，實現員工與企業協同發展。</p>	<p>認真落實定點幫扶工作，投入 2,312 萬元，開展多層次、全方位的幫扶活動，持續鞏固脫貧攻堅成果與鄉村振興有效銜接；組織員工參與社區服務，在扶弱濟困、教育助學等領域開展公益慈善獻愛心活動；開展安全維穩培訓和消防疏散應急演練；召開四屆七次、八次職代會，持續做好員工健康管理，保障職業安全；完成各類培訓 2,160 餘期，超 30 萬人次參訓。</p>

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 管理方面的實踐進展。本報告已由公司董事會於 2025 年 3 月 25 日審議通過。

ESG 治理架構

公司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。

決策層

董事會是 ESG 管理決策機構，對 ESG 相關工作實施監督及指導。董事會負責監督公司 ESG 及社會責任目標的制定及執行，定期聽取 ESG 相關工作進展，並確保在工作開展過程中 ESG 風險管理舉措及內部監控機制的有效執行。董事會負責審閱公司定期發佈的社會責任（ESG）報告，確保全面準確展現公司 ESG 管理實踐及履行社會責任方面的工作成效。

管理層

管理層負責落實董事會 ESG 工作決議，履行制定戰略規劃、推動分工執行、開展指標考核、提升披露水平、組織培訓宣導等職責，將公司 ESG 及社會責任理念有機融入業務決策過程，促進 ESG 管理提質增效。管理層密切關注業務營運涉及的 ESG 相關問題，切實推動經濟、環境、社會及企業管治效益的深度融合。

執行層

執行層包括總部職能部室及各子公司，主要負責 ESG 相關工作的落地實施。執行層以公司 ESG 及社會責任管理機制為指導，協同聯動，高效配合，攜手提升公司 ESG 管理水平。

ESG 工作事項	落實機構
社會責任（ESG）報告編製及社會責任考核工作	總裁辦公室
ESG 事項管理與實踐	總部職能部室及各子公司
ESG 信息披露工作聯絡員，負責組織開展 ESG 實踐及信息整理	總部相關部室及各子公司
辦公場所節能減排和綠色辦公	工會工作部、各子公司後勤保障部門
開展各類綠色金融業務	總部、分公司及相關子公司業務部門

利益相關方溝通

公司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，組織舉辦高質量發展座談會、業績發佈全球分析師會、重要投資者客戶懇談會、金融專家服務團精準服務客戶活動、宏觀形勢和行業專家座談會、律師事務所合作座談會、青年員工成長交流會等一系列溝通活動，積極向利益相關方傳遞公司經營理念和價值追求，回應各方訴求與期望，攜手各方共創經濟、環境、社會及企業管治價值。

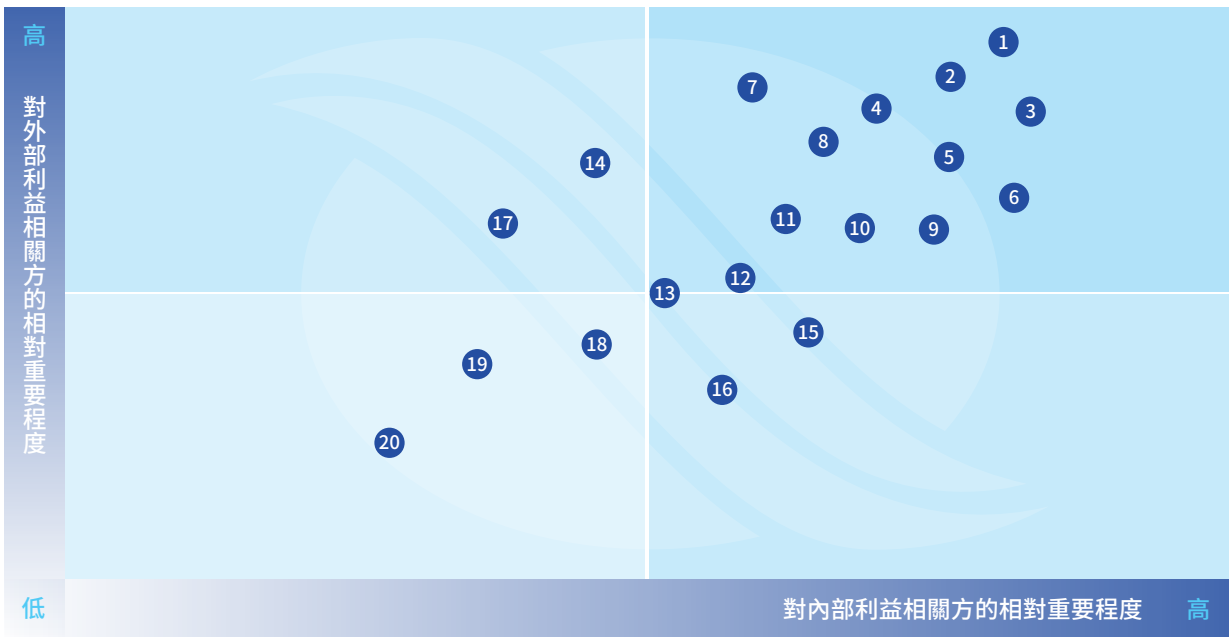


公司舉辦高質量發展座談會



重要事項判定

公司以中國銀行業協會《中國銀行業金融機構企業社會責任指引》、香港聯交所《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實踐，結合社會責任及 ESG 專家團隊反饋，研定並梳理對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、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
- 2 服務實體經濟
- 3 支持國家戰略
- 4 合規營運
- 5 應對公共危機與危機災害
- 6 信息化建設
- 7 綠色金融
- 8 員工權益保護
- 9 社區投資
- 10 氣候變化對經營的影響
- 11 健康與安全
- 12 發展及培訓
- 13 利益相關方溝通
- 14 產品責任
- 15 反貪污
- 16 供應鏈管理
- 17 業務對環境及資源的影響
- 18 資源使用
- 19 排放物
- 20 勞工準則



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02

防範化解風險

防範化解金融風險

公司聚焦主責主業，堅守金融不良資產主陣地，積極參與中小金融機構改革化險，有序拓展業務範圍，加大資產處置力度，創新招商推介形式，有效化解金融機構風險，切實發揮化解金融風險國家隊、主力軍作用。

聚焦金融不良資產風險化解

案例

2,000+ 億元

收購銀行不良資產

50%

同比增長

1,400+ 億元

新增收購中小銀行不良資產



公司積極應對不良資產市場新變化、新需求，以客戶為中心，加強金融機構「總對總」營銷走訪，主動對接銀行資產盤活處置、受託管理處置和重點領域風險化解等多元化業務需求。及時掌握金融機構不良資產處置信息，逢包必看，深入盡調，充分挖掘資產價值，發揮估值定價專業優勢，提高收購能力。2024 年收購銀行不良資產超 2,000 億元，同比增長 50%，繼續保持市場領先地位，新增收購 112 家中小銀行不良資產超 1,400 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積極貢獻。



公司與郵儲銀行簽署戰略合作協議

參與中小金融機構改革化險

案例 

公司積極參與中小金融機構改革化險，「一行一策」制定改革化險方案，為相關方提供資產剝離、方案設計、盡職調查、估值定價、顧問諮詢、托管救助等一攬子專業服務。2024年，公司參與某省兩家城商行風險化解工作，第一時間組建專項工作組，組織300餘名內部專家和業務骨幹，全面深入開展盡調，形成2,000多份盡調估值報告。基於盡調估值結果，形成優化改革化險方案建議，並派出專家赴現場講解方案，推動方案落地，有效化解相關城商行風險，獲得監管部門、地方政府和化險銀行等多方高度認可。



公司召開地方中小銀行改革化險培訓會

落地首單國有大行收購反委託業務

案例 

公司嚴格按照監管要求，合規審慎拓展結構化交易、反委託處置等業務模式，為銀行不良資產處置開辟新路徑。廣東分公司聚焦國有銀行不良資產處置需求，在收購前固化受託處置目標、期限及進度，在收購後與受託方組建聯合項目組，高效推進委託資產管理和處置工作，成功競得某銀行14戶反委託資產包，涉及本金27億元，是全國首單落地的國有大行收購反委託資產包。

27億元

涉及本金



穩妥開拓海外不良資產業務

案例

信達香港聚焦主責主業，不斷開拓進取，以實際行動服務香港國際金融中心建設。2024 年，信達香港成功收購某中資銀行在港機構的 3 個內房信用類不良資產包，債權本金總額約 50 億元人民幣。信達香港創新性提出結合債務重組的估值方式，解決傳統交易模式中價格分歧難題。通過優化交易結構，為後續同類型信用類不良資產包收購處置提供可操作、可複製的經驗。該項目是香港市場首單以收購反委託模式成交的內房信用類不良資產項目，幫助銀行有效降低不良率，亦為香港銀行業化解不良資產風險貢獻了信達智慧。



探索個人不良貸款業務

案例

公司重視個貸業務並持續加大個貸不良市場開拓。2024 年 9 月，公司正式上線個人不良貸款業務系統，成為首家建設並上線個貸不良系統的全國性金融資產管理公司。深圳分公司競得微眾銀行 2,897 戶微業貸不良資產包，涉及本金 11 億元。微眾銀行是國內首家互聯網銀行，微業貸是該行推出的國內首個線上無抵押小微企業普惠金融產品。公司將以此為契機，持續加強對民營、小微企業和個體工商戶的金融支持。

紓困救助問題企業

公司聚焦主業、做精專業，積極參與房地產市場風險化解、企業破產重整、併購重組、上市公司紓困、危機企業救助，大連長興島、西寧特鋼項目入選國家發改委盤活存量資產擴大有效投資典型案例，進一步提升「問題解決者、資源整合者和價值創造者」的專業品牌形象。

化解房企風險，助力保交房穩民生

案例



公司紓困房企助力保交房

公司圍繞房地產行業風險化解、存量資產盤活、保障性住房與城中村改造，深度參與區域紓困及大型房企風險化解，累計為 155 個房地產風險化解項目投資 743 億元，實現保交房 10.4 萬套，解決拖欠農民工工資 3.8 億元，兌付房地產企業涉眾理財產品 23.3 億元，支付上游供應商欠款 84.5 億元，帶動貨值約 3,387 億元的項目實現復工復產，對恢復市場信心、促進地方經濟穩定發展發揮積極作用，得到政府及廣大業主認可。

推動上市公司破產重整



公司立足主業優勢，積極參與上市公司破產重整，化解企業債務危機和區域風險。2024 年初，漢馬科技及五家子公司資不抵債，先後進入重整程序。公司綜合運用財務投資、債權收購、非主業資產剝離、共益債投資等方式，全流程參與企業破產重整，通過深度專業服務贏得產業投資者信任，幫助企業優化資產負債結構，實現可持續發展。



公司參與破產重整項目企業生產車間

創新模式重整重點化工企業



藍恒達化工是江西省重點氯堿化工企業之一，產值超過 6 億元，提供 1,000 多個就業崗位。近年來，企業陷入經營困境，被法院裁定破產重整。公司聯合產業投資者設立合夥企業，採用「諮詢顧問 + 重整投資」重組模式，與當地政府部門、法院、管理人、債權人等多方溝通磋商制定重整方案，保障企業重整成功。助力地方政府實現重大招商引資項目落地，支持產業龍頭借助重整實現產能擴張，保障債權人拖欠近十年的債權得到合理受償，實現多方共贏。

1,000+ 個

提供就業崗位



協助民營化纖龍頭企業行業整合



錦興集團具有 50 萬噸涤纶長絲和短纖產能，曾獲得「福建省工業行業 10 強」等多項榮譽。2021 年，錦興集團金融債務全面逾期，惟其核心資產與某民營化纖龍頭企業的產業鏈契合度較高，具有重整價值。福建分公司協助產業投資者推動錦興集團破產重整，幫助企業擺脫困境，恢復正常生產運轉，保住 2,000 多個就業崗位，成為當地政府金融風險化解和招商引資的樣本。

2,000+ 個

保住就業崗位



助力央地國企 深化改革

公司發揮資產處置功能優勢，主動對接國企改革深化提升行動，積極參與「兩非」「兩資」剝離處置和併購重組，支持地方國企改革和債務風險化解，助力低效資產盤活和產業結構調整，有力支持國資國企做強做優做大。



公司振興東北組走訪鞍鋼集團

助力中國電子集團剝離「兩非」業務

案例

深圳桑達實業是中國電子集團下屬上市公司，其所屬中電系統持有多家環保產業公司股權，與集團主業協同性較差。根據上級統一部署，中電系統將持有的相關企業股權在產權交易所公開掛牌轉讓，公司設立合夥企業成功摘牌，助力標的企業改善公司管治，支持企業向數字化、平台化方向轉型，進一步優化業務結構。通過支持「兩非」剝離，公司為中國電子集團聚焦主業發展民族電子工業和網信事業發揮積極作用。

助力中國航發集團清退「兩資」資產

案例

6.6 億元

收購長齡債權



成發科能隸屬中國航發集團，是國內大型軸流壓縮機、能量回收等高端工業節能透平裝置生產製造領軍企業。公司發揮債權收購重組的專業功能，通過收購成發科能 6.6 億元長齡債權，幫助企業剝離債務，化解糾紛，重塑資產負債表結構，為其後續籌組引戰及重組上市等一系列工作奠定基礎。

支持橫琴粵澳深度合作



大橫琴集團是橫琴粵澳深度合作區核心國有企業，是踐行粵澳深度合作的重要載體和骨幹力量。廣東分公司聚焦區域重大戰略，出資約 29 億元收購大橫琴集團重點盤活資產對應的項目公司股權，創新提出綜合解決方案，助力大橫琴集團優化資產質量、提升國有資本營運效率，助推合作區發展建設，以實際行動支持國家重點戰略。



大橫琴集團重點盤活資產 - 天沐琴台

支持重慶「三攻堅一盤活」改革



重慶市「三攻堅一盤活」改革是落實黨中央決策部署、為現代化新重慶建設提供戰略支撐的重要舉措。重慶分公司積極參與「三攻堅一盤活」改革突破工作，通過「收購資產 + 共同處置」、「收購國企產業引導基金」、「過橋融資 + 資產證券化」等解決路徑，引入優質產投方參與資產盤活，為巴南區、武隆區等 10 個「三攻堅一盤活」項目投放 53 億元，助力地方政府盤活存量資產超過 160 億元。



公司出席「央地合作 資產盤活」戰略合作簽約儀式

53 億元

項目投放

160 億元

助力地方政府盤活存量資產



賦能新質 生產力發展

公司發揮獨特功能優勢，著力做好科技金融大文章，設立科技成果轉化母基金，聯合多家科研院所發起「10+10」高新啟航行動，舉辦行業研討會，聚焦科技型企業發展痛點難點，提供全生命周期金融服務，推動「科技—產業—金融」良性循環，提升戰略性新興產業服務質效，獲評 2024 新質生產力投資機構軟實力排行榜「金融機構 TOP 20」。

資產盤活支持半導體企業發展



中環領先半導體公司是國內半導體硅片領軍企業。某地方政府引導基金持有中環領先部分股權，按地方政府國有資產盤活要求，基金面臨到期退出問題。公司發揮資產盤活專業優勢，出資收購政府引導基金存量份額，階段性投資中環領先股權，實現國有存量資產盤活，支持優質半導體企業持續穩定發展。

為生物製藥企業提供資金支持



3 億元

提供可交換債權投資



醫療大健康行業是我國高水平科技自立自強的重點方向。博安生物是國家級專精特新「小巨人」企業，主要聚焦腫瘤、自身免疫、眼科和代謝疾病等不同領域的生物類似藥及創新藥研發。公司為企業提供 3 億元可交換債權投資，支持企業穩健經營，助力企業實現前沿生物製藥研發領域的關鍵突破。

支持晶體材料龍頭企業發展



中科創星是依托西安光機所科研技術基礎而成立的硬科技投資孵化服務平台。公司借鑑 S 基金交易模式，通過底層資產轉讓方式，收購中科創星下屬基金持有的閃爍晶體細分賽道龍頭企業博雅新材股權，幫助政府引導基金資產盤活，支持國家高新技術企業發展。

助力高端氟材料領軍企業發展



山東東岳未來氫能是國內高端氟材料領軍企業。公司通過收購銀行不良貸款，以債權人身份參與新華聯集團重整，挖掘償債資源中優質資產標的，新增投放 5,100 萬元收購新華聯控股持有的東岳氫能股權，為新華聯控股債權人提供現金償債資源，有力保障新華聯控股重整成功，支持東岳氫能持續穩健發展。

服務社會 民生事業

積極踐行金融為民理念，著力加強對國計民生重點領域、薄弱環節的優質金融服務，立足主責主業，找準普惠金融、養老金融切入點，幫助民營、小微企業、個體工商戶等解決金融難題，助力養老服務事業和城市更新工作，更好服務經濟社會發展和民生福祉改善。

打造上海舊改與城市更新樣板

案例 

實施城市更新行動是轉變城市發展方式、實現高質量發展的重要舉措。大興街項目是上海市黃浦區知名的疑難項目，針對項目錯綜複雜的歷史背景和待解難題，上海分公司通過「階段性紓困 + 股權債務重組 + 底層合作開發」的金融「組合拳」，順利推動項目建設重啟，有效解決動遷居民急難愁盼問題，為支持地方盤活低效資產、解決城市發展疑難雜症，助力上海城市更新的創新探索做出貢獻。

盤活重慶武隆優質旅遊資源

案例 

因歷史原因，重慶市武隆區發行旅遊景區基礎設施公募 REITs 面臨特許經營權資產已抵質押，並需要重新構建等發行障礙。重慶分公司創新運用「過橋融資 + 資產證券化」手段，助力武隆喀斯特旅遊公司償還金融機構存量貸款，解除風控障礙，完善底層資產權屬，從而消除發行障礙，助推發行工作走上快車道。通過賦能武隆喀斯特公司資產盤活，有力支持當地產業結構轉型，激發文旅產業「造血功能」。



重慶武隆天生三橋景區



為中小運輸企業開辟融資新通道



南商中國發揮外資銀行差異化服務特色，通過不斷擴大小微企業客戶觸達範圍、持續提供普惠型小微企業優惠利率政策、訂製化小微授信項目等方式，增強對小微企業綜合服務能力。以「順豐1+N」批量項目為重要突破口，打出「數字+普惠」組合拳，為中小運輸企業開辟全新融資通道。通過自動化融資系統全線上對接，可實現一小時放款，有效降低企業操作成本，提高企業融資效率。南商中國獲評第八屆博鰲企業論壇「2024 年度普惠金融商業銀行」。



不斷豐富養老金融產品服務



公司積極探索適老化金融服務，不斷優化養老金融產品和服務。南商中國精準對接養老客戶資產配置需求，形成品種豐富、風格穩健的養老金融產品，包含銀發客戶專享利率存款、穩健型理財、年金類保障型保險等，並針對不同資產情況的養老客戶提供差異化配置策略。金谷信託創新推出「金谷·東籬1號養老集合資金信託計劃」，是首個由金融機構與民營養老企業聯合發行的「資管+支付」類養老信託產品，既滿足投資者財富保值增值需求，又能讓投資者享受東籬社區舒適宜人的養老環境和專業優質的養老服務。

南洋商業銀行

銀發客戶專享存款產品

—— 重磅推出 ——

活動時間：2024年8月1日至2024年8月31日

鎖定利率

本金有保障

币种	期限	優惠利率最高可达	起存金額
人民币	5年期	2.50%	1000元
美元	13个月	4.65%	1000美元

- 此优惠利率仅限南洋商业银行（中国）有限公司年龄大于60周岁客户专享。
- 产品利率可能随市场情况进行调整，具体适用利率以购买时南洋商业银行（中国）有限公司提供的适用利率为准。
- 购买渠道为南洋商业银行（中国）有限公司手机银行、柜台渠道。
- 以上优惠定期存款到期时适用我行届时适用的存款利率而非以上优惠利率。
- 本机构已按国家规定参加存款保险，吸收的本外币存款依照《存款保险条例》受到保护。



中国信达全資附屬公司 Wholly owned subsidiary of China Cinda

南洋商業銀行

中国信达 CHINA CINDA

服務熱線：95327（內地固定電話、手機用戶）
（85551）95327（港澳台及海外）
公司網址：www.ncbchina.cn



深化客戶服務

保障客戶權益

公司始終將保障客戶合法權益置於重要位置，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，著力提升客戶服務水平與產品質量，健全客訴管理機制，完善客戶隱私保護舉措，加強知識產權保護，持續提升客戶滿意度。

精準服務客戶

公司堅持以客戶為中心，深化「數字信達」建設，提升數字化客戶服務能力。創新優化營銷形式，通過「一對多」營銷活動、「一對一」精準拜訪，圍繞客戶需求提供訂製化服務方案。創新招商推介形式，強化行業生態圈建設，凝聚社會合力化解風險。

深化「數字信達」建設，提升客戶服務水平



公司持續深化「數字信達」建設，聚焦效能和安全促進數字金融發展，制定數字金融發展規劃，注重打造數字化智能化的新型數字基礎能力，加快完善企業級業務營運平台，初步構建數字生態圈，試點人工智能技術，支持業務轉型升級。推進全棧信創建設，加強核心技術自主可控，提升網絡安全營運和數據安全管理能力，推動形成集團一體化的安全營運體系。堅持統籌集團數字金融服務生態化建設，在非金融子公司推廣應用新一代業務、財務系統，推動金融子公司差異化開展數字化轉型，賦能業務管控，提升客戶服務水平。



AI 智能助手、「智慧淘」小程序

開展「十省二十城」綜合營銷活動

案例

公司持續開展「十省二十城」綜合營銷活動，組建金融專家服務團，奔赴武漢、西安、長沙、北京、香港舉辦綜合宣講會，走進南昌、哈爾濱、沈陽舉辦金融專場宣講會，與 14 個省級地方政府、80 個重點地級市政府加強政企合作，在重點領域風險化解、存量資產盤活、併購重組、破產重整、危困企業救助等方面，發揮解決複雜問題的優勢，提供綜合金融服務，受到相關省市政府和客戶的肯定與好評。



公司組織金融專家服務團深度服務湖南高質量發展

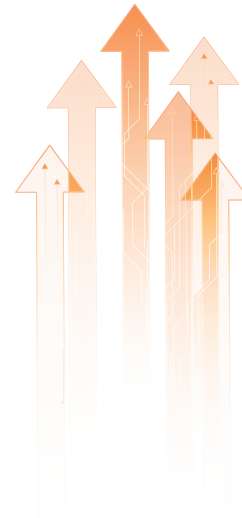
開展「3+8」行業主題營銷活動

案例

公司創新開展「3+8」行業主題營銷活動，與行業協會、生態圈合作夥伴、產業鏈龍頭企業共同開展研討會、論壇，圍繞能源化工、鋼鐵、養老、光伏、飛機航材、醫藥、碳酸鋰、S 基金、國企存量資產盤活、破產重整等領域開展主題營銷活動，探討行業發展趨勢與企業高質量發展之路，與合作夥伴和戰略客戶增進互信，建立合作共贏的長期關係。



公司舉辦托管與破產重整業務交流會



「踏浪前行」樹立信達特色招商推介品牌



200個

推介項目

550+ 億元

推介會項目債權本金

公司持續舉辦「踏浪前行」系列資產推介活動，在江蘇南京舉辦工業和能源行業特殊資產推介會，推介項目近 200 個，債權本金超過 550 億元，邀請工業和能源領域知名企業 200 多家機構參會，線上直播吸引超過 500 萬人次觀看。公司在官方微信公眾號開設「踏浪前行」推介專欄，為投資者呈現各地區、各行業、各品類的資產，不斷鞏固行業生態圈，凝聚社會合力化解風險。



公司舉辦「踏浪前行」特殊資產推介會



金融知識宣傳

公司面向金融消費者和公眾，聚焦非法金融高發重點領域，按季度開展金融知識和反洗錢宣傳教育，集中宣傳防範非法集資和反電訊詐騙相關知識，充分利用線上線下渠道資源，積極普及最新法律法規和防範措施，助力提升預防金融犯罪的意識和能力，不斷加強消費者權益保護。

金融為民譜新篇 守護權益防風險

新疆金融業2024年金融教育宣傳月活動

銀保監會新疆監管局、中國人民銀行新疆維爾斯自治區分行、中國證券監督管理委員會新疆監
 行業協會、新疆保險行業協會、新疆證券期貨業協會
 股份有限公司新疆分行、農業銀行股份有限公司新疆分行
 股份有限公司新疆分行、建設銀行股份有限公司新疆分行
 股份有限公司新疆分行
 木齊市轄區各金融機構

人保財險新
 太平洋財險
 平安財險新

中華財險新疆分公司
 申萬宏源證券新疆(烏魯木
 中國銀行證券股份有限公司

二零二四年十月八日

新疆分公司參加自治區金融教育宣傳月活動



南商香港組織金融知識進社區宣傳活動

客戶投訴管理

公司制定並嚴格落實《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，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。重視客戶反饋意見，完善客戶溝通機制，對客戶投訴做到接訴即辦，加強投訴案件督辦力度，最大限度保障消費者權益，提升客戶服務體驗。2024 年，子公司受理客戶投訴 758 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，由專責單位負責監控及管理全行客戶投訴的處理，並每年重檢操作細則。金谷信託新增制定《消費者權益保護產品和服務審查管理辦法》，修訂《消費者權益保護工作管理辦法》《消費投訴管理辦法》《客戶服務管理辦法》《營銷行為管理辦法》，持續完善消保制度內容、細化流程，並推動落實。組織開展重大消費投訴應急處理演練，提升應急處置能力。

客戶隱私保護

在制度建設方面，公司制定《信息安全管理制度》，明確了數據安全管理過程中相關部門職責，加強了數據在需求、採集、傳輸、儲存、使用和銷毀等方面的要求。公司信息安全管理制度符合監管要求，並通過 ISO27001 信息安全管理体系認證。

在技術措施方面，部署實施數據庫安全審計、終端安全管理、郵件安全網關、數據脫敏平台等數據安全保護措施，並在應用系統層面對客戶個人信息採取禁止複製拷貝個人數據、添加數字水印等方式進行重點保護，提升數據保護能力、避免信息洩露。

在日常管理方面，定期組織開展安全意識培訓，增強全體員工安全保護意識。啟動數據安全治理專項工作，著力加強數據安全管理建設及數據分類分級工作。



知識產權管理

公司根據《中華人民共和國商標法》《中華人民共和國反不正當競爭法》《中華人民共和國著作權法》等相關法律法規，制定了《知識產權保護管理辦法》，以規範公司知識產權管理工作，加強對知識產權的保護和利用，有效防範公司聲譽風險，維護公司合法權益。

在管理機制上，公司總部負責管理和指導集團知識產權保護工作，總部相關職能部門和各子公司分工負責相關知識產權保護管理工作。同時，公司聘請專業的知識產權代理機構為公司知識產權保護事宜提供專項服務和顧問服務。

實行「動態監測、及時維權」原則，對公司商標、企業字號等專有權進行實時監測維護，對於他人侵犯公司知識產權的行為，按照規定程序及時採取向有關主管部門申請異議或投訴、發送律師函、提起訴訟等有效方式予以處理，實現對公司知識產權的全面保護。公司非常重視交易各方知識產權保護，凡或涉及知識產權的具體業務，均會在交易合約中明確設定知識產權保護專項條款，在保障公司知識產權不受他人侵犯的同時，亦防止自身侵犯他人的知識產權。

積極穩妥推進使用正版軟件工作，制定《軟件正版化管理規範》，明確軟件需求採購、安裝使用管理、監督檢查及審批流程等相關要求，建立軟件清單（軟件白名單、灰名單、黑名單）的定期更新、發佈工作機制，對軟件採購、安裝、使用進行統一管理。



供應商管理

公司將 ESG 及社會責任理念融入供應鏈管理，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，公司集中採購和常用中介機構入庫供應商 3,237 個，其中中國內地 3,147 個，港澳台及國外 90 個。

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供應商入選清單，評標 / 談判委員會推薦最優供應商，最終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會審議供應商出入庫調整決議。針對已開展合作的供應商，對其資質、產品性能、服務、售後等其他履約情況進行年度評價；對於供應商入庫名單的選取，結合公司需求以及供應商實際情況，進行相應新增入庫以及退庫操作。

將綠色採購理念納入採購管理，《集中採購管理辦法》明確優先採購節能環保產品。各分子公司積極落實綠色採購要求，例如：信達資本採購的辦公家具具備 ISO14001 環境管理體系認證、ISO45001 職業健康安全管理體系認證以及中國環保產品認證證書，燈具、塗料等具備綠色建材產品認證，滿足節能低碳環保要求。

攜手員工成長

維護員工權益

公司嚴格遵守《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、解聘等環節，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。

嚴格遵守國家基本福利制度，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定繳納企業年金，並為員工建立商業補充醫療保險體系。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勞務分配的正當需求，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，嚴格審驗應聘者身份證件、年齡等相關信息。如識別到存在強制勞動或僱傭童工的情況，公司將依據相關法律法規明確追責，嚴肅處理。2024 年度，未識別到任何強制勞動或僱傭童工事件。

持續完善以職工代表大會和會員代表大會為基本形式的民主管理制度，召開四屆七次、八次職代會，指導基層工會召開職大（代）會 48 次、工會會員大會 20 次，切實發揮職工參與民主管理積極作用，強化職工主人翁意識。



48 次

指導基層工會召開職大（代）會

20 次

指導工會會員大會



保障職業安全

5次

開展安全維穩培訓

13次

組織處置演練



公司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 5 次，提高應對突發事件能力。定期對總部辦公大樓進行安全檢查，組織安全培訓 3 次，應急疏散 1 次，處置演練 13 次，組織員工學習自動體外除顫儀 AED 使用和心肺復蘇培訓等安全應急知識，配發滅火器，保障員工人身安全。



公司組織總部大樓消防應急演習

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。開展員工健康管理，幫助員工改善亞健康和「慢病」狀態。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。



倡導「快樂工作，健康生活」理念，組織開展乒乓球、健步走、登山、演講、讀書、徵文、書畫、攝影等活動；總部機關工會開設 13 個興趣小組及 1 個零基礎培訓班，全年活動 1,300 餘次，豐富了員工業餘文化生活。

13 個

總部機關工會開設興趣小組

1 個

零基礎培訓班

1,300 次

全年活動



公司舉辦春季健步走活動



公司舉辦第四屆乒乓球比賽



遼寧分公司組織戶外體驗式培訓活動

開展員工關懷

公司持續開展員工關懷活動，常態化組織員工生日、法定節日、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，慰問困難職工、外派偏遠地區掛職幹部等共計 188 人，發放慰問款物 43 萬元。

與中國金融工會共建女職工關愛室 3 個，在「三八」節組織插花、茶藝等多項活動，為女職工發放衛生費，安排專項體檢，組織心理講座，切實保障女職工在結婚、懷孕、生育、哺乳等特殊時期的權益。

188 人

慰問困難職工、外派
偏遠地區掛職幹部

3 個

中國金融工會
共建女職工關愛室



湖北分公司組織「三八」節女工活動

重視退休員工關懷與權益保障，召開榮休歡送會，組織全面體檢、專項體檢，提供商業補充醫療保險，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，組織春遊、重陽節活動，豐富退休員工生活。



公司組織退休幹部重陽節秋遊活動

支持員工發展

公司堅持以人為本，認真踐行新時代黨的組織路線，建立健全科學的選人用人機制，牢固樹立重擔當、重實幹、重實績的鮮明導向，堅持德才兼備、以德為先的用人標準，認真落實《幹部人才隊伍建設五年規劃（2022—2026 年）》，加強基層領導班子和幹部隊伍建設，改進和優化幹部考核體系，注重專業化、多元化人員配備，著力打造以不良資產主業人才為引領，各類經濟金融投行人才為支撐，財務法律風控團隊為保障的高質量、多維度、複合型人才隊伍。

持續推進分級分類培訓體系建設，組織開展學習貫徹中央金融工作會議精神專題培訓班、黨支部書記示範培訓班、業務實戰化訓練營、沉浸式案例培訓班、新員工成長實戰訓練營等培訓活動，推行信達網絡學習平台和名家講堂公開課系列講座，全年共完成各類培訓 2,160 餘期，網絡學習平台總時長為 59,075 小時，超 30 萬人次參訓，持續提升幹部員工專業能力和綜合素質。

2,160 期

全年共完成各類培訓

59,075 小時

網絡學習平台總時長

30+ 萬人次

參訓



公司組織新員工成長實戰訓練營

員工數據表

指標名稱	單位	類型	2024 年數據
B1 僱傭			
員工總數	人	—	14,296
按性別劃分的員工人數	人	男性員工人數	7,690
		女性員工人數	6,606
按僱傭類型劃分的員工人數	人	正式員工	13,815
		勞務派遣員工	481
按年齡劃分的員工人數	人	30 歲及以下	2,094
		31-50 歲	10,448
		51 歲及以上	1,754
按工作所在地域劃分的員工人數	人	大陸	12,708
		港澳台地區	1,588
按其他類型劃分的員工人數	人	少數民族員工	842
		新進員工	910
按性別劃分的員工流失比率	%	男	4.54
		女	3.98
按年齡劃分的員工流失比率	%	30 歲及以下	12.51
		31-50 歲	2.63
		51 歲及以上	4.27
按工作所在地域劃分的員工流失比率	%	大陸	3.84
		港澳台	7.88
B2 健康與安全			
因公死亡員工人數	人	2022 年	0
		2023 年	0
		2024 年	0
因公死亡員工比率	人	2022 年	0
		2023 年	0
		2024 年	0
因工傷損失的工作時間（工傷誤工時間）	天	2024 年	630.5
B3 發展及培訓			
男性員工培訓比率	%	—	99.52
女性員工培訓比率	%	—	99.74
總部部門級、分公司級領導幹部以上員工培訓比率	%	—	95.19
總部部門級、分公司級領導幹部以下（不含）員工培訓比率	%	—	99.57
男性員工培訓平均時數	小時 / 人	—	59.83
女性員工培訓平均時數	小時 / 人	—	85.84
總部部門級、分公司級領導幹部以上員工培訓平均時數	小時 / 人	—	30.03
總部部門級、分公司級領導幹部以下（不含）員工培訓平均時數	小時 / 人	—	74.67

註：公司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。

增進民生福祉

定點幫扶

公司認真落實中央定點幫扶工作，以「千萬工程」經驗為引領，充分發揮金融優勢，統籌整合資源力量，投入幫扶資金 2,312 萬元，開展多層次、全方位的幫扶活動，持續鞏固脫貧攻堅成果與鄉村振興有效銜接。

聚焦住房安全，提升農民居住品質

案例

公司持續做好青海樂都定點幫扶工作，實施包括產業發展、人才培訓、文化振興、生態建設、組織振興和「三保障補短板」等六類 26 個項目，培訓基層幹部及專業技術人才 1,148 人，實現消費幫扶 858 萬元。聚焦農民住房改造提升，全年實施 5 個住房安全補短板項目。針對蒲台鄉、壽樂鎮、達拉土族鄉因逐年老化、極端天氣和自然災害導致的有安全隱患的農民住房進行安全評級，對 36 戶住房進行維修重建或避險搬遷安置，對其他存在安全隱患的 127 戶住房進行維修加固。同時，對中壩藏族鄉和城台鄉的 109 戶住房改造提升，讓農民住有所居、居有所安，取得較好效果。

858 萬元

實現消費幫扶

1,148 人

培訓基層幹部及專業技術人才



公司支持樂都區農民住房改造提升

新疆分公司帕米爾高原攜手同心促振興

案例 

新疆分公司駐村點克孜勒蘇柯爾克孜自治州阿克陶縣布倫口村，地處帕米爾高原，平均海拔 3,400 米，邊境線長 20 公里，屬於高寒山區牧區、邊境村。2024 年，新疆分公司統籌推進定點幫扶、包聯幫扶、助力鄉村振興示範村建設等重點任務，派出 6 名工作隊員全脫產開展駐村工作，通過落實幫扶政策、加強返貧監測、助力產業發展等措施，助力牧民年人均純收入提升至 1.4 萬元，村集體收入提升至 88 萬元，同比增長 193%，遠超屬地鄉政府制定的 50 萬元奮鬥目標，位居全鄉第一，駐村工作隊贏得屬地黨委、政府和牧民好評。



新疆分公司駐村工作隊組織開展植樹活動

信達證券結對幫扶取得新成效

案例 

信達證券圍繞服務鄉村振興工作，聚焦生態、產業、公益、文化、消費等幫扶領域，向青海樂都、貴州大方、貴州納雍、貴州織金、雲南元陽五個結對幫扶縣投入幫扶資金 636 萬元，助力鄉村教育改善、文化發展、產業興旺，結對幫扶取得新成效。



浙江分公司資助幫扶村維修路燈



信達地產組織線上公益助農活動



貴州分公司組織春節慰問幫扶村活動

公益活動

公司始終將支持公益事業、增進民生福祉作為履行社會責任的重要內容，通過開展公益捐贈項目、鼓勵員工參與公益志願活動等不同方式，積極開展多元公益實踐，以實際行動為社會增添更多美好，詮釋信達人的責任與擔當。

組織香港、青海青年交流活動

案例

信達香港、南商香港、信達國際與香港中國企業協會聯合舉辦「I See I Know」香港青年認知祖國系列活動。活動組織 40 多名香港企業的港籍青年員工，深入青海多地實地走訪，並與當地青年座談交流，親身感受和觸摸西北新時代的發展脈搏，助力港青增進國情認知、加強國家認同。



組織香港青年深入青海多地實地走訪

信達香港、南商香港、信達國際聯合主辦以「百萬青年看祖國」為主題的共融共進共享·青港青年深圳研學團活動，組織來自青海樂都區及香港裘錦秋中學（屯門）的 30 多位師生，深入前海自貿區、大學城、深圳改革開放四十年紀念館、比亞迪汽車等地參觀交流，了解祖國前沿科技創新成就，感受國家發展風貌。



組織青海、香港師生參觀比亞迪汽車展廳



公司總部及在京機構組織冬衣書籍愛心捐贈活動



南商香港贊助香港「十大最美」教師選舉」活動



吉林分公司開展敬老愛心捐贈活動



海南分公司組織青年員工參與社區颱風災後重建工作

CARING 商界展關懷
COMPANY

5 years+
商界展關懷
caring company
Awarded by The Hong Kong Council of Social Service
香港社會服務聯會頒發

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In recognition of its positive contribution in the areas of
"Caring for the Community", "Caring for the Employees" & "Caring for the Environment"
以嘉許其於「關懷社區」、「關懷員工」及「關懷環境」三大範疇中的積極實踐

Bernard Chan
Chairperson
The Hong Kong Council of Social Service

Chua Hoi Wai
Chief Executive
The Hong Kong Council of Social Service

信達香港因持續致力履行企業社會責任及積極貢獻社區等方面的卓越表現連續6年獲頒「商界展關懷」標誌

Valid from 1 March 2024 to 28 February 2025
於2024年3月1日至2025年2月28日有效

祝贺中国信达山西分公司综合管理处荣获
全国金融系统学雷锋活动示范点

山西分公司綜合管理處獲評全國金融系統學雷鋒活動示範點



環境篇

ENVIRONMENT

- 50 應對氣候變化
- 51 綠色金融服務
- 55 綠色低碳營運

03

應對氣候變化

氣候變化 風險識別

公司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，開展氣候相關事項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，開展氣候變化事項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 事項重要性評估工作，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事項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，或對相關項目的推進及處置產生影響。

氣候變化 風險應對

公司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。在相關業務條線制定差異化策略、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：為有效緩解氣候變化引致的合規及財務風險，公司制定煤炭、新能源汽車、新能源電力行業經營策略，引導對「兩高一剩」行業資產進行有序處置壓降，優化資產結構，推動能源板塊由傳統能源向新能源轉型。健全信息披露機制，根據 ESG 及氣候變化相關信息披露標準和要求，充分披露公司應對氣候變化的實踐進展，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。南商中國著力加強綠色金融精細化管理，引入綠色金融綜合管理系統，提升業務層面綠色貸款識別和管理能力，有效解決環境效益測算、碳核算問題。



綠色金融服務

助力 綠色產業發展

公司積極響應國家「雙碳」戰略，在服務大局中找準定位、擔當作為，聯合設立 50 億元綠碳基金，舉辦光伏、碳酸鋰行業研討會，圍繞風險化解、盤活存量、優化資源配置等，加大綠色低碳領域佈局，支持傳統產業綠色轉型，不斷為做好綠色金融大文章注入新動能。

參與新能源汽車電池龍頭企業債轉股

案例 

中偉股份作為新能源汽車三元前驅體行業龍頭企業，以子公司湖南中偉為平台，向產業鏈上游延伸，逐步形成鎳、鈷中間品加工硫酸鎳、硫酸鈷以及鋰離子電池循環回收產能，與前驅體產業形成了良好的產業鏈協同優勢。湖南分公司通過參與湖南中偉發股還債，幫助企業有效降低槓桿率，佈局產業鏈上游環節鎳資源，增強原材料保障能力，提升盈利能力，實現穩健發展。



參與清潔能源發電企業債轉股

案例 



吉林分公司債轉股企業吉電股份發電裝置

吉電股份是國家電投集團推進清潔能源發展戰略的重要平台。吉林分公司發揮逆周期調節作用，通過資管計劃認購吉電股份向特定對象發行的股票，有效改善企業資本結構，降低負債水平，推動其綠氫項目順利投產，助力行業突破傳統生產力瓶頸，構建以新能源為主體的新型電力系統。

參與新能源重卡龍頭混改

案例 

投行 + 投資

徐工汽車是新能源重卡行業龍頭。江蘇分公司針對徐工汽車混改需求，聯合外部投資者共同設立專項基金，通過產權交易所公開摘牌方式受讓徐工汽車部分股權，成為徐工汽車戰略投資者。通過「投行+投資」雙輪驅動，助力徐工汽車構建發展新格局，支持實體經濟綠色發展。

支持山西傳統煤企低碳轉型

案例 

山西分公司主動融入山西低碳轉型和能源革命，通過向晉控裝備延化公司提供 4 億元資金支持，幫助化解新廠停建難題，助力企業發展高端化、低碳化現代煤化工產業。投資 10 億元助力華陽集團優化債務結構，集中力量發展新材料、新型儲能等先進技術，打造「煤—煤化—新材料」重點產業鏈。通過設立信託計劃，為晉控煤業同忻煤礦提供 14 億元紓困資金。推動電投信能基金與國電投山西公司合作，探索設立 SPV 以實質性重組模式併購風電資產，幫助暢通要素循環。

10 億元

助力華陽集團優化債務結構

14 億元

為晉控煤業提供紓困資金



盤活雲南水力發電企業

案例 



廣東分公司參與盤活的雲南水電站

廣東分公司持有的某項債權底層為雲南省邊區在建水電，相關水電站瀕臨爛尾，處置工作面臨極大困難。廣東分公司從各方利益訴求入手，推動水電站施工方暨工程款債權人轉變為產投人，快速恢復施工、追加投資、開展債轉股，助力電站成功投產營運。通過資產修復和水電站營運，債務人獲得銀行貸款，企業經營持續向好，為雲南綠色能源轉型和生態保護做出積極貢獻。

發展 綠色金融業務

相關子公司通過綠色債券、綠色信貸、綠色信託等多樣化低碳金融產品，助力綠色環保企業發展，支持產業結構低碳轉型，努力提升金融服務的「含綠量」。

南商香港持續助力客戶綠色轉型

案例 

南商香港通過多種方式支持綠色環保企業發展，截至報告期末，綠色貸款餘額 97 億港元，同比增長 47%。與香港品質保證局簽訂策略合作協議，旨在可持續發展和綠色金融產品的創新、認證以及企業綠色轉型等多方面開展深入合作。助力中國遠洋海運集團完成首筆可持續發展關聯貸款，為遠東發展集團子公司酒店的雙邊貸款取得綠色和可持續金融認證，分別獲得「2024 香港綠色和可持續金融大獎」傑出綠色和可持續貸款服務機構（航運業）和（酒店業）兩項大獎。

97 億港元

綠色貸款餘額



南商中國積極推進綠色信貸業務

案例 

1,253 萬元

成功獲得首筆碳減排支持
工具資金



南商中國聚焦減污降碳，在光伏產業領域創新推出「光能通」綠色信貸業務，綠色信貸相關指標增量加速。本年度南商中國被納入人民銀行碳減排支持工具金融機構範圍。該行全面摸排碳減排項目，紮實做好項目申報、碳減排效應測算、系統對接、信息披露等相關工作，成功獲得首筆碳減排支持工具資金 1,253 萬元，對應向某能源公司發放分布式光伏發電項目貸款 2,088 萬元，帶動碳減排量約 4,764 噸二氧化碳當量。



信達香港發行可持續發展掛鈎貸款



信達香港發行 4.5 億美元可持續掛鈎銀團貸款，經香港品質發展局認證為香港首筆金融資產管理公司可持續發展掛鈎貸款。信達香港在 SLL 指標的設立與選擇方面，保留香港本地化特色，符合公司發展戰略，與多項聯合國可持續發展目標相吻合。

4.5 億美元

發行可持續掛鈎銀團貸款



信達證券發行綠色資產支持計劃



6,477.93 噸

每年減排二氧化碳

1,338.01 噸

每年節約標準煤



信達—達州公交收費收益權綠色資產支持專項計劃於 2024 年 7 月成功發行，基礎資產符合國家綠色債券支持項目目錄認證標準，屬於環境友好項目、綠色品種 ABS。經專業評級機構測算，項目每年可實現二氧化碳減排 6,477.93 噸、節約 1,338.01 噸標準煤。項目將助力達州公交拓寬融資渠道，逐步通過純電公交替代天然氣公交，對改善空氣質量，實現綠色公交可持續發展起到積極作用。

金谷信託發行綠色資產支持商業票據



2024 年 12 月，金谷信託設立「天津泰達環保有限公司 2024 年度第一期綠色定向資產支持票據（碳中和債）信託」，為京津冀區域首單垃圾焚燒發電行業碳中和債，幫助泰達環保實現了運用綠色全融工具助力綠色產業發展的新突破。票據的基礎資產 / 底層還款來源為生活垃圾焚燒發電類綠色低碳產業項目，合計年發電量超 3 億度綠色電能，大量減少氣體廢棄物排放，節約土地百餘畝，提高了資源利用效率，對推動生產生活綠色轉型具有重要意義。



綠色低碳營運

低 碳 營 運

公司嚴格落實《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，積極開展自身營運節能降碳工作，持續推動綠色低碳辦公理念日常宣傳滴灌，鼓勵員工共同推動節能降耗，努力建設綠色信達。

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。辦公區域內禁止使用超常規大功率電器，減少能源消耗，確保辦公環境安全。後援中心進一步細化能耗管理舉措，電源使用效率（PUE）由 1.83 降至 1.77。

在節約用水方面，在營運場所設定綠色節水提示牌、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裝置，減少水資源浪費，提升資源利用效率。公司非生產製造企業，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。

在節約用紙方面，在全面推行無紙化辦公的基礎上，進一步加強辦公公共服務紙使用管理，總部使用 A4 影印紙從 80g 降為 70g，減少紙張消耗。倡導使用電話會議、視頻會議等開展公司與異地辦公區之間的工作交流，總部全年召開視頻會議 2,342 次。

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

公司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，專門聘請具備資格的機構或原廠進行規範化處理。總部全年通過原廠回收硒鼓 744 個、墨盒 559 個。對部分滿足報廢條件的辦公裝置進行再利用，捐贈台式機、筆記本、打印機、掃描儀共計 267 台。後援中心通過遴選回收處置單位、全鏈條跟蹤處置過程、主動向環保部門報備等措施，完成 117 噸鉛酸廢舊蓄電池處置工作。持續響應垃圾分類號召，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，公司制定減排、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。

目標類型		
<p>減排目標</p> 	<p>目標內容</p>	<p>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</p>
	<p>進度檢視</p>	<ul style="list-style-type: none"> ○ 持續推動電子化辦公平台、電話會議、視頻會議等的廣泛應用，使用無紙化電子會議材料，總部全年召開視頻會議 2,342 次。 ○ 推行辦公用紙雙面打印，總部使用 A4 紙張從 80g 降為 70g，減少紙張消耗。
<p>減廢目標</p> 	<p>目標內容</p>	<p>倡導辦公用電腦、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</p>
	<p>進度檢視</p>	<ul style="list-style-type: none"> ○ 總部全年通過原廠統一回收理廢棄硒鼓 744 個，廢棄墨盒 599 個，合肥後援中心規範處置 117 噸鉛酸廢舊蓄電池。 ○ 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。
<p>節能目標</p> 	<p>目標內容</p>	<p>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</p>
	<p>進度檢視</p>	<ul style="list-style-type: none"> ○ 持續開展光源裝置更換工作，換用更加節電的 LED 燈具。南商香港總行及分支機構使用 LED 燈具占比由 28% 提升至 35%。 ○ 嚴格設定辦公大樓空調溫度，對裝置運行進行科學管理。 ○ 督促員工在節假日期間及下班後及時關閉裝置電源，做到人離燈熄，減少耗電量。
<p>節水目標</p> 	<p>目標內容</p>	<p>公司自有產權辦公樓推廣採用環保節水龍頭</p>
	<p>進度檢視</p>	<ul style="list-style-type: none"> ○ 持續落實各項節水措施，推動節水型水龍頭的使用。

南商香港節能減排成效顯著



南商銀行總行大廈被認證為「香港綠色機構」

2024年，南商香港通過一系列數字化建設，全面推動無紙化辦公，實現從內到外的綠色轉型。與政府部門簽署「戶外燈光約章」及「節節約章」，積極落實各項節能措施。在新裝修工程項目引入建築物能源效益條例，總行及分行使用LED燈具佔比由28%提升至35%。堅持以「減用、重用、再利用」原則處理現有可使用的家具、裝置、器具或廢料等。組織廢紙、打印機碳粉盒墨盒、光管等各類廢物回收，春節後組織紅包袋回收活動，將員工餐廳外賣餐盒改為可循環使用的物料，在餐廳設定咖啡渣收集箱，多措並舉向員工推廣回收減棄環保理念。南商銀行總行大廈被認證為「香港綠色機構」，榮獲工商廢物源頭分類計劃2023/24「鑽石獎」。

信達地產組織「綠色低碳，降耗增效」系列活動



信達地產組織全體員工召開「綠色低碳，降耗增效」經驗分享會，所屬華中區域公司開展「綠色低碳，我有『畫』說」活動。活動邀請員工子女繪製各種樣式的節能環保標語，張貼在辦公室電源開關、打印機、茶水間等處。小朋友們通過手中的畫筆，傳遞隨手關電、節約用水的好習慣。



信達地產邀請員工子女繪製節能環保標語畫

環境績效表

指標	單位	2024 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	25,022.12
	溫室氣體排放量密度 (範疇一及範疇二)	噸 CO ₂ / 人	4.31
	直接排放 (範疇一)	噸 CO ₂	1,262.71
	汽油	噸 CO ₂	870.01
	柴油	噸 CO ₂	16.05
	天然氣	噸 CO ₂	376.65
	液化石油氣	噸 CO ₂	0
	間接排放 (範疇二)	噸 CO ₂	23,759.41
	外購電力	噸 CO ₂	21,025.07
	外購熱力	噸 CO ₂	2,734.34
	有害廢棄物總量	噸	133.00
	硒鼓	噸	1.97
	墨盒	噸	0.62
	硒鼓墨盒一體	噸	0.45
	鉛酸蓄電池 (UPS 電池)	噸	129.96
	有害廢棄物重量密度	噸 / 人	0.0229
	無害廢棄物總量	噸	16.92
	台式機電腦	噸	6.76
	筆記本電腦 (包括 ipad 類)	噸	1.53
	打印機	噸	3.40
複印機	噸	3.07	
服務器	噸	2.17	
無害廢棄物重量密度	噸 / 人	0.0029	
A2 資源使用	能源消耗總量	兆瓦時	47,006.75
	能源消耗量密度	兆瓦時 / 人	8.10
	直接能源消耗	兆瓦時	5,539.72
	汽油	兆瓦時	3,552.39
	柴油	兆瓦時	61.12
	天然氣	兆瓦時	1,926.20
	液化石油氣	兆瓦時	0
	間接能源消耗	兆瓦時	41,467.03
	外購電力	兆瓦時	34,562.13
	外購熱力	兆瓦時	6,904.90
	日常用水消耗量	噸	136,521.79
	日常用水密度	噸 / 人	23.52
	紙張消耗總量	噸	150.94
	紙張消耗密度	噸 / 人	0.03

註:

1. 公司排放物、資源使用數據統計範圍為公司總部、分公司和子公司總部辦公場所，以及信達地產、信達資本總部辦公場所。
2. 公司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，並根據生態環保部、國家統計局《關於發佈 2022 年電力二氧化碳排放因子的公告》、香港電燈有限公司公佈的最新排放係數資料及政府間氣候變化專門委員會 (IPCC) 刊發的《IPCC 2006 年國家溫室氣體清單指南 2019 修訂版》進行核算。
3. 能源消耗數據根據中華人民共和國國家標準《綜合能耗計算通則 (GB/T2589-2020)》中提供的相關折算係數進行計算。

綠色理念傳播

公司持續開展義務植樹、環境清潔、垃圾分類宣傳等綠色低碳活動，傳播生態文明理念，為實現低碳與可持續發展努力，共建美麗中國。



附錄

編製說明

涵蓋範圍

報告時間範圍是 2024 年 1 月 1 日至 12 月 31 日，報告範圍包括公司總部、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
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
信達證券	信達證券股份有限公司，本公司的附屬公司
信達國際	信達國際控股有限公司，本公司的附屬公司
金谷信託	中國金谷國際信託有限責任公司，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

編製依據

報告根據原中國銀行保險監督管理委員會《銀行保險機構公司管治準則》《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 事項的重要性水平，根據重要性評估結果對相關 ESG 事項披露，董事會審閱並確認了相關評估過程及結果。ESG 重要事項的識別及評估過程請參見「重要事項判定」。

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

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

編製流程

本報告以公司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 2024 年度報告》，該報告經安永華明會計師事務所（特殊普通合伙）審計，其它數據均來自公司內部系統或人工整理。本報告計量貨幣為人民幣。

發佈形式

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

聯絡方式

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，郵編：100031。

ESG 報告指引內容索引

指標		報告位置	
強制披露規定			
ESG 報告管理	管治架構	發表董事會聲明。	董事會聲明
		披露董事會對 ESG 的監管情況。	
		披露公司 / 董事會的 ESG 管理方針及策略，包括評估、優先排序及管理重要的 ESG / 可持續發展相關事宜（包括對發行人業務的風險）的過程。	
	披露董事會如何按 ESG / 可持續發展相關目標檢討進度，並解釋它們如何與發行人業務有關聯。		
匯報原則	描述或解釋在編備 ESG 報告時如何應用下列匯報原則：	編製說明	
	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	一致性： 發行人應在 ESG 報告中披露統計方法或關鍵績效指標的變更（如有）或任何其他影響有意義比較的相關因素。		
	解釋 ESG 報告的匯報範圍，及描述挑選哪些實體或業務納入 ESG 報告的過程。若匯報範圍有所改變，發行人應解釋不同之處及變動原因。		
「不遵守就解釋」條文			
環境	A1 排放物	一般披露：有關廢氣及溫室氣體排放，向水及土地的排污、有害及無害廢棄物的產生等的： (a) 政策；及 (b) 遵守發行人有重大影響的相關法律及規例的資料。	低碳營運 廢棄物處置管理 環境目標
		A1.1 排放物種類及相關排放數據。	環境績效表
		A1.2 直接（範圍 1）及能源間接（範圍 2）溫室氣體排放量（以噸計算）及（如適用）密度（如以每產量單位、每項設施計算）。	環境績效表
		A1.3 所產生有害廢棄物總量（以噸計算）及（如適用）密度（如以每產量單位、每項設施計算）。	環境績效表
		A1.4 所產生無害廢棄物總量（以噸計算）及（如適用）密度（如以每產量單位、每項設施計算）。	環境績效表
		A1.5 描述所訂立的排放量目標及為達致這些目標所採取的步驟。	低碳營運 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。	低碳營運 廢棄物處置管理 環境目標

指標		報告位置	
「不遵守就解釋」條文			
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。	低碳營運
		A2.1 按類型劃分的直接及／或間接能源（如電、氣或油）總耗量（以每千個千瓦時計算）及密度（如以每產量單位、每項設施計算）。	環境績效表
		A2.2 總耗水量及密度（如以每產量單位、每項設施計算）。	環境績效表
		A2.3 描述所訂立的能源使用效益目標及為達致這些目標所採取的步驟。	低碳營運 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。	低碳營運 環境目標
		A2.5 制成品所用包裝材料的總量（以噸計算）及（如適用）每生產單位估量。	不適用
	A3 環境及 天然資源	一般披露： 減低發行人對環境及天然資源造成重大影響的政策。	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。	應付氣候變化 綠色金融服務 綠色低碳營運
	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。	應付氣候變化
		A4.1 描述已經及可能會對發行人產生影響的重大氣候相關事宜，及應對行動。	應付氣候變化
社會	B1 僱傭	一般披露： 有關薪酬及解雇、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雇員總數。	員工數據表
		B1.2 按性別、年齡組別及地區劃分的雇員流失比率。	員工數據表
	B2 健康 與安全	一般披露： 有關提供安全工作環境及保障雇員避免職業性危害的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	保障職業安全
		B2.1 過去三年（包括匯報年度）每年因公亡故的人數及比率。	員工數據表
		B2.2 因工傷損失工作日數。	員工數據表
		B2.3 描述所採納的職業健康與安全措施，以及相關執行及監察方法。	保障職業安全
	B3 發展 與培訓	一般披露： 有關提升雇員履行工作職責的知識及能力的政策。描述培訓活動。	支持員工發展
		B3.1 按性別及雇員類型（如高級管理層、中級管理層等）劃分的受訓雇員百分比。	員工數據表
		B3.2 按性別及雇員類型劃分，每名雇員完成受訓的平均時數。	員工數據表

指標		報告位置	
「不遵守就解釋」條文			
社會	B4 勞工準則	一般披露： 有關防止童工或強制勞工的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	維護員工權益
		B4.1 描述檢討招聘慣例的措施以避免童工及強制勞工。	維護員工權益
		B4.2 描述在發現違規情況時消除有關情況所採取的步驟。	維護員工權益
	B5 供應鏈管理	一般披露： 管理供應鏈的環境及社會風險政策。	供應商管理
		B5.1 按地區劃分的供貨商數目。	供應商管理
		B5.2 描述有關聘用供貨商的慣例，向其執行有關慣例的供貨商數目，以及相關執行及監察方法。	供應商管理
		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。	供應商管理
		B5.4 描述在揀選供應商時促使多用環保產品及服務的慣例，以及相關執行及監察方法。	供應商管理
	B6 產品責任	一般披露： 有關所提供產品和服務的健康與安全、廣告、標籤及私隱事宜以及補救方法的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	保障客戶權益
		B6.1 已售或已運送產品總數中因安全與健康理由而回收的百分比。	公司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。	知識產權管理
		B6.4 描述質量檢定過程及產品回收程序。	公司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 合規內控管理 金融知識宣傳
		B7.1 於匯報期內對發行人或其雇員提出並已審結的貪污訴訟案件的數目及訴訟結果。	廉潔從業
		B7.2 描述防範措施及舉報程序，以及相關執行及監察方法。	廉潔從業
		B7.3 描述向董事及員工提供的反貪污培訓。	廉潔從業
	B8 社區投資	一般披露： 有關以社區參與來了解營運所在社區需要和確保其業務活動會考慮社區利益的政策。	增進民生福祉 綠色理念傳播
		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）。	增進民生福祉 綠色理念傳播
		B8.2 在專注範疇所動用資源（如金錢或時間）。	增進民生福祉 綠色理念傳播



讀者反饋

尊敬的讀者：

非常感謝閣下對我們社會責任工作的支持，為向閣下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，歡迎閣下回答意見反饋表中的相關問題。

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

閣下的信息

姓名

工作單位

職務

聯絡電話

電子郵件

CINDA



2024

CORPORATE SOCIAL RESPONSIBILITY (ESG) REPORT

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Chairman's statement

2024 marks the 75th anniversary of the founding of the People's Republic of China and the 25th anniversary of China Cinda Asset Management Co., Ltd. China Cinda comprehensively implements the guiding principles of the 20th National Congress of the CPC and the second and third plenary sessions of the 20th CPC Central Committee, deeply carries out the guiding principles of the Central Economic Work Conference and the Central Financial Work Conference, practices the political and people-oriented nature of financial work, firmly establishes the principle of pursuing the greater good and shared interests, and adheres to the concept of "professional management, efficiency first, and value creation." We focus on our main responsibilities and business, actively prevent and mitigate financial risks, serve the real economy, fulfill corporate social responsibilities conscientiously, and strive to create good environmental, social, and governance (ESG) performance, effectively serving the high-quality development of the economy and society.

Zhang Weidong

Chairman
China Cinda Asset Management Co., Ltd.

CINDA

Adhere to scientific governance to strengthen the foundation for high-quality development. Upholding and strengthening the Party's overall leadership over financial work, 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. In strict compliance with the regulations on incorrupt practice, the Company improved risk prevention mechanisms, strengthened internal management and internal control levels, and enhanced the role of "Digital Cinda" for perfect ESG management. It continuously improved governance capabilities, safeguarded stable operations and high-quality development, and won the "Best Listed Company Award" from *China Financing*.

Uphold the essence of finance to improve the quality and efficiency of serving the real economy. Remaining focused on the main battlefield of financial non-performing assets, the Company acquired over RMB200 billion in non-performing assets of banks, up 50% year on year, and continued to maintain a leading position in the market. It fully leveraged the financial rescue function, increasing efforts to mitigate risks in key areas such as small and medium-sized financial institutions, real estate, and local government debt, contributing to safeguarding the bottom line of avoiding systemic financial risks. Solid efforts were made to work for better financial services in terms of scientific and technological finance, green finance, inclusive finance, ageing finance and digital finance. We made continuous efforts to support the deepening of state-owned enterprise reforms, serve the development of strategic emerging industries, and safeguard national energy security, steadily improving the quality and efficiency of service to the real economy. The Company was ranked in the "Top 20 Financial Institutions" of the 2024 New Quality Productive Forces Investment Institutions Soft Power Ranking.

Adhere to customer-first and creating greater value together with customers. China Cinda continuously deepened the service concept of "customer-first", focusing on enriching service dimensions and expanding service depth. The Company organized comprehensive marketing in 20 cities of 10 provinces, the "Stepping Forward through Waves" investment promotion, and "3+8" industry-themed marketing events, continuing to advance the construction of a customer ecosystem. It continuously optimized the customer complaint management system, supported information security and customer privacy

protection in full scale, effectively protected customer rights and interests, and continuously improved the quality of customer service.

Adhere to a people-oriented approach to promote the joint growth of employees and the Company. By holding to the talent concept of "Hiring based on talent, position based on competence", the Company strengthened the construction of the cadre team and talent reserve, organized over 2,160 various online and offline training sessions such as business practical training camps and immersive case training, continuously improving the professional ability and comprehensive qualities of cadres and employees. It sincerely cared for employees, protected their legal rights, promoted the culture of "simplicity and freshness, vitality and inclusiveness, and spirit of courage", and passed on the philosophy of "Happy Work, Healthy Life", creating a positive work atmosphere and continuously boosting the morale and entrepreneurial spirit of employees.

Adhere to green development to promote the achievement of the "carbon peaking and carbon neutrality" goals. Practicing the concept of green development, the Company actively responded to climate change, continuously increased investments in the new energy field with a focus on the "carbon peaking and carbon neutrality" goals, and supported the green transformation of traditional industries. Focusing on improving the green financial service system, it enriched the supply of green products and injected new momentum into the development of green finance. It actively carried out energy-saving and emission-reduction work in office operations, implemented green operational environment targets, encouraged employees to work in a low-carbon manner, and contributed to the development of a beautiful China.

Adhere to the original intention of serving the people to contribute to rural revitalization and common prosperity. China Cinda adhered to the people-centered development philosophy. Guided by the experience of the "Green Rural Revival Program" Initiative, the Company fully leveraged financial advantages, integrated resources, invested RMB23.12 million in support funds, carried out multi-level and comprehensive support activities, and continuously consolidated the achievements of poverty alleviation and effectively linked them with rural revitalization. It actively engaged in diverse public welfare practices, organized employees to participate in volunteer services, and contributed to society in areas such as helping the vulnerable, aiding the poor, and educational support.

Moving forward without hesitation, the future is promising. 2025 will be a key year for fully implementing the guiding principles of the Third Plenary Session of the 20th CPC Central Committee. It is the final year of the 14th Five-Year Plan and the planning year for the 15th Five-Year Plan. It is also an important year for the Company's reform and transformation journey. China Cinda will earnestly study Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, unswervingly implement the new development philosophy, actively fulfill the mission of financial state-owned enterprises, strive to be the main force in serving the real economy and the ballast in maintaining financial stability, and actively contribute to the sustainable development of the economy, society, and the environment, making contributions to the development of a financial strong nation and Chinese modernization!

ESG key performance in 2024

Economy



Total assets

RMB **1,638,960** million



Capital adequacy ratio

16.75%



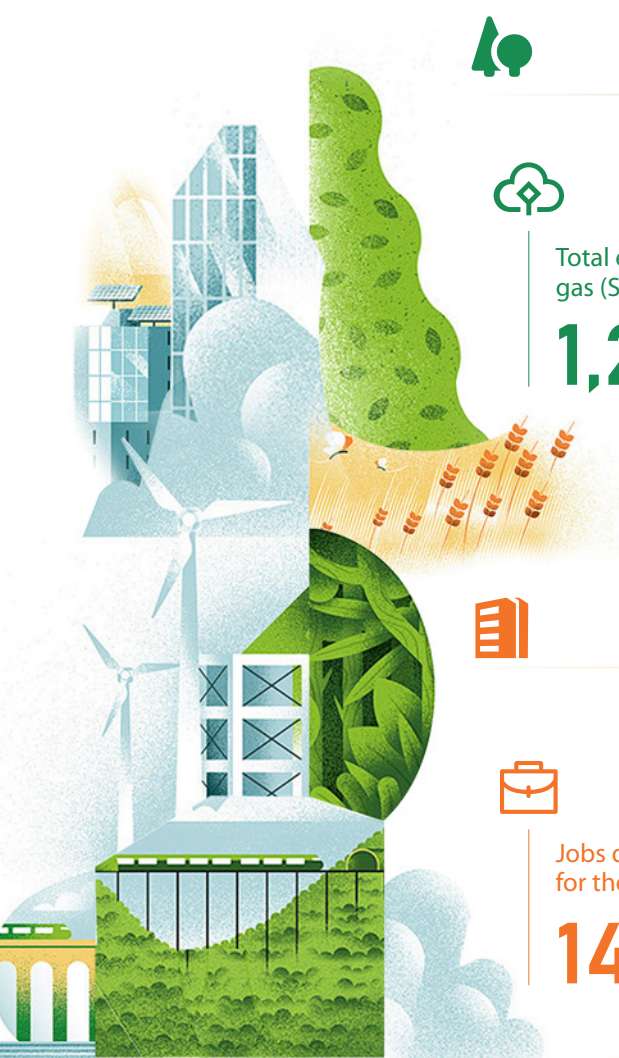
Net profit attributable to shareholders of the Company

RMB **3,036** million



Honors & awards

- 1 *China Financing* "Best Listed Company Award"
- 2 "Top 20 Financial Institutions" of the 2024 New Quality Productive Forces Investment Institutions Soft Power Ranking
- 3 2024 Top 50 Institutional Limited Partners in China's Equity Investment Market
- 4 10th China Securitization Forum "Outstanding Institution of the Year"
- 5 Shanghai Stock Exchange 2024 Annual "Outstanding Initiator of Asset Securitization Business" and "Outstanding Initiator of Innovative Asset Securitization Business" titles
- 6 Top 10 RMB S Buyer Institutions Gold Whistle Award of the Year



Environment



Total emissions of greenhouse gas (Scope 1)

1,263 tCO₂e



Total emissions of greenhouse gas (Scope 2)

23,759 tCO₂e



Society



Jobs directly provided for the society

14,296



Support funds

RMB **23.12** million

- 7 Hong Kong International ESG Ranking "Best ESG Information Disclosure Award of the Year"
- 8 First China Internet Innovation Competition "Golden Flash Award" and "First Prize in the Information Technology Application Innovation Track"
- 9 2024 China Brand Development Research Report "Annual Brand Innovation Development Case"
- 10 China Banking Association "Inclusive Finance" Good News Award in Banking
- 11 China's Insurance Quote "Jinnuo · Financial Brand Annual Promotional Video"
- 12 Sina Finance "Golden Video Award · Second Financial Institution Short Video Competition" Technology Finance Theme Award

About us

Company profile



33 branches nationwide

33



14,000 employees

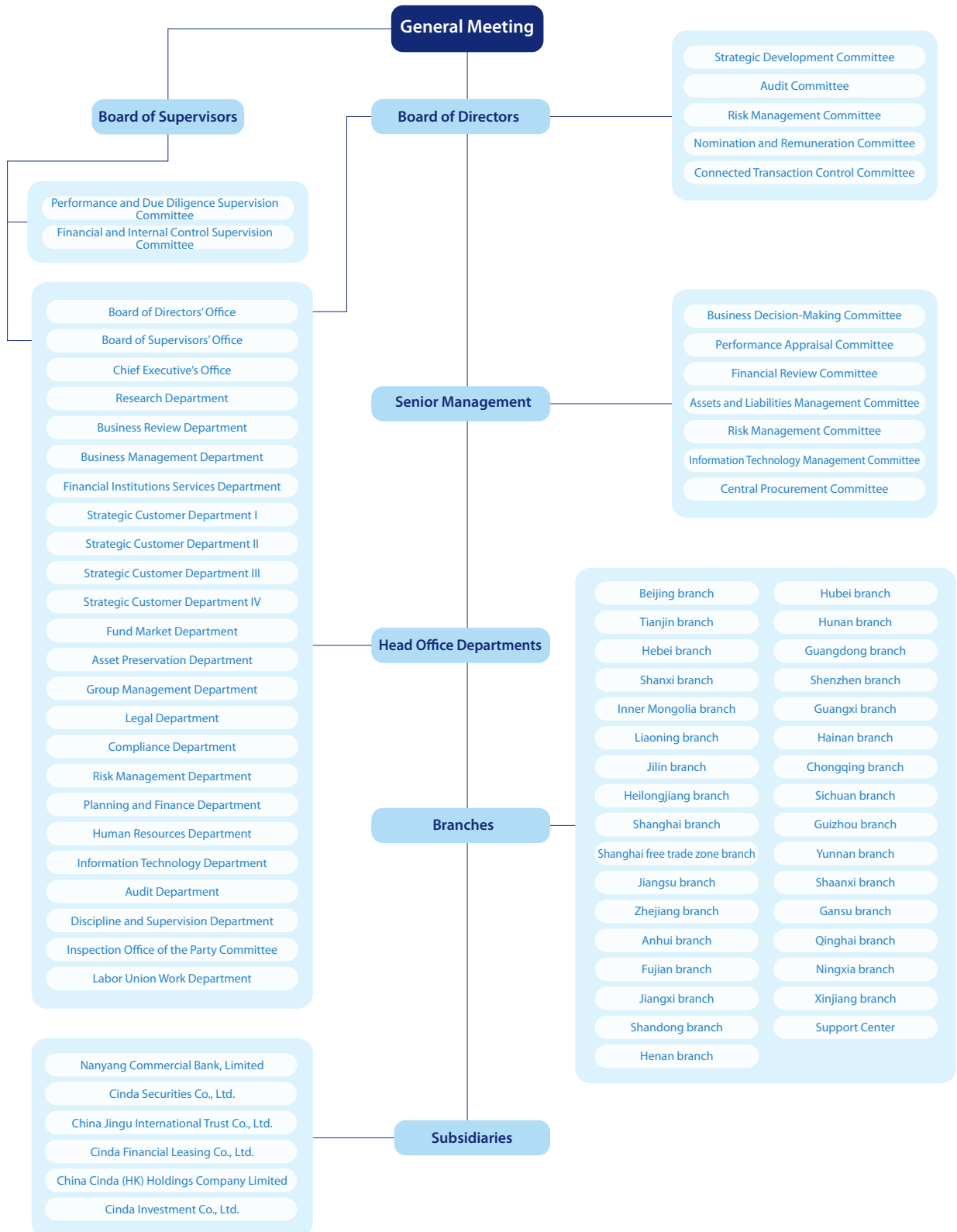
14,000

China Cinda Asset Management Corporation, the predecessor of the Company, was the first AMC established in April 1999 pursuant to the approval of the State Council to effectively tackle financial risks and maintain the stability of the financial system as well as to facilitate the reform and development of state-owned banks and enterprises. In June 2010, China Cinda Asset Management Corporation was reorganized to establish China Cinda Asset Management Co., Ltd. In April 2012, the Company received investments from four strategic investors, namely the National Council for Social Security Fund of the PRC, UBS AG, CITIC Capital Holdings Limited and Standard Chartered Bank. On December 12, 2013, the Company was successfully listed on the main board of the Hong Kong Stock Exchange and became the first AMC in China listed on the international capital market.

Our principal business segments include distressed asset management and financial services. Distressed asset management is the core business of the Company. The Company has 33 branches in 30 provinces, autonomous regions and municipalities in mainland China and nine directly managed subsidiaries as platforms for providing distressed asset management and financial services in mainland China and Hong Kong, including Nanyang Commercial Bank, Limited, Cinda Securities Co., Ltd., China Jingu International Trust Co., Ltd., Cinda Financial Leasing Co., Ltd., China Cinda (HK) Holdings Company Limited, Cinda Investment Co., Ltd., Cinda Real Estate Co., Ltd., Cinda Capital Management Co., Ltd. and Zhongrun Economic Development Co., Ltd. The Group had approximately 14,000 employees at the end of 2024.



Organizational Chart of China Cinda



Corporate culture



Practicing financial culture with Chinese characteristics

- Uphold credibility, never overstep the bottom line
- Pursue profit with principles, avoid profit-only development
- Take prudent steps, no rush for quick gains
- Uphold integrity and innovation, prevent shift from real economy to hollow growth
- Comply with laws, never act recklessly



Our mission

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



Our vision

To become a famous brand of asset management and financial services, and build a modern financial enterprises with core competency



Our core values

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



Our basic principles

Operational concept: Market-oriented and focus on benefits

Service concept: Customer first and trustworthiness

Competitive concept: Entrepreneurship and pioneer

Risk concept: Bottom line defense and proactive management

Management concept: Respect for rules, stringency and effectiveness

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

Responsibility concept: Task taker and due diligence

Team concept: Solidarity, diligence, simplicity



High-quality development concept

Professional management, efficiency first, value creation



Cinda's excellent culture

Simple and fresh, vitality and inclusiveness, and spirit of courage





GOVERNANCE

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01

Strengthen corporate governance

The organic integration of Party building and corporate governance

China Cinda has always adhered to the Party's overall leadership over financial work and resolutely implemented General Secretary Xi Jinping's important discourse on the reform, development, and Party building of state-owned enterprises. Following the Party's leadership over the state-owned enterprise, and working to build a modern enterprise system, the Company has effectively strengthened the Party's leadership in improving corporate governance, embedded the institutional advantages into the construction of the modern governance system, and firmly followed the path of financial development with Chinese characteristics.



The Company held the 2024 mid-year Party building conference and business work conference




The Company 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 Senior Management in selecting and appointing human resources in accordance with the policies that are used by the Party for cadres management.

The Party Committee’s role was fully exerted in grasping the direction and ensuring effective implementation from a big picture. 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 and procedures of material business management issues that needed pre-study procedures of the Party Committee. The Company has implemented a pre-event, in-event, and post-event supervision mechanism through the Party Committee’s oversight, ensuring that the Company’s high-quality development is promoted with the guidance of the Party Committee. 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.

Steer the direction

Oversee the big picture

Ensure implementation




The Company held a meeting of the Party Building Leading Group Office

Shareholders’ General Meeting, Board of Directors, Board of Supervisors, and Senior Management

Shareholders’ General Meeting

The Shareholders’ General Meeting is the organ of authority of the Company. In the whole year, the Company held 3 general meetings, considered and approved 12 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.

Shareholders’ rights and interests shall be safeguarded. The Company convenes Shareholders’ General Meetings in accordance with the law and regulations, providing convenience for shareholders to exercise their voting rights and protecting their legitimate rights and interests. By focusing on information disclosure and investor relations management, the Company strengthens communication and interaction with shareholders, enhances the transparency of corporate governance, and ensures shareholders’ right to be informed.

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 10 Directors, including 3 Executive Directors, 2 Non-executive Directors and 5 Independent Non-executive Directors. In the whole year, China Cinda held 7 meetings of the Board of Directors, considered and approved 44 resolutions, and made 23 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

Under the strong leadership of the Company's Party Committee, the Senior Management adheres to the people-centered development philosophy, deeply practices the political and people-oriented nature of financial work, and focuses on the functions of financial rescue and counter-cyclical adjustment. The Company implements financial regulatory policies, effectively prevents and mitigates risks, serves the real economy, makes new contributions in the field of social responsibility and ESG, and demonstrates the new responsibilities of a financial state-owned enterprise.



Incorrupt practice

In strict accordance with the relevant provisions of the *Company Law of the People's Republic of China* and regulatory authorities, the Company 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 continued to deepen the construction of Party discipline and anti-corruption work, formulated guidelines for the investigation and prevention of integrity risks in the non-performing asset business sector, and improved the long-term mechanism for integrity risk prevention and control. Additionally, it continuously improved the disciplinary inspection and reporting mechanism, unblocked the channels for reporting through letters, visits, phone calls, and online platforms, and ensured the completeness and effectiveness of the reporting acceptance mechanism. It strictly adhered to the procedures for handling petitions, reports, and clues, ensuring the confidentiality of the whistleblower's information throughout the entire process of "registration to acceptance, handling, reply and archiving", and safeguarding the interests of whistleblowers through various means to prevent retaliatory actions.

The Company offered incorrupt practice and anti-corruption training to employees at all levels and posts. It organized special lectures on the interpretation of the *Regulations on Disciplinary Sanctions of the Communist Party of China*, a series of warning education week activities, integrity education for new employees, and disciplinary inspection training courses, covering 15,000 participants, and continuously fostered an atmosphere of integrity, honesty, and ethical business conduct. A total of 15 sessions of training, with 29 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.



Risk and compliance management



Comprehensive risk management

The Company adheres to the risk management philosophy of “protecting the bottom line by managing risks proactively”. Its risk management framework is sound, with clear responsibilities and well-defined boundaries for the Board of Directors, Board of Supervisors, and Senior Management within the comprehensive risk management system. 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 2024 to strengthen asset quality, ensure liquidity safety, and focus on cultivating a company-wide risk management culture. In 2024, 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, the Company stepped up the early identification, early warning, early detection and early disposal of risks. It strengthened the control of risk sources, thoroughly investigated potential risks within the Company, prevented new risks, and actively promoted risk resolution. Focusing on achieving benefits from risk mitigation to ensure high-quality business development, it continuously enhanced the construction of “intelligent risk control”, strengthened the warning function of the risk monitoring platform for technical defense, established a mechanism for regular review and reflection on risk projects, and consistently conducted education and advocacy within the Company’s system to deeply practice the Company’s risk management culture.



Compliance internal control management

The Company has developed a management framework comprised of three lines of defense under the leadership of the Shareholders’ General Meeting, Board of Directors, Board of Supervisors, and Senior Management, following the *Internal Control Measures for Financial Asset Management Companies*, *Basic Norms for Enterprise Internal Control*, *Guidelines for Internal Control of Commercial Banks*, and *Corporate Governance Code for Banking and Insurance Institutions*, along with regulatory requirements. It developed and implemented the *Regulations for Compliance Management and Basic Regulations for Internal Control*, clearly defining compliance and internal control responsibilities and reporting relationships, and continuously improving the internal control management system.

The Company continued to conduct a comprehensive review of its systems, benchmarked against the *Administrative Measures for Non-performing Assets Business of Financial Asset Management Companies*, and systematically improved the regulatory framework. It focused on strengthening system implementation by launching a “Compliance Mini-class” platform, which used visual and easy-to-understand materials to explain the systems and deepen employees’ understanding and mastery. The Company also organized “Required Knowledge and Skills” business system tests to effectively improve employees’ compliance awareness and operational standards. Special efforts were made to conduct investigations into abnormal employee behavior and internal job checks, enhancing the management of key personnel, improving job performance standards, and promptly eliminating potential risks.

The Company strictly complied with the *Law of the People’s Republic of China on Anti-money Laundering* and other relevant laws, regulations, and regulatory requirements. Each defense line performed its duties and fulfilled its anti-money laundering obligations. By leveraging information systems to empower anti-money laundering risk control, conducting comprehensive anti-money laundering risk investigations, strengthening group-wide anti-money laundering risk management, and performing targeted publicity and training, the Company worked to establish and improve the long-term mechanism for anti-money laundering management. The Company organized six anti-money laundering training sessions, covering 4,885 participants, continuously enhancing employees’ risk awareness and job performance capabilities.

Corporate social responsibility management

In the course of its business development, the Company has always adhered to the principle of uniting economic responsibilities with social responsibilities, deeply implementing ESG and sustainable development concepts, and comprehensively strengthening environmental, social, and governance (ESG) management. The Company continuously improves ESG information disclosure and actively drives the Company's high-quality development.

Social responsibility concepts



As a stabilizer to eliminate financial risks

The Company deeply ploughed into the disposal of non-performing assets in financial institutions, effectively mitigating the existing credit risks of financial institutions. It actively participated in the prevention and mitigation of risks in key areas such as small and medium-sized financial institutions, real estate, and local government debt, contributing to safeguarding the bottom line of preventing systemic risks.

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 implemented the concept of green development, actively responded to climate change, expanded green financial services around its main responsibilities and businesses, supported the low-carbon transformation of traditional industries and the accelerated development of green industries, actively practiced low-carbon operations, and contributed to the achievement of the "carbon peaking and carbon neutrality" goals.

As a booster to serve the real economy

Given its increased financial services to the real economy, and focus on major strategies, key areas, and weak links, the Company took an active part in enterprise crisis relief, state-owned enterprise reform and development, and strategic emerging industry support, putting more efforts to scientific and technological finance, green finance, inclusive finance, ageing finance and digital finance. It practiced the "customer first" concept, protected customer rights and interests, continuously improved service quality and customer experience, and created value together with customers.



As a corporate citizen to promote social welfare

The Company 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 body 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 management, 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 (The impact of climate change on the Company’s operations is detailed in the “Response to climate change” section.) 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.

The Company 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:

Type	Content of target	Inspection of process
<p>Economic targets</p> 	<p>China Cinda aimed to realize value appreciation and create the best returns for the shareholders by focusing on the core business of non-performing assets, improving the supply capacity of systematic financial solutions, earnestly performing the professional duties of resolving financial risks and serving the real economy.</p>	<p>China Cinda focused on the resolution of non-performing asset risks in banks, acquiring over RMB200 billion in non-performing assets of banks. It actively participated in the reform and risk resolution of small and medium-sized financial institutions, solidly promoted the resolution of real estate risks, and prudently participated in the resolution of local government debt risks. It focused on scientific and technological finance, green finance, inclusive finance, ageing finance and digital finance to increase support for new quality productive forces, energy security, and other areas, assist in deepening state-owned enterprise reforms, support the development and growth of the private economy, and enhance the quality and efficiency of services to the real economy.</p>
<p>Environmental targets</p> 	<p>China Cinda continued to expand low-carbon office operations for corporate green development.</p>	<p>Progress on environmental targets related to office operations can be found in the "Green and low-carbon operations" section.</p>
<p>Social targets</p> 	<p>China Cinda promoted community development and social well-being with active engagement in community investment and social welfare activities that prioritized rural revitalization and with support for vulnerable groups, fulfilled corporate citizenship responsibilities with rapid response to major public crises and disasters, and built harmonious labor relations and realized the coordinated development of employees and the Company with more democratic management of employees and the protection of employees' rights and interests.</p>	<p>China Cinda earnestly implemented targeted assistance work, investing RMB23.12 million, and carrying out multi-level, comprehensive assistance activities to continuously consolidate the achievements of poverty alleviation and effectively link them with rural revitalization. It organized employees to participate in community services, engage in public welfare charity activities to help the weak, aid the poor, and support education. It conducted safety and stability training and fire evacuation emergency drills. It held the 7th and 8th sessions of the fourth labor representative meeting, continuously improved employee health management, and ensured occupational safety. It completed over 2,160 training sessions, with more than 300,000 participants.</p>

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 25, 2025.

ESG governance framework

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

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

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

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

ESG issues	Execution by
ESG Report preparation and social responsibility assessment	President’s Office
Management and practice of ESG issues	Functional departments and offices of Head Office as well as the branches and subsidiaries
Contact persons for ESG information disclosure to carry out ESG practice and information collation	Relevant departments and offices of Head Office as well as the branches and subsidiaries
Energy conservation, emission reduction, and green office in the office space	Trade Union Work Department, and Logistics Support Department of the branches and subsidiaries
Different kinds of green finance business	Business departments of Head Office, branches and related subsidiaries

Communication with stakeholders

The Company attaches great importance to communication and interaction with stakeholders, actively establishing diversified communication channels with shareholders and investors, government regulators, customers, suppliers, peers and industry associations, non-profit organizations, charitable institutions, employees, and management level. The Company organized and held a series of communication activities, including high-quality development seminars, global analyst meetings for performance releases, key investor and client dialogues, financial expert service team precision client services, macroeconomic and industry expert seminars, law firm collaboration discussions, and young employee growth exchange meetings. Through these activities, the Company actively conveyed its business philosophy and value pursuit to stakeholders, responded to the demands and expectations of all parties, and collaborated with stakeholders to create economic, environmental, social, and corporate governance value.

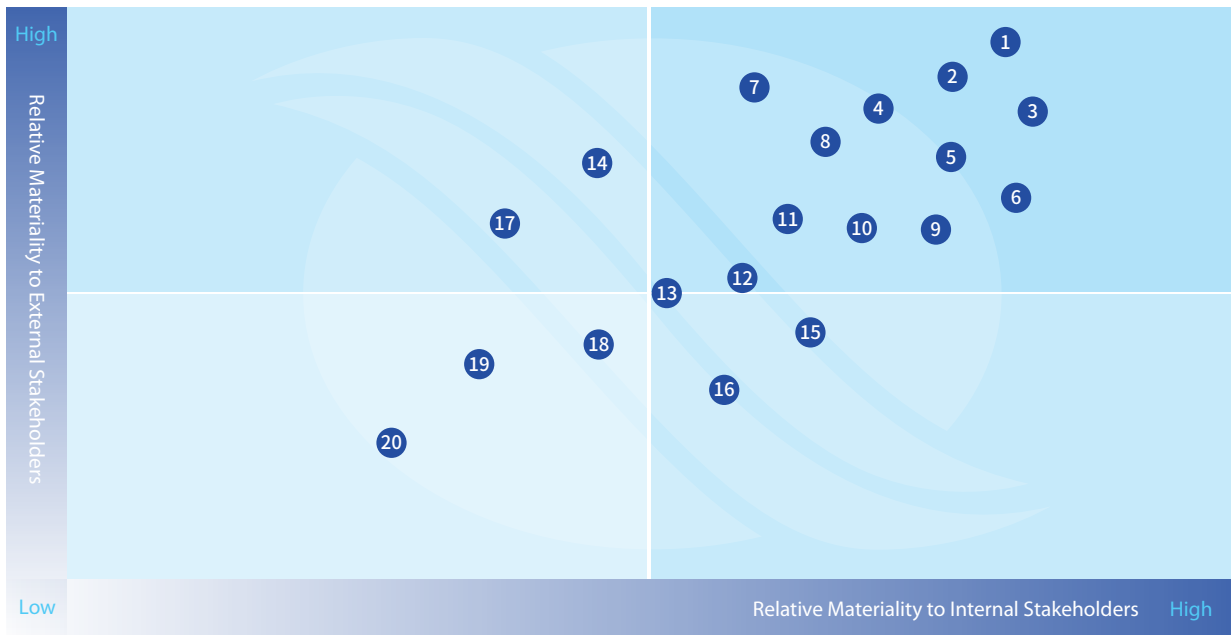


The Company held a high-quality development seminar



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



SOCIETY

- 92 Prevent and mitigate risks
- 101 Deepening customer service
- 106 Growing together with employees
- 112 Enhancing the people's livelihood

02

Prevent and mitigate risks

Prevent and mitigate financial risks

The Company focused on its main responsibilities and business, firmly adhered to the main battlefield of non-performing financial assets, actively participated in the reform and risk resolution of small and medium-sized financial institutions, systematically expanded its business scope, intensified asset disposal efforts, innovated investment promotion methods, and effectively resolved financial institution risks. The Company has effectively played its role as the national team and main force in mitigating financial risks.

Focus on the resolution of non-performing asset risks

CASE

Over RMB **200** billion

Over RMB200 billion in non-performing assets of banks

50%

50% year-on-year increase

Over RMB **140** billion

over RMB140 billion of new acquisitions of non-performing assets of small and medium-sized banks



The Company actively responded to new changes and demands in the non-performing asset market. By focusing on the customer and enhancing “manager-to-manager” marketing visits with financial institutions, the Company proactively engaged with diversified business needs such as bank asset revitalization, entrusted management disposal, and risk resolution in key areas. The Company promptly gathered information on non-performing asset disposals, rigorously conducted due diligence, fully explored asset value, and leveraged its expertise in asset valuation and pricing to improve acquisition capabilities. In 2024, the Company acquired over RMB200 billion in non-performing assets of banks, a 50% year-on-year increase, maintaining a leading market position. The Company acquired non-performing assets from 112 small and medium-sized banks worth over RMB140 billion, making a significant contribution to mitigating financial risks, revitalizing inefficient financial resources, and ensuring smooth circulation between the financial and real economies.



The Company signed a strategic cooperation agreement with Postal Savings Bank of China

Participating in the reform and risk resolution of small and medium-sized financial institutions

CASE



The Company actively participated in the reform and risk resolution of small and medium-sized financial institutions, creating tailored solutions for each institution. The Company offered a comprehensive range of professional services, including asset stripping, solution design, due diligence, valuation and pricing, consulting, and rescue management. In 2024, the Company participated in the risk resolution of two city commercial banks in a certain province, quickly forming a special task force with more than 300 internal experts and business leaders, conducting thorough due diligence, and producing over 2,000 due diligence and valuation reports. Based on the due diligence results, the Company formulated optimized reform and risk resolution plans, sent experts on-site to explain the proposals, and facilitated the implementation of the plans, effectively resolving risks at the relevant city commercial banks. The efforts received high recognition from regulators, local governments, and the banks involved in risk resolution.



The Company held a training session on the reform and risk resolution of local small and medium-sized banks

Implementing the first acquisition counter entrustment business from a state-owned major bank

CASE



The Company strictly followed regulatory requirements, cautiously and compliantly expanding business models such as structured transactions and reverse entrusted asset disposals, pioneering new paths in bank non-performing asset disposal. Guangdong Branch focused on the needs for the disposal of non-performing assets from state-owned banks. Before acquiring the assets, Guangdong Branch solidified the entrusted disposal objectives, timelines, and progress, and after acquisition, formed a joint project team with the entrusted party to efficiently advance asset management and disposal. Guangdong Branch successfully won a bid for 14 counter-entrusted asset packages from a bank, involving RMB2.7 billion in principal, marking the first-ever counter-entrusted asset package acquisition by a state-owned large bank in the country.

RMB **2.7** billion

RMB2.7 billion in principal



Cautiously expanding overseas non-performing asset business

CASE 

Cinda HK focuses on its core business and continuously strives to contribute to the construction of Hong Kong as an international financial center. In 2024, Cinda HK successfully acquired three non-performing asset packages related to domestic real estate credit from a Chinese bank's Hong Kong branch, totaling about RMB5 billion in principal. Cinda HK innovatively proposed a debt restructuring valuation method to resolve the pricing differences in traditional transaction models. By optimizing the transaction structure, the Company provided practical, replicable experience for the acquisition and disposal of similar non-performing asset packages. This project marked the first non-performing asset transaction in Hong Kong under the counter entrusted model, helping the bank reduce non-performing asset ratios and contributing Cinda's expertise to the resolution of non-performing asset risks in Hong Kong's banking sector.



Exploring personal non-performing loan business

CASE 

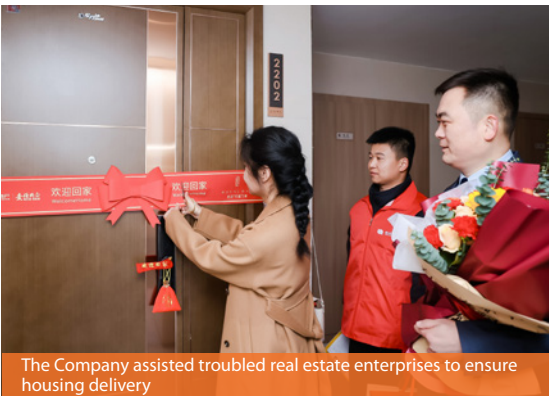
The Company places great emphasis on personal loan business and continues to expand into the personal non-performing loan market. In September 2024, the Company officially launched its personal non-performing loan system, becoming the first national financial asset management company to build and deploy such a system. Shenzhen Branch won a bid for a non-performing asset package of 2,897 micro-enterprise loans from WeBank, with a principal of RMB1.1 billion. WeBank is the first internet bank in China, and the micro-enterprise loans are the bank's first online, unsecured financial product for small and micro enterprises. The Company will use this opportunity to continuously strengthen financial support for private, small, and micro enterprises, and individual businesses.

Assist troubled enterprises

The Company focuses on its core business and professional expertise, actively participating in the resolution of risks in the real estate market, corporate bankruptcy restructuring, mergers and acquisitions, assistance for distressed listed companies, and crisis management for troubled enterprises. The Dalian Changxing Island and Xining Special Steel projects were selected as typical cases for revitalizing existing assets and expanding effective investment by the National Development and Reform Commission, further enhancing the professional brand image of the Company as a "problem solver, resource integrator, and value creator".

Resolving risks in real estate enterprises, supporting housing delivery, and stabilizing the well-being of the people

CASE 



The Company assisted troubled real estate enterprises to ensure housing delivery

The Company focuses on resolving risks in the real estate sector, revitalizing existing assets, affordable housing, and urban village redevelopment. It has been deeply involved in regional relief and resolving risks in large real estate enterprises. The Company has invested RMB74.3 billion in 155 real estate risk resolution projects, ensuring the delivery of 104,000 housing units, resolving wage arrears of RMB380 million for migrant workers, settling RMB2.33 billion in public investment products involving real estate enterprises, and paying RMB8.45 billion to upstream suppliers. This has led to the resumption of projects worth approximately RMB338.7 billion, positively contributing to restoring market confidence and promoting stable local economic development, earning recognition from governments and property owners.

Promoting the bankruptcy restructuring of listed companies

CASE 

The Company, leveraging its core business advantages, actively participates in the bankruptcy restructuring of listed companies to resolve corporate debt crises and regional risks. In early 2024, Hanma Technology and five of its subsidiaries entered bankruptcy proceedings due to insolvency. The Company utilized a comprehensive approach, including financial investments, debt acquisitions, non-core asset divestitures, and the purchase of creditors' rights, to participate fully in the bankruptcy restructuring. Through extensive professional services, the Company gained the trust of industry investors, helping optimize the asset-liability structure and enabling the Company's sustainable development.



The Company participated in the bankruptcy restructuring project for enterprise production workshops

Innovating restructuring models for key chemical enterprises

CASE 

Jiangxi Lanhengda Chemical Co., Ltd., a key chlor-alkali chemical enterprise in Jiangxi Province, with an output value of over RMB600 million and providing more than 1,000 jobs, fell into operational difficulties in recent years and was ordered into bankruptcy restructuring by the court. The Company, in partnership with industry investors, established a joint venture to implement a "consulting + restructuring investment" model. The Company coordinated with local governments, courts, administrators, creditors, and other parties to develop a restructuring plan, ensuring the Company's successful restructuring. This helped the local government achieve major investment projects and supported industry leaders in expanding production capacity through restructuring, ensuring creditors' long-overdue debts were reasonably repaid, and achieving a multi-party win.

1,000+

1,000+ Provide jobs



Assisting the restructuring of leading private chemical fiber enterprises

CASE 

Hanny Holdings Limited, with a polyester filament and staple fiber capacity of 500,000 tons, had received several honors, including being ranked among the "Top 10 Industrial Enterprises in Fujian Province". In 2021, the company faced comprehensive financial debt defaults, but its core assets aligned closely with the industrial chain of a leading private chemical fiber enterprise, presenting restructuring value. Fujian Branch helped industry investors push for the bankruptcy restructuring of Hanny Holdings Limited, assisting the company in overcoming difficulties, restoring normal operations, and preserving more than 2,000 jobs. This became a model for local governments in financial risk resolution and investment attraction.

2,000+

2,000+ jobs saved



Support the deepening of reforms in central and local state-owned enterprises

The Company leverages its asset disposal function to proactively engage in the deepening reform of state-owned enterprises, actively participating in the divestment and disposal, as well as mergers and acquisitions of non-principal and non-dominant business and inefficient and invalid assets. The Company supports local state-owned enterprise reforms and debt risk resolution, helps revitalize inefficient assets, and promotes industrial restructuring, thereby strongly supporting the strengthening, optimization, and expansion of state-owned capital and enterprises.



The Company Northeast Revitalization Group visited Angang Steel Group

Assisting China Electronics Corporation in divesting non-principal and non-dominant business

CASE

Shenzhen Sed Industry Co., Ltd., a listed company under China Electronics Corporation, owns shares in several environmental protection industry companies that are not well-aligned with the group's core business. According to a unified directive, China Electronics Corporation decided to publicly transfer its equity holdings in these companies through the property rights exchange. The Company established a partnership and successfully acquired the assets and assisted the target enterprises in improving corporate governance, supporting their transformation towards digitalization and platformization, and further optimizing their business structure. Through its support in the divestment of non-principal and non-dominant business, the Company has helped China Electronics Corporation focus on its core business in the development of the national electronics industry and cybersecurity.

Assisting Aero Engine Corporation of China in clearing inefficient and invalid assets

CASE

RMB **660** million

RMB660 million to acquire long-term debt



Chengdu Chengfa Science and Technology Co., Ltd., a subsidiary of Aero Engine Corporation of China, is a leading manufacturer of high-end industrial energy-saving turbine equipment such as axial flow compressors and energy recovery systems. The Company leveraged its expertise in debt acquisition and restructuring by purchasing RMB660 million in long-term debt from Chengdu Chengfa Science and Technology Co., Ltd., helping the latter divest debt, resolve disputes, and restructure its balance sheet. This laid the foundation for subsequent capital raising, restructuring, and a potential public listing.

Supporting Guangdong-Macao in-depth cooperation in Hengqin

CASE 

DA HENG QIN Group is a core state-owned enterprise in the Guangdong-Macao In-Depth Cooperation Zone in Hengqin, serving as a critical platform and backbone for promoting deep cooperation between Guangdong and Macao. Guangdong Branch, focusing on major regional strategies, invested approximately RMB2.9 billion to acquire the project company equity corresponding to DA HENG QIN Group's key revitalization assets. The Company proposed a comprehensive solution to help DA HENG QIN Group optimize asset quality and improve state-owned capital operating efficiency, supporting the development of the cooperation zone and advancing national key strategies through practical actions.



DA HENG QIN Group's key revitalization project – Music on the TM River

Supporting Chongqing's reform of "Three Tough Battles and One Revitalization"

CASE 

Chongqing's reform of "Three Tough Battles and One Revitalization" is an important measure to implement the decisions of the CPC Central Committee and provide strategic support for the construction of the new modernized Chongqing. Chongqing Branch actively participated in the reform initiatives, introducing quality industrial investors into asset revitalization projects through approaches such as "acquiring assets + joint disposal", "acquiring state-owned enterprise industrial guiding funds", and "bridge financing + asset securitization". The Company invested RMB5.3 billion in 10 "Three Tough Battles and One Revitalization" projects in districts such as Banan and Wulong districts, helping the local government revitalize over RMB16 billion in existing assets.



The Company attended the "Central-Local Cooperation: Asset Revitalization" strategic cooperation signing ceremony

RMB 5.3 billion
RMB5.3 billion projects investment

RMB 16 billion
RMB16 billion to help local governments revitalize existing assets



Empower the development of new quality productive forces

The Company leverages its unique functional advantages to focus on advancing financial services for technology and innovation. It has established a master fund for technology achievement transformation, collaborated with multiple research institutes to launch the "10+10" High-Tech Start Action, organized industry seminars, and focused on the pain points and difficulties faced by technology-based enterprises. The Company provides full lifecycle financial services, promoting a positive cycle of "technology - industry - finance," enhancing the quality and efficiency of services for strategic emerging industries. In recognition of its efforts, the Company was ranked in the "Top 20 Financial Institutions" of the 2024 New Quality Productive Forces Investment Institutions Soft Power Ranking.

Utilizing asset revitalization to support the development of semiconductor enterprises

CASE 

Zhonghuan Advanced Semiconductor Technology Co., Ltd. ("Zhonghuan Advanced") is a leading domestic semiconductor silicon wafer company. A local government's guiding fund holds part of Zhonghuan Advanced's shares. As per the local government's asset revitalization requirements, the fund faced an impending exit. The Company, leveraging its professional expertise in asset revitalization, invested in acquiring the existing shares from the government-guided fund, successfully revitalizing state-owned assets and supporting the sustained development of high-quality semiconductor enterprises.

Providing financial support for a biopharmaceutical enterprise

CASE 

RMB **300** million

RMB300 million to convertible debt investment



The medical and health industry is a key area for China's high-level technological independence and self-reliance. Shandong Boan Biotechnology Co., Ltd. is a national specialized, fine, characteristic, and innovative "little giant" enterprise, focusing on the research and development of biosimilars and innovative drugs in oncology, autoimmune diseases, ophthalmology, and metabolic diseases. The Company provided RMB300 million in convertible debt investment to support the enterprise's stable operations and help it achieve key breakthroughs in the cutting-edge biopharmaceutical research field.

Supporting the development of crystal materials leading enterprises

CASE 

CASSTAR, an investment incubation service platform for hard tech based on the research and development of Xi'an Institute of Optics and Precision Mechanics of CAS. Using the S-Fund trading model as a reference, the Company acquired the shares of Meishan Boya Advanced Materials Co., Ltd., a leading enterprise in the scintillation crystal segment, held by CASSTAR's fund. This acquisition helped revitalize the government-guided fund's assets and supported the development of national high-tech enterprises.

Supporting the development of high-end fluorine material leading enterprises

CASE 

Shandong Dongyue Future Hydrogen Energy Materials Co., Ltd. is a leading enterprise in high-end fluorine materials. The Company, by acquiring non-performing loans of banks and participating as a creditor in the restructuring of Macrolink Group, identified quality assets among the debt repayment resources. The Company invested an additional RMB51 million to acquire Dongyue Hydrogen Energy's shares held by Macrolink Group, providing cash resources for debt repayment and effectively supporting the successful restructuring of Macrolink Group, while ensuring the continued steady development of Dongyue Hydrogen Energy.

Serving the development of social people's livelihood

The Company actively practiced the concept of finance for the people, strengthening high-quality financial services for key areas and weak links in the national economy and people's livelihood. Focusing on its core responsibilities, the Company identified entry points for inclusive finance and ageing finance, helping private enterprises, small and micro enterprises, and individual businesses solve financial problems. It also supported the pension service industry and urban renewal efforts, better serving economic and social development and improving people's livelihood.

Creating a model for Shanghai's old town redevelopment and urban renewal

CASE 

Implementing urban renewal initiatives is an important measure to transform urban development and achieve high-quality growth. The Daxing Street Project is a well-known and challenging project in Huangpu District, Shanghai. Given the project's complex historical background and unresolved issues, Shanghai Branch successfully advanced project construction by using a "staged relief + equity and debt restructuring + underlying cooperation development" financial policy package. This approach effectively addressed the issues faced by relocated residents, contributed to revitalizing inefficient assets, and supported innovative exploration in Shanghai's urban renewal.

Revitalizing Chongqing Wulong's quality tourism resources

CASE 

Due to historical reasons, the issuance of public REITs for tourism infrastructure in Wulong District, Chongqing faced obstacles such as pledged assets and the need to restructure. Chongqing Branch innovatively employed "bridge financing + asset securitization" methods to help Wulong Karst Tourism Company repay outstanding loans from financial institutions, remove risk control obstacles, and improve the ownership of underlying assets, thereby eliminating barriers to issuing REITs and accelerating the process. This approach helped support the local industrial transformation and boosted the tourism and cultural industry's "self-sustaining" capabilities.



Wulong Three Natural Bridges in Chongqing



Opening new financing channels for small and medium-sized transport enterprises

CASE 

NCB (China), leveraging its foreign bank's differentiated services, enhanced comprehensive service capabilities for small and micro enterprises by expanding its outreach to small and micro enterprises and continuously providing favorable interest rate policies and customized credit projects for these enterprises. Through the "SF 1+N" bulk project, it combined "digital + inclusive finance" to open new financing channels for small and medium-sized transport companies. The fully automated financing system facilitated online connections, enabling loans to be issued within an hour, effectively reducing operational costs and improving financing efficiency. NCB (China) was recognized as the "2024 Annual Inclusive Finance Commercial Bank" at the 8th Boao Forum for Entrepreneurs.



Continuously expanding ageing finance products and services

CASE 

The Company actively explored age-friendly financial services and continuously optimized ageing finance products and services. NCB (China) precisely catered to the asset allocation needs of elderly customers, offering a wide range of pension products, including exclusive interest-bearing deposits, stable wealth management products, and annuity-type insurance. Additionally, it provided differentiated allocation strategies for pension customers with different asset situations. Jingu Trust has innovatively launched the "Jingu · Dongli No.1 Pension Collective Fund Trust Plan", the first "asset management + payment" pension trust product jointly issued by a financial institution and a private pension enterprise, which not only met the wealth preservation and appreciation needs of investors but also offered them a comfortable pension environment and professional, high-quality services.

南洋商业银行 银发客户专享存款产品

—— 重磅推出 ——

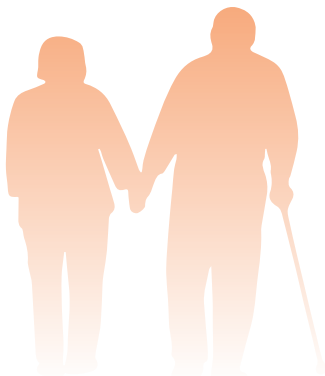
活动时间：2024年8月1日至2024年8月31日

锁定利率

本金有保障

币种	期限	优惠利率最高可达	起存金额
人民币	5年期	2.50%	1000元
美元	13个月	4.65%	1000美元

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Deepening customer service

Protecting customer rights and interests

The Company always places great importance on safeguarding customers' legitimate rights and interests. It strictly complies 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*, and other laws, regulations, and supervisory requirements. The Company continuously improves customer service standards and product quality, strengthens its customer complaint management mechanisms, enhances measures to protect customer privacy, reinforces intellectual property protection, and consistently improves customer satisfaction.

Delivering tailored customer services

Adhering to a customer-centric approach, the Company continues to advance the construction of "Digital Cinda" and enhance its digital customer service capabilities. It has innovated and optimized marketing approaches by conducting "one-to-many" marketing campaigns and "one-on-one" targeted visits, offering customized service solutions based on customer needs. The Company also innovates investment promotion formats, strengthens the construction of industry ecosystems, and unites social forces to jointly resolve risks.

Advancing "Digital Cinda" to enhance customer service standards

CASE

The Company continues to advance the development of "Digital Cinda", focusing on efficiency and security to promote digital financial development. It has formulated a digital finance development plan and is dedicated to building new digital and intelligent foundational capabilities. The Company is accelerating the improvement of enterprise-level business operation platforms and has initially established a digital ecosystem, piloting artificial intelligence technologies to support business transformation and upgrading. It also promotes full-stack innovation-driven IT infrastructure construction, strengthens the autonomous control of core technologies, enhances cybersecurity and data security management capabilities, and strives to build an integrated security operation system across the Group. By coordinating the ecological construction of the Group's digital financial services, the Company promotes the rollout of the new-generation business-finance systems in non-financial subsidiaries and supports differentiated digital transformation efforts in financial subsidiaries, thus empowering business management and improving customer service standards.



AI smart assistant and "Smart Tao" mini program

Launching the integrated marketing campaign of "20 cities of 10 provinces"

CASE 

The Company has continued its integrated marketing campaign of "20 cities of 10 provinces" by organizing financial expert service teams to host comprehensive briefings in Wuhan, Xi'an, Changsha, Beijing, and Hong Kong, and financial-focused briefings in Nanchang, Harbin, and Shenyang. The Company has strengthened government-enterprise cooperation with 14 provincial-level governments and 80 key prefecture-level city governments, playing a vital role in areas such as risk resolution in key sectors, revitalization of existing assets, mergers and acquisitions, bankruptcy restructuring, and crisis enterprise assistance. Its comprehensive financial services capabilities and ability to solve complex problems have been highly recognized by local governments and customers.



The Company organized a financial expert service team to support high-quality development in Hunan

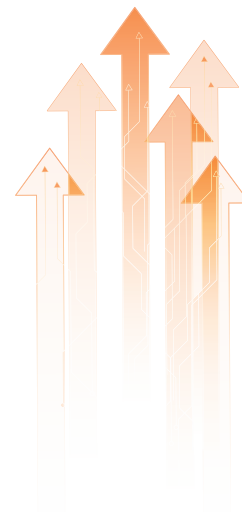
Conducting "3+8" industry-themed marketing campaigns

CASE 

The Company has innovatively launched "3+8" industry-themed marketing activities, working with industry associations, ecosystem partners, and leading enterprises in the industrial chain to hold seminars and forums. These themed marketing efforts focus on areas such as energy and chemicals, steel, elderly care, photovoltaics, aircraft materials, pharmaceuticals, lithium carbonate, S-Funds, revitalization of state-owned assets, and bankruptcy restructuring. The events explore industry development trends and paths to high-quality corporate growth, strengthening mutual trust with partners and strategic customers, and fostering long-term, win-win cooperation.



The Company held an exchange meeting on custodianship and bankruptcy restructuring business



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

CASE



200

200 promoted projects

More than RMB 55 billion

More than RMB55 billion in project debt principal for the promotion meeting

The Company continues to host the "Stepping Forward through Waves" series of asset promotion activities. At a special asset promotion event for the industrial and energy sectors in Nanjing, Jiangsu, nearly 200 projects with more than RMB55 billion in principal were promoted. More than 200 renowned enterprises from the industrial and energy sectors participated, and the online livestream attracted over 5 million views. The Company also launched a dedicated "Stepping Forward through Waves" column on its official WeChat account to showcase assets from different regions, industries, and categories, further strengthening the industry ecosystem and uniting societal forces to resolve risks.



The Company held a "Stepping Forward through Waves" special asset promotion event



Promoting financial literacy

The Company conducts quarterly financial knowledge and anti-money laundering education campaigns targeting financial consumers and the general public, with a focus on key areas prone to illegal financial activities. It emphasizes the promotion of knowledge related to the prevention of illegal fundraising and telecom fraud. By fully utilizing online and offline resources, the Company actively disseminates the latest laws, regulations, and preventive measures, thereby helping enhance public awareness and capacity to prevent financial crimes and continuously strengthening consumer rights protection.

金融为民谱新篇 守护权益防风险

新疆金融业2024年金融教育宣传月活动

银保监会新疆监管局、中国人民银行新疆维吾尔自治区分行、中国证券监督管理委员会新疆监管局、新疆金融行业协会、新疆保险行业协会、新疆证券期货业协会

新疆维吾尔自治区农村信用合作社、农业银行股份有限公司新疆分行、新疆维吾尔自治区农村合作银行、建设银行股份有限公司新疆分行、新疆维吾尔自治区农村信用联社、乌鲁木齐市辖区各金融机构

二零二四年十月二十六日

人保财险新疆分公司、太平洋财险新疆分公司、平安财险新疆分公司

中华财险新疆分公司

申万宏源证券新疆(乌鲁木齐)分公司、中国银河证券股份有限公司新疆分公司

Xinjiang Branch participated in the regional Financial Education Publicity Month



NCB (Hong Kong) organized a community-based financial knowledge awareness campaign

Managing customer complaints

The Company has formulated and strictly implemented the *Administrative Measures for Handling Consumer Complaints*, clearly defining the responsibilities of complaint management at all organizational levels and standardizing the full-process mechanism for handling consumer complaints. The Company continues to strengthen the review and supervision mechanisms for complaint management, ensuring the optimization and implementation of the customer complaint management system. It places great emphasis on customer feedback, improves the customer communication mechanism, responds to complaints immediately upon receipt, strengthens supervision over complaint cases, and maximizes the protection of consumer rights and interests while enhancing the customer service experience. The subsidiaries accepted 758 customer complaints in 2024.

NCB (Hong Kong) formulated the *Detailed Rules for Customer Complaints Handling*, which specified standardized procedures for complaint resolution. A designated unit is responsible for monitoring and managing complaint handling across the entire institution and conducts an annual review of the operational guidelines. Jingu Trust newly formulated the *Product and Service Review and Management Measures for Consumer Rights Protection*, and revised the *Consumer Rights Protection Management Measures*, *Consumer Complaint Management Measures*, *Customer Service Management Measures*, and *Marketing Conduct Management Measures*, continuously improving the content and procedures of the consumer protection system and promoting its implementation. Emergency drills for handling major consumer complaints were conducted to enhance emergency response capabilities.

Protecting customer privacy

In terms of policy and system development, the Company has established the *Information Security Management Measures*, which defined the responsibilities of departments involved in data security management and strengthened the requirements for data collection, transmission, storage, usage, and destruction. The Company's information security policies complied with regulatory requirements and passed the ISO27001 Information Security Management Systems Certification.

In terms of technical measures, the Company has deployed security protections such as database security auditing, endpoint security management, email security gateways, and data masking platforms. At the application system level, measures such as prohibiting the copying of personal data and embedding digital watermarks are adopted to enhance the protection of personal information and prevent data leaks.

In terms of daily management, the Company regularly organizes security awareness training to strengthen employees' awareness of information protection. A special project on data security governance has been launched to enhance the establishment of data security management systems and advance data classification and grading.



Intellectual property management

In accordance with the *Trademark Law of the People's Republic of China*, *Anti-Unfair Competition Law of the People's Republic of China*, *Copyright Law of the People's Republic of China*, and other relevant laws and regulations, the Company has formulated the *Administrative Measures for Intellectual Property Protection* to regulate intellectual property management, strengthen the protection and use of intellectual property, effectively prevent reputational risks, and safeguard the Company's legal rights.

In terms of management mechanisms, the Company's Head Office is responsible for managing and guiding intellectual property protection across the Group. Relevant functional departments of the Head Office and subsidiaries assume responsibility for managing specific intellectual property protection matters. The Company also engages professional intellectual property agencies to provide dedicated services and consulting on intellectual property protection.

Adhering to the principle of "dynamic monitoring and timely protection of rights", the Company continuously monitors and safeguards its trademarks, trade names, and other proprietary rights. In the event of infringement, the Company promptly takes appropriate actions such as filing objections or complaints with the relevant competent authorities, sending cease-and-desist letters, or initiating legal proceedings in accordance with prescribed procedures, thereby ensuring comprehensive protection of its intellectual property rights. The Company also places high importance on protecting counterparties' intellectual property. In any business activity that may involve intellectual property, specific clauses are clearly defined in transaction contracts to both prevent infringement by others and ensure the Company does not infringe upon others' intellectual property.

The Company actively and prudently promotes the use of licensed software, and has formulated the *Software Genuine Management Specification*, which specifies requirements for software procurement, installation, and usage management, supervision and inspection, and approval processes. The Company has also established a mechanism for regularly updating and publishing software lists (including white, gray, and black lists) and implements centralized management for software procurement, installation, and use.




Supplier management

The Company 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 3,237 centralized procurement and frequently-used intermediary in-warehouse suppliers, including 3,147 from mainland China, as well as 90 from Hong Kong, Macao, and Taiwan of China, and foreign countries.

The Company has established a clearly defined procurement management system that effectively separates management and execution functions to prevent potential risks. Procurement decisions strictly follow a two-step review process: the Centralized Procurement Management Committee reviews the supplier shortlist, and the Bid Evaluation/Negotiation Committee recommends the optimal supplier. The final result is approved by the Centralized Procurement Management Committee and publicly disclosed.

The Company strictly regulated the management of the supplier database and the reserve pool of commonly used intermediaries, with relevant management measures clearly defined. Adjustments to supplier inclusion or removal from the database are reviewed and approved by the Centralized Procurement Management Committee. For suppliers already in cooperation, annual assessments are conducted on their qualifications, product performance, services, after-sales support, and other contract fulfillment matters. The inclusion or removal of suppliers from the database is based on the Company's needs and the actual performance of suppliers.

The concept of green procurement was embedded in procurement management. The *Rules for Centralized Procurement Management* specified a preference for purchasing energy-saving and environmentally friendly products. Subsidiaries actively implemented green procurement requirements. For example, Cinda Capital's purchased office furniture passed the ISO14001 Environmental Management System Certification, the ISO45001 Occupational Health and Safety Management System Certification, and the China Environmental Labeling Product Certification. Products such as lighting and paint were certified as green building materials, meeting energy-saving, low-carbon, and environmental protection standards.



Growing together with employees

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*, the Company 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 strictly abided by national basic welfare policies and continuously improved its compensation and benefits system, lawfully and compliantly safeguarding all employee entitlements. A sound multi-level medical and pension protection system has been established. The Company made full contributions to basic pension, basic medical, and other social insurances as required. It has implemented an enterprise annuity system and contributes accordingly, and has also established a commercial supplemental medical insurance system for employees. The Company protected employees' rights to work and rest by establishing a rigorous and scientific employment management mechanism, conducting reasonable assessments, and actively responding to employees' legitimate demands regarding labor allocation. All forms of forced labor were strictly prohibited. The Company firmly opposed, resisted, and forbade the employment of child labor. To prevent such occurrences, it strictly verified applicants' identity documents and age during the recruitment process. If forced labor or child labor is identified, the Company will hold those responsible accountable in accordance with relevant laws and regulations and handle the matter seriously. In 2024, no incidents of forced labor or child labor were identified.

The Company continued to improve its democratic management system, centered around the employee representative congress and member representative assembly. The seventh and eighth sessions of the fourth congress were held, and grassroots labor unions were guided in convening 48 employee (representative) congresses and 20 union member assemblies, effectively encouraging employee participation in democratic management and strengthening employees' sense of ownership.



Ensuring occupational safety

5

Five security and stability training sessions

13

Thirteen organized emergency response drills



With great importance to the health and safety of employees, the Company 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 has formulated and strictly implemented the *Administrative Rules for Internal Security Work* and *Management Measures for Emergencies* to maintain workplace order and foster a safe and healthy work environment. Five security and stability training sessions were held to improve emergency response capabilities. Regular safety inspections were conducted at the Head Office building, along with three safety training sessions, one emergency evacuation drill, and thirteen emergency response drills. Employees were organized to study the use of Automated External Defibrillators (AEDs) and receive cardiopulmonary resuscitation (CPR) training. Fire extinguishers were distributed to ensure personal safety.



The Company conducted a fire emergency drill at the Head Office building

The Company paid close attention to employees' physical health and continues to enhance health protection measures. Regular health check-ups were provided for employees, with check-up items added or adjusted in a timely manner based on results. Employee health management initiatives were carried out to help improve sub-health and chronic conditions. Office air purifiers were routinely inspected, and filters were regularly replaced to ensure a comfortable and healthy working environment.



Advocating the philosophy of "Happy Work, Healthy Life", the Company organized activities such as table tennis, walking, hiking, public speaking, reading, essay writing, calligraphy, and photography. The Head Office trade union established 13 hobby groups and one basic skills training class, organizing over 1,300 activities throughout the year, enriching employees' cultural and recreational lives.

13

13 Head Office trade union set up hobby groups

1

1 zero-based training class

1,300

1,300 activities throughout the year



The Company held a spring walking event



The Company hosted the 4th Table Tennis Competition



Liaoning Branch organized an outdoor experiential training activity

Providing employee caring

The Company 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 188 person-times in difficulty as well as the managers serving temporary positions in remote areas, and distributed condolence funds of RMB0.43 million.

The Company has co-established three care rooms for female employees with the Chinese Financial Workers' Union. On International Women's Day (March 8), it organized a variety of activities such as flower arranging and tea art. The Company distributed hygiene allowances, arranged special medical check-ups, and organized mental health lectures to fully protect the rights and interests of female employees during special periods such as marriage, pregnancy, childbirth, and breastfeeding.

188

188 people visited distressed employees and sent cadres to remote areas

3

3 co-established female employee care rooms with the Chinese Financial Workers' Union



Hubei Branch organized activities for female employees on International Women's Day

The Company placed great emphasis on the care and rights protection of retired employees. Retirement farewell ceremonies were held, comprehensive and specialized medical check-ups were provided, along with supplemental commercial medical insurance. Live-streamed and in-person health lectures were offered, as well as art exhibitions themed "A Colorful New Retirement Life", and spring outings and Double Ninth Festival activities, enriching the lives of retired staff.



The Company organized an autumn outing for retired cadres during the Double Ninth Festival

Supporting employee development

The Company adhered to a people-oriented approach and earnestly implemented the Party's organizational line in the new era. It has established and improved a scientific talent selection and employment mechanism, firmly upholding the principle of emphasizing responsibility, practical performance, and actual achievements. It followed the standard of appointing people with both integrity and ability, with integrity as the priority. The Company conscientiously implemented the *Five Year Plan for the Construction of Manager and Talent Teams (2022-2026)*, strengthening grassroots leadership and cadre teams, improving and optimizing the cadre assessment system, and focusing on professional and diversified personnel allocation. It was committed to building a high-quality, multidimensional, and integrated talent team led by professionals in non-performing asset management, supported by specialists in economic and financial investment banking, and safeguarded by teams in finance, law, and risk control.

The Company continuously promoted the development of a tiered and categorized training system. It organized various training sessions, including special sessions on studying and implementing the Central Financial Work Conference, demonstration training for Party branch secretaries, practical growth training camps, immersive case study workshops, and practical growth training camps for new employees. The Company also promoted the Cinda Online Learning Platform and the "Masters Lecture Hall" public lecture series. In total, over 2,160 training sessions were held throughout the year, with 59,075 hours logged on the online learning platform and over 300,000 total participants. These efforts continue to enhance the professional competencies and comprehensive capabilities of the Company's cadres and employees.

2,160

2,160 sessions of various trainings completed throughout the year

59,075 hours

59,075 hours logged on the online learning platform

Over 300,000

over 300,000 total participants



The Company organized a practical growth training camp for new employees

Employee data sheet

Index	Unit	Type	Data of 2024
B1 Employment			
Total number of employees	Person	—	14,296
Number of employees by gender	Person	Number of male employees	7,690
		Number of female employees	6,606
Number of employees by employment category	Person	Regular employees	13,815
		Number of dispatched employees	481
Number of employees by age	Person	30 and below	2,094
		31-50	10,448
		51 and above	1,754
Number of employees by place of work	Person	Mainland China	12,708
		Hong Kong, Macao, and Taiwan of China	1,588
Number of employees by other types	Person	Number of minority employees	842
		New employees	910
Employee turnover rate by gender	%	Male	4.54
		Female	3.98
Employee turnover rate by age	%	30 and below	12.51
		31-50	2.63
		51 and above	4.27
Employee turnover rate by place of work	%	Mainland China	3.84
		Hong Kong, Macao, and Taiwan of China	7.88
B2 Health and Safety			
Number of work-related fatalities	Person	2022	0
		2023	0
		2024	0
Percentage of work-related fatalities	Person	2022	0
		2023	0
		2024	0
Lost days due to work injury (work injury-related lost days)	Day	2024	630.5
B3 Development and Training			
Male attendance rate to training	%	—	99.52
Female attendance rate to training	%	—	99.74
Attendance rate of Head Office department-level and branch-level leaders & managers and above to training	%	—	95.19
Attendance rate of Head Office department-level and branch-level leaders & managers and below (excluded) to training	%	—	99.57
Average training hours completed by male employees	Hour/person	—	59.83
Average training hours completed by female employees	Hour/person	—	85.84
Average training hours completed by Head Office department-level and branch-level leaders & managers and above	Hour/person	—	30.03
Average training hours completed by Head Office department-level and branch-level leaders & managers and below (excluded)	Hour/person	—	74.67

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

Enhancing the people's livelihood

Targeted assistance

The Company conscientiously implemented the central government's targeted assistance initiative, guided by the experience of the "Green Rural Revival Program" Initiative, fully leveraging its financial strengths and integrating various resources. A total of RMB23.12 million was invested in multi-level and comprehensive assistance activities to continuously consolidate the achievements of poverty alleviation and ensure effective linkage with rural revitalization.

Focusing on housing safety to improve farmers' living conditions

CASE 

The Company continued to carry out targeted assistance in Ledu, Qinghai, implementing 26 projects across six categories, including industrial development, talent training, cultural revitalization, ecological construction, organizational revitalization, and "three guarantees to make up for shortfalls". A total of 1,148 grassroots cadres and technical professionals were trained, and RMB8.58 million in consumption-based assistance was realized. Focusing on improving rural housing, the Company implemented five housing safety remediation projects in the year. In Putai Township, Shoule Town, and Dala Tu Ethnic Township, where aging infrastructure, extreme weather, and natural disasters had led to housing safety risks, safety assessments were carried out. A total of 36 households received repairs, reconstruction, or relocation for risk mitigation, while 127 homes with identified risks underwent reinforcement. Additionally, 109 houses in Zhongba Tibetan Township and Chengtai Township were upgraded, achieving tangible improvements in living conditions and residential safety.

RMB **8.58** million

RMB8.58 million to achieve consumption assistance

1,148

1,148 grassroots cadres and technical professionals were trained



The Company supported rural housing renovation and improvement in Ledu District

Xinjiang Branch unites for revitalization on the Pamir Plateau

CASE



Xinjiang Branch's designated village, Bulunkou Village in Akto County, Kizilsu Kirghiz Autonomous Prefecture, is located on the Pamir Plateau at an average altitude of 3,400 meters, with a 20-kilometer border and situated in a cold mountainous border area. In 2024, Xinjiang Branch advanced key tasks such as targeted assistance, paired support, and the development of model villages for rural revitalization. Six full-time team members were dispatched to work in the village. Through implementing assistance policies, strengthening poverty monitoring, and supporting industrial development, the average annual net income of herders increased to RMB14,000, and collective village income rose to RMB880,000, up 193% year-on-year, far exceeding the local government's RMB500,000 target and ranking first in the township. The village work team earned high praise from local Party committees, government officials, and residents.



The Xinjiang Branch village work team organized a tree-planting activity

Cinda Securities achieves new results in paired assistance

CASE



Cinda Securities, focusing on supporting rural revitalization, carried out assistance initiatives in areas such as ecology, industry, public welfare, culture, and consumption. A total of RMB6.36 million was invested in five paired counties, Ledu in Qinghai, Dafang, Nayong, and Zhijin in Guizhou, and Yuanyang in Yunnan, to promote improvements in rural education, cultural development, and industrial prosperity, achieving significant results in paired assistance.



Zhejiang Branch funded the repair of street lights in the village



Cinda Real Estate organized an online public welfare agricultural support event



Guizhou Branch organized a Spring Festival assistance event for a supported village

Public welfare activities

The Company has always regarded supporting public welfare and enhancing people's livelihood as an important aspect of fulfilling its social responsibilities. Through charitable donation programs and encouraging employee participation in volunteer activities, the Company actively engaged in diverse public welfare practices, contributing positively to society through concrete actions and embodying the responsibility and commitment of Cinda people.

Organizing youth exchange activities between Hong Kong and Qinghai

CASE 

Cinda HK, NCB (Hong Kong), and Cinda International co-hosted the "I See I Know" Hong Kong Youth Understanding the Nation series with the Hong Kong Chinese Enterprises Association. The event organized visits for Hong Kong youth to various regions across Qinghai, where they held discussions with local young people. These efforts enabled the participants to experience firsthand the pulse of development in Northwest China and enhanced their understanding of national affairs and sense of national identity.



Organized Hong Kong youth to various regions across Qinghai

Cinda HK, NCB (Hong Kong), and Cinda International also co-hosted the "One Million Youth See the Nation" - Integration, Progress, and Sharing Youth Exchange Tour between Qinghai and Hong Kong in Shenzhen. Over 30 students and teachers from Ledu District, Qinghai, and Hong Kong's Ju Ching Chu Secondary School (Tuen Mun) visited Qianhai Free Trade Zone, University Town, the Shenzhen Reform and Opening-Up Exhibition Hall, and BYD Auto to gain insights into the nation's achievements in advanced technological innovation and development.



A visit to the BYD automobile showroom was organized for teachers and students from Qinghai and Hong Kong



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COMPANY

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China Cinda (HK) Holdings Company Limited
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In recognition of its positive contribution in the areas of
"Caring for the Community", "Caring for the Employees" & "Caring for the Environment"
以嘉許其於「關懷社區」、「關懷員工」及「關懷環境」三大範疇中的積極實踐

Bernard Chan
Chairperson
The Hong Kong Council of Social Service

Chua Hoi Wai
Chief Executive
The Hong Kong Council of Social Service

Cinda Hong Kong was awarded the "Caring Company" logo for the sixth consecutive year in recognition of its sustained corporate social responsibility and community contributions

於2024年3月1日至2025年2月28日有效





ENVIRONMENT

- 118 Response to climate change
- 119 Green finance related services
- 123 Green and low-carbon operations

03



Response to climate change

Identification of climate change risk

With great importance to the management of climate change related issues, the Company 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

The Company practices the concept of sustainable development and actively responds to the challenges of climate change. It proactively identified climate-related risks and opportunities, enhanced its ability to manage climate risks by optimizing business layout and industrial structure, and integrating management mechanisms with risk control, while promoting the sustainable development of its business. Differentiated strategies, clear targets, and tailored plans have been formulated for relevant business lines to effectively address climate-related risks. For example, to mitigate compliance and financial risks arising from climate change, the Company has formulated operational strategies for the coal, new energy vehicle, and new energy power sectors. It guided the orderly disposal and reduction of assets in “two highs and one surplus” industries, optimized asset structures, and promoted the transition from traditional to new energy within the energy portfolio. The Company continued to improve its information disclosure mechanisms and fully disclosed its climate response practices in accordance with ESG and climate-related disclosure standards and requirements. It also strengthened communication with stakeholders and capital markets, promptly responding to concerns and feedback.

Climate response measures continued to be implemented across subsidiaries, which carried out climate risk management initiatives tailored to their business characteristics and actively seized climate-related opportunities. For example, NCB (China) has focused on enhancing green finance management by introducing an integrated green finance management system, improving the identification and management of green loans at the business level, and effectively addressing challenges in environmental benefit assessment and carbon accounting.





Green finance related services

Supporting green industry development

The Company actively supported China’s “carbon peaking and carbon neutrality” strategy, identifying its positioning and role within the broader national agenda. It jointly established a RMB5 billion Green Carbon Fund and held industry seminars on photovoltaics and lithium carbonate. Focusing on risk mitigation, asset revitalization, and resource allocation optimization, the Company expanded its presence in green and low-carbon sectors, supported the green transformation of traditional industries, and continuously injected new momentum into the development of green finance.

Participating in the debt-to-equity swap for a leading NEV battery company



CNGR Advanced Material Co., Ltd., a leading enterprise in ternary precursor materials for new energy vehicles, has built a vertically integrated industrial chain through its subsidiary, Hunan Zhongwei. This includes nickel and cobalt intermediate processing (nickel sulfate, cobalt sulfate) and lithium-ion battery recycling, which form a strong synergy with its precursor business. Hunan Branch participated in a debt-to-equity swap in which Hunan Zhongwei issued shares to repay debt. This helped the enterprise lower leverage, strengthen its upstream nickel resource base, enhance raw material security, improve profitability, and achieve steady development.



Participating in the debt-to-equity swap for a clean energy power company



Jilin Electric Power Co., Ltd. power generation equipment involved in the debt-to-equity swap by Jilin Branch

Jilin Electric Power Co., Ltd. is a key platform for State Power Investment Corporation Limited's clean energy development strategy. Jilin Branch played a counter-cyclical adjustment role by subscribing, through an asset management plan, to a private placement by Jilin Electric Power Co., Ltd., effectively improving the company’s capital structure and reducing debt. This facilitated the commissioning of its green ammonia project, helped the industry break through traditional productivity bottlenecks, and supported the construction of a new power system centered on renewable energy.

Participating in the mixed-ownership reform of a leading new energy heavy truck company

CASE 

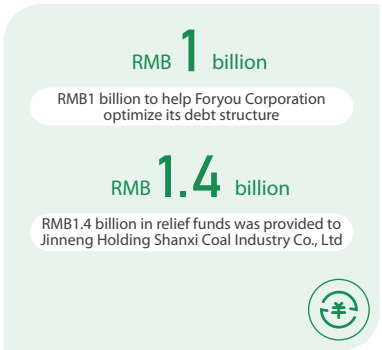
investment banking + investment

XCMG Auto is a leader in the new energy heavy truck sector. To meet its mixed-ownership reform needs, Jiangsu Branch partnered with external investors to establish a dedicated fund, acquired partial equity through a public listing on a property exchange, and became a strategic investor in XCMG Auto. Leveraging a dual model of "investment banking + investment," the Company supported XCMG Auto in shaping a new development landscape and promoted green development in the real economy.

Supporting the low-carbon transition of traditional coal enterprises in Shanxi

CASE 

Shanxi Branch has actively participated in Shanxi's low-carbon transition and energy revolution. It provided RMB400 million in funding to Jinneng Holding Equipment Yanhua Company to resolve the suspension of a new plant project, supporting the development of advanced, low-carbon modern coal chemical industries. It also invested RMB1 billion to help Foryou Corporation optimize its debt structure and concentrate on developing advanced technologies in new materials and energy storage, building a key industrial chain of "coal coalification new materials". Through a trust plan, RMB1.4 billion in relief funds was provided to Tongxin Coal Mine under Jinneng Holding Shanxi Coal Industry Co., Ltd. The Company also facilitated cooperation between the Diantou Xinneng Fund and State Power Investment Corporation Shanxi to explore wind power asset acquisition through the establishment of an SPV and substantial restructuring, contributing to the smooth circulation of production factors.



Revitalizing a hydropower enterprise in Yunnan

CASE 



Yunnan hydropower plant revitalized with support from Guangdong Branch

Guangdong Branch held a claim secured by an unfinished hydropower project in a border area of Yunnan Province. The project faced major difficulties and was at risk of being abandoned. Guangdong Branch started by aligning the interests of all parties, converting the construction contractor and creditor of unpaid project funds into an industrial investor. This enabled construction to resume quickly, additional investment to be secured, and a debt-to-equity swap to be implemented, ultimately bringing the hydropower plant into operation. The asset rehabilitation and operation of the plant allowed the debtor to secure a bank loan, improved the enterprise's operations, and contributed to Yunnan's green energy transition and ecological protection.

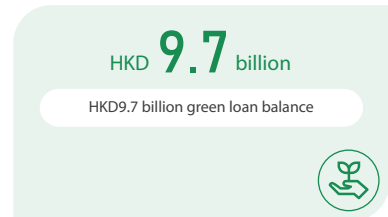
Developing green finance business

Subsidiaries have supported the development of green and environmental protection enterprises and the low-carbon transition of industrial structures by offering a variety of low-carbon financial products, including green bonds, green loans, and green trusts, continuously improving the “green content” of financial services.

NCB (Hong Kong) continued to support the customer’ green transition

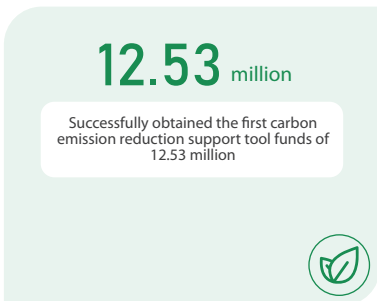
CASE 

NCB (Hong Kong) has supported the development of green enterprises through multiple initiatives. As of the end of the reporting period, the balance of green loans reached HKD9.7 billion, representing a year-on-year increase of 47%. It signed a strategic cooperation agreement with the Hong Kong Quality Assurance Agency to deepen cooperation in areas such as sustainable development, green financial product innovation, certification, and corporate green transition. NCB (Hong Kong) supported China COSCO Shipping Corporation in completing its first sustainability-linked loan and helped Far East Consortium International Limited’s hotel subsidiary obtain green and sustainable finance certification for a bilateral loan. The Company received two awards in the “2024 Hong Kong Green and Sustainable Finance Awards” as an Outstanding Green and Sustainable Loan Service Provider (Shipping) and (Hospitality).



NCB (China) actively promoted green lending business

CASE 



Focusing on pollution and carbon reduction, NCB (China) launched the innovative “Guangnengtong” green loan business in the photovoltaic industry, accelerating the growth of green loan-related metrics. In the reporting year, NCB (China) was included in the list of financial institutions eligible for the People’s Bank of China’s carbon reduction support tool. The bank comprehensively identified carbon reduction projects and effectively completed project applications, carbon reduction impact assessments, system integration, and information disclosure. It successfully obtained the first carbon reduction support fund of RMB12.53 million, corresponding to a distributed generation photovoltaic loan of RMB20.88 million issued to an energy company, contributing to a carbon reduction of approximately 4,764 tCO₂e.



Cinda HK issued a sustainability-linked loan

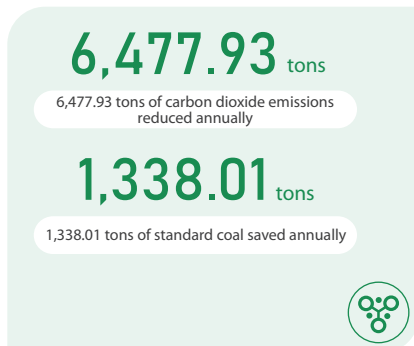
CASE 

Cinda HK issued a USD450 million sustainability-linked syndicated loan, certified by the Hong Kong Quality Assurance Agency as the first sustainability-linked loan by a financial asset management company in Hong Kong. In setting and selecting SLL (Sustainability-Linked Loan) indicators, Cinda HK preserved local characteristics while aligning with the Company's development strategy and multiple United Nations Sustainable Development Goals.



Cinda Securities issued a green asset-backed program

CASE 

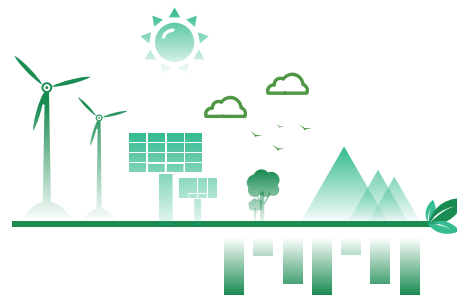


The "Cinda-Dazhou Public Transportation Toll Revenue Green Asset-Backed Special Program" was successfully issued in July 2024. The underlying assets met the national Green Bond Endorsed Project Catalogue standards, classifying it as an environmentally friendly project and a green ABS product. According to a professional rating agency, the project can reduce annual carbon dioxide emissions by 6,477.93 tons and save 1,338.01 tons of standard coal. The project will help Dazhou Public Transportation broaden its financing channels, gradually replace natural gas buses with electric buses, improve air quality, and promote the sustainable development of green public transportation.

Jingu Trust issued green asset-backed commercial paper

CASE 

In December 2024, Jingu Trust launched the "2024 First Green Targeted Asset-Backed Note (Carbon Neutral Bond) Trust of Tianjin TEDA Environmental Protection Co., Ltd.", the first carbon-neutral bond in the domestic waste-to-energy sector in the Beijing-Tianjin-Hebei region. The issuance marked a breakthrough in using green financing tools to support green industries. The underlying assets and repayment sources were derived from green and low-carbon projects related to waste-to-energy. These projects generate over 300 million kWh of green electricity annually, significantly reduce gas emissions, save over 100 mu of land, and improve resource utilization efficiency. The initiative plays an important role in advancing the green transformation of production and lifestyle.





Green and low-carbon operations



Low-carbon operations

The Company strictly implemented the *Environmental Protection Law of the People's Republic of China*, *Energy Conservation Law of the People's Republic of China*, and *Municipal Solid Waste Management Measures*, among other laws and regulations. It actively engaged in internal initiatives for energy saving and carbon reduction and continuously promoted green and low-carbon office concepts through regular awareness campaigns. Employees were encouraged to contribute to energy conservation efforts and to help build a greener Cinda.

In terms of electricity conservation, the Company has set clear requirements for air conditioning temperature settings and equipment operating times in office buildings. Employees were required to switch off air conditioners, air purifiers, and other devices during holidays and after work, ensuring lights are off when not in use. The use of high-power electrical appliances in office areas was prohibited to reduce energy consumption and ensure workplace safety. The Back-up Center has refined energy consumption management measures, reducing the Power Usage Effectiveness (PUE) of the data center from 1.83 to 1.77.

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 the Company 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.

In terms of paper conservation, the Company has further strengthened the management of office paper usage on the basis of fully promoting paperless operations. At the Head Office, the weight of A4 copy paper was reduced from 80 g to 70 g to lower paper consumption. The Company advocated using teleconferencing and video conferencing to facilitate communication between the Head Office and remote offices. In total, 2,342 video conferences were held at headquarters throughout the year.

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





The primary wastes of the Company 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 Company strictly followed relevant regulations to inventory and approve the disposal of office waste such as used toner cartridges, ink cartridges, computers, and printers. Designated collection points have been established for waste toner cartridges, ink cartridges, used batteries, and other discarded items, and qualified institutions or original manufacturers were engaged for standardized processing. Throughout the year, the Head Office recycled 744 toner cartridges and 559 ink cartridges through original manufacturers. Some office equipment that met disposal conditions was repurposed and donated, totaling 267 desktop computers, laptops, printers, and scanners. The Support Center disposed of 117 tons of used lead-acid batteries by selecting qualified recyclers, tracking the entire disposal process, and proactively reporting to environmental authorities. The Company continued to respond to the call for waste sorting and has implemented various measures to strengthen supervision and effectively collect and manage household waste by category.

Environmental targets

Based on the *Environmental, Social and Governance Reporting Guide* issued by the Hong Kong Stock Exchange, the Company, 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.

Type		
Emission reduction target 	Content of target	Launching online and paper less meetings and promoting the utilization of electronic meeting files and double-sided printing of paper documents
	Inspection of process	<ul style="list-style-type: none"> ○ The promotion of the extensive use of digital office platforms, teleconferencing, and video conferencing was continued, with electronic materials used for paperless meetings. A total of 2,342 video conferences were held at the Head Office throughout the year. ○ The double-sided printing for office documents was implemented, and the weight of A4 paper at the Head Office was reduced from 80 g to 70 g to lower paper consumption.
Waste reduction target 	Content of target	Advocating for the harmless disposal of hazardous wastes including cartridges, ink boxes, and electronic waste of office computers, printers, and photocopiers, and for classified disposal of domestic waste
	Inspection of process	<ul style="list-style-type: none"> ○ 744 used toner cartridges and 599 used ink cartridges were recycled through the original manufacturers at the Head Office. The Hefei Back-up Center properly disposed of 117 tons of used lead-acid batteries. ○ Proper table etiquettes were promoted to reduce food waste and kitchen waste. ○ Waste classification-related policy and knowledge were disseminated actively to push forward the classification and recycling of domestic waste.
Energy saving target 	Content of target	Promoting and advocating for the utilization of LED energy-saving lamps, and reducing the lighting configuration in non-working hours in corridors and other non-office areas by half
	Inspection of process	<ul style="list-style-type: none"> ○ The replacement of lighting equipment with more energy-efficient LED fixtures was continued. At NCB (Hong Kong), the proportion of LED lighting used at the Head Office and branches increased from 28% to 35%. ○ 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.
Water saving 	Content of target	Promoting the utilization of the environmentally-friendly water-saving taps in the Company's office buildings with its own property rights
	Inspection of process	<ul style="list-style-type: none"> ○ Various water-saving measures were further implemented, and water-saving taps were widely applied.

NCB (Hong Kong) achieved remarkable results in energy conservation and emissions reduction

CASE 



In 2024, NCB (Hong Kong) advanced a comprehensive green transformation through a series of digital initiatives, fully promoting paperless operations. It signed the "Charter on External Lighting" and the "Energy Saving Charter" with government departments and actively implemented various energy-saving measures. The Building Energy Efficiency Ordinance was incorporated into new renovation projects, and the proportion of LED lighting at headquarters and branches increased from 28% to 35%. Following the principles of "reduce, reuse, and recycle", the Company promoted the reuse of existing usable furniture, equipment, and materials. Various waste recycling activities were organized, including the collection of waste paper, printer toner and ink cartridges, fluorescent tubes, and red envelopes after the Lunar New Year. Reusable containers replaced disposable takeaway boxes in the staff canteen, and coffee grounds collection bins were set up in the dining area. Multiple measures were taken to promote the concept of waste reduction and recycling among employees. The NCB Head Office building was certified as a "Hong Kong Green Organization" and received the Diamond Award in the 2023/24 Commercial and Industrial Waste Source Separation Scheme.

Cinda Real Estate organized "Green and low-carbon, reducing consumption and increasing efficiency" Campaign Series

CASE 

Cinda Real Estate organized an all-staff experience-sharing meeting on the theme of "Green and low-carbon, reducing consumption and increasing efficiency". Its Central China Regional Company launched a campaign titled "Green and Low-Carbon, Expressed Through Art", inviting employees' children to draw posters featuring various energy-saving and environmental protection slogans. These posters were displayed near office power switches, printers, and pantries. Through their drawings, the children conveyed good habits such as turning off lights and conserving water.



Environmental performance sheet

Index	Unit	Data of 2024	
A1 Emissions	Total amount of greenhouse gas emissions (Scope 1 and Scope 2)	Tons of CO ₂	25,022.12
	Intensity of greenhouse gas emissions (Scope 1 and Scope 2)	Tons of CO ₂ /Person	4.31
	Direct emissions (Scope 1)	Tons of CO ₂	1,262.71
	Gasoline	Tons of CO ₂	870.01
	Diesel oil	Tons of CO ₂	16.05
	Natural gas	Tons of CO ₂	376.65
	Liquefied petroleum gas (LPG)	Tons of CO ₂	0
	Indirect emissions (Scope 2)	Tons of CO ₂	23,759.41
	Purchased electricity	Tons of CO ₂	21,025.07
	Purchased heat	Tons of CO ₂	2,734.34
	Total hazardous wastes	Tons	133.00
	Cartridge	Tons	1.97
	Ink box	Tons	0.62
	Integral cartridge and ink box	Tons	0.45
	Lead-acid battery (UPS battery)	Tons	129.96
	Weight density of hazardous waste	Ton/Person	0.0229
	Total non-hazardous wastes	Tons	16.92
	Desktop	Tons	6.76
	Laptop (including iPad)	Tons	1.53
	Printer	Tons	3.40
Photocopier	Tons	3.07	
Server	Tons	2.17	
Weight density of non-hazardous waste	Ton/Person	0.0029	
A2 Use of Resources	Total energy consumption	MWh	47,006.75
	Energy consumption intensity	MWh/Person	8.10
	Direct energy consumption	MWh	5,539.72
	Gasoline	MWh	3,552.39
	Diesel oil	MWh	61.12
	Natural gas	MWh	1,926.20
	Liquefied petroleum gas (LPG)	MWh	0
	Indirect energy consumption	MWh	41,467.03
	Purchased electricity	MWh	34,562.13
	Purchased heat	MWh	6,904.90
	Daily water consumption	Tons	136,521.79
	Daily water consumption intensity	Ton/Person	23.52
	Total paper consumption	Tons	150.94
	Paper consumption intensity	Ton/Person	0.03

Notes:

1. The scope of the Company's emissions and resource use data covers office premises of the Company's Head Office, branches, and subsidiary Head Office, as well as the Head Office of Cinda Real Estate and Cinda Capital.

2. The Company's major gas emissions consist of greenhouse gases, including carbon dioxide (CO₂), methane (CH₄), and nitrous oxide (N₂O), primarily originating from electricity, heat, and fuel generated from fossil fuels. Greenhouse gas emissions are calculated in terms of carbon dioxide equivalent (tCO₂e), based on the *Announcement on the Release of the 2022 Electricity CO₂ Emission Factors* issued by the Ministry of Ecology and Environment and the National Bureau of Statistics, the latest emission factor data published by Hongkong Electric Holdings Ltd., and the *IPCC 2006 Guidelines for National Greenhouse Gas Inventories (2019 Refinement)* issued by the Intergovernmental Panel on Climate Change (IPCC).

3. The energy consumption data is calculated according to the relevant conversion coefficient provided in the national standards of *General Principles for Comprehensive Energy Consumption Calculation (GB/T2589-2020)* of the People's Republic of China.

Promoting green awareness

The Company continuously organized low-carbon initiatives such as voluntary tree planting, environmental clean-up, and waste sorting awareness campaigns to promote ecological civilization concepts, contribute to low-carbon and sustainable development, and jointly build a Beautiful China.



Shanxi Branch organized ongoing tree planting activities for Cinda institutions in Shanxi



Jilin Branch organized a green commuting and environmental awareness campaign

Appendix

Explanation on the preparation of this report

Reporting Scope

The scope of time is from January 1, 2024 to December 31, 2024. The content of this report covers the Head Office of the Company 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 Back-up Center of the Company
NCB	NCB (Hong Kong) and its subsidiaries
NCB (Hong Kong)	Nanyang Commercial Bank, Limited, a Hong Kong licensed bank and a subsidiary of the Company
NCB (China)	Nanyang Commercial Bank (China) Limited, a wholly-owned subsidiary of NCB (Hong Kong)
Cinda Securities	Cinda Securities Co., Ltd., a subsidiary of the Company
Cinda International	Cinda International Holdings Limited, a subsidiary of the Company
Jingu Trust	China Jingu International Trust 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

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 the Company'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 in this report are extracted from the *2024 Annual Report of China Cinda Asset Management Co., Ltd.*, which was audited by Ernst & Young Hua Ming LLP. Other data are sourced from the Company's internal systems or compiled manually. The reporting currency is Renminbi (RMB).

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.

Content Index of ESG Reporting Guide

Index		Location		
Mandatory Disclosure				
ESG reporting management	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: Materiality: The ESG report should disclose: (1) The process to identify and the criteria for the selection of material ESG factors; (2) 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.	Explanation on the preparation of this report	
		Report Boundary		A narrative explaining the reporting boundary 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 boundary, the issuer should explain the difference and reason for the change.
		"Comply or Explain" Clause		
Environment	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.	Low-carbon operations Waste disposal management Environmental targets	
		A1.1 The types of emissions and respective emissions data.	Environmental performance sheet	
		A1.2 Direct (Scope 1) and energy indirect (Scope 2) greenhouse gas emissions in total (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Environmental performance sheet	
		A1.3 Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Environmental performance sheet	
		A1.4 Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Environmental performance sheet	
		A1.5 Description of measures to mitigate emissions and results achieved.	Low-carbon operations Environmental targets	
	A1.6 Description of how hazardous and non-hazardous wastes are handled, measures to mitigate output and results achieved.	Low-carbon operations Waste disposal management Environmental targets		
	A2 Use of Resources	General Disclosure: Policies on the efficient use of resources, including energy, water and other raw materials.	Low-carbon operations	
		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).	Environmental performance sheet	

Index		Location	
"Comply or Explain" Clause			
Environment	A2 Use of Resources	A2.3 Description of energy use efficiency targets) set and steps taken to achieve them.	Low-carbon operations Environmental targets
		A2.4 Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency targets) set and steps taken to achieve them.	Low-carbon operations Environmental targets
		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	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.	Response to climate change Green finance related services Green and low-carbon operations
	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.	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.	Response to climate change
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.	Employee data sheet
	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 occupational 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.	Employee data sheet
		B2.3 Description of occupational health and safety measures adopted, and how they are implemented and monitored.	Ensuring occupational safety
	B3 Development and Training	General Disclosure: Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.	Supporting development of employees
		B3.1 The percentage of employees trained by gender and employee category (e.g. senior management, middle management).	Employee data sheet
		B3.2 The average training hours completed per employee by gender and employee category.	Employee data sheet
	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.	Protecting employee rights and interests
		B4.2 Description of steps taken to eliminate such practices when discovered.	Protecting employee rights and interests
B5 Supply Chain Management	General Disclosure: Policies on managing environmental and social risks of the supply chain.	Supplier management	
	B5.1 Number of suppliers by geographical region.	Supplier management	

Index		Location	
"Comply or Explain" Clause			
Society	B5 Supply Chain Management	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.	Supplier management
		B5.3 Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored.	Supplier management
		B5.4 Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.	Supplier management
	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 Company 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.	Intellectual property management
		B6.4 Description of quality assurance process and recall procedures.	Since the principal business segments of the Company 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 Compliance and internal control management Financial literacy promotion
		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.	Incorrupt practice
		B7.3 Description of anti-corruption training provided to directors and staff.	Incorrupt practice
	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.	Enhancing the people's livelihood and well-being Promoting green awareness
		B8.1 Focus areas of contribution (e.g. education, environmental concerns, labor needs, health, culture, sport).	Enhancing the people's livelihood and well-being Promoting green awareness
B8.2 Resources contributed (e.g. money or time) to the focus area.		Enhancing the people's livelihood and well-being Promoting green awareness	



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

Company

Position

Telephone

Email

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