



# 中国华融资产管理股份有限公司

CHINA HUARONG 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 limited liability company incorporated in the People's Republic of China)

股份代號 Stock Code : 2799

# 2020

## 社會責任報告

SOCIAL RESPONSIBILITY REPORT





**2020** 中國華融  
CHINA HUARONG  
SOCIAL RESPONSIBILITY REPORT  
社會責任報告

# 目錄

<b>1. 董事長致辭</b>	<b>4</b>
<b>2. 關於我們</b>	<b>7</b>
2.1 公司概況	7
2.2 企業管治	11
2.3 合規運營	13
<b>3. 社會責任管理</b>	<b>16</b>
3.1 社會責任理念	16
3.2 董事會參與	16
3.3 利益相關方參與	17
3.4 重大性議題判定	19
<b>4. 深化改革發展 引領轉型提質</b>	<b>21</b>
4.1 發揮優勢，服務國家戰略	21
4.2 保障民生，打造惠民金融	23
4.3 提升水平，賦能高質發展	26
<b>5. 助力救助紓困 化解金融風險</b>	<b>29</b>
5.1 立足定位，聚焦不良資產業務	29
5.2 化解風險，重構不良資產價值	31
5.3 抓住機遇，發力降槓桿增活力	33

<b>6. 踐行綠色發展 推進生態文明</b>	<b>34</b>
6.1 綠色金融，助力低碳轉型	34
6.2 節能降耗，倡導綠色辦公	36
<b>7. 保障員工權益 履行人本理念</b>	<b>38</b>
7.1 審慎選人，落實僱傭責任	38
7.2 育德培才，激勵員工成長	39
7.3 以人為本，凝聚員工共識	42
<b>8. 衝刺脫貧攻堅 致力社會公益</b>	<b>45</b>
8.1 精準扶貧，深化脫貧攻堅	45
8.2 熱心公益，增進社會福祉	58
<b>9. 專題：積極抗擊疫情 勇擔社會責任</b>	<b>60</b>
<b>10. 附錄</b>	<b>67</b>
10.1 社會認可	67
10.2 社會責任報告獨立鑒證報告	68
10.3 香港聯交所ESG指標索引	70
10.4 報告編製說明	73
10.5 讀者意見反饋表	75

## 1. 董事長致辭



王占峰  
董事長

## 董事長致辭

**風雨兼程，砥礪前行。**2020年是極不平凡、極不容易的一年。面對突如其來的新冠肺炎疫情和前所未有的複雜經營形勢，中國華融堅決貫徹落實黨中央、國務院決策部署和銀保監會工作要求，堅持穩中求進總基調，統籌疫情防控和經營發展，堅守主責主業，履行企業責任擔當，為促進經濟社會可持續發展做出了新的貢獻。

**這一年，我們聚焦主責主業，積極防範化解金融風險。**面對疫情疊加經濟下行壓力的新態勢和新挑戰，中國華融進一步聚焦主責主業，持續加大不良資產收購力度，助力金融機構緩解不良壓力，公開市場全年收包超1,800億元，收包規模市場佔比超過40%，有力發揮了不良資產行業國家隊、主力軍作用。強化收處聯動，加快向管理精細化、處置多元化轉型，挖掘提升資產價值，幫助企業減輕負擔、修復財務報表。積極參與債券市場風險化解，成功實施違約風險債券收購重組項目，有效避免了債券市場重大風險事件，落實落細防範化解金融風險。

**這一年，我們充分發揮逆周期救助功能，大力支持實體經濟發展。**隨著供給側結構性改革的深入推進和實體經濟實質性的調整優化，中國華融聚焦經濟金融體系存量不良資產，積極拓展國有企業主輔剝離、大型民營企業債務重組、上市公司及大股東紓困等領域業務，通過「投行+投資」方式完成多個上市公司紓困項目，有力發揮資本中介對於推動資本和實體經濟高水平循環的樞紐作用，有力支持了供給側結構性改革，更好地服務了實體經濟。中國華融實施重汽地產國企主輔業剝離項目、豫聯能源民營企業紓困項目，參與西林鋼鐵破產重整，充分發揮了金融資產管理公司綜合金融服務與逆周期金融調節救助功能。

**這一年，我們全面落實「六穩」「六保」，助力企業復工復產。**中國華融全面貫徹習近平總書記系列重要指示精神，第一時間出台抗疫項目支持政策，建立與疫情防控相匹配的工作模式，充分發揮逆周期救助功能，全力支持企業復工復產，積極履行社會責任。制定抗疫業務優惠政策，全年實施抗疫重組項目75個，金額60億元，成功開展行業首單抗疫項目債務收購重組。華融湘江銀行累計投放抗疫企業貸款16億元，華融證券投資防疫債券超過18億元，華融金融租賃減免企業租息、罰息、違約金5,134萬元，華融融德投資抗疫醫藥用品研發企業聖湘生物、邁威生物，支持國家防疫抗疫。

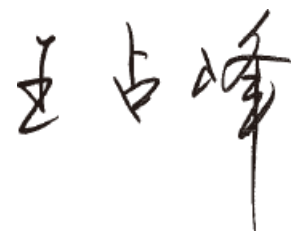
## 董事長致辭

這一年，我們提前超額完成定點扶貧，助推鄉村邁向振興。2020年是脫貧攻堅決戰決勝之年，中國華融克服新冠疫情影響，提前半年超額完成中央單位定點扶貧任務。自2016年脫貧攻堅戰以來，中國華融通過向定點扶貧宣漢縣實施教育、產業、金融、民生扶貧組合拳，有力地支持了宣漢縣於2020年順利脫貧出列，20.58萬建檔立卡貧困戶全部脫貧摘帽。公司成功入選「2020年全國消費扶貧優秀典型案例」及「全國銀行業助力脫貧攻堅典型案例」。未來，中國華融將積極落實中央「四個不摘」和「三不減」要求，做實脫貧摘帽後續工作，鞏固拓展脫貧攻堅成果，推動鄉村邁向振興。

這一年，我們堅持綠色低碳發展理念，加強生態文明建設。中國華融堅持綠色低碳循環發展理念，圍繞國家綠色可持續發展戰略，支持和促進美麗中國建設。大力發展綠色金融，積極構建綜合性綠色金融服務體系，華融湘江銀行完善綠色信貸管理、加大綠色信貸支持力度，華融證券積極推進綠色債券發行，華融金融租賃進一步加強對污染控制、節約能耗、資源循環利用等節能環保產業發展的支持。倡導綠色低碳工作方式，實行無紙化辦公，推廣視頻會議，嚴格控制公務用車。支持生態文明建設，加強綠色低碳宣傳教育，增強員工節能環保意識，開展「光盤行動」，提倡垃圾分類，踐行節能減排。

這一年，我們加大保障員工權益力度，營造良好人才成長環境。中國華融積極保障員工權益，加大員工培養、關愛力度，多方面切實為員工辦實事，不斷增強隊伍的凝聚力向心力。優化薪酬分配機制，發揮績效考核和薪酬分配的「指揮棒」作用，激發員工幹事創業的積極性。堅持正確的選人用人導向，加強隊伍建設，優化人力資源配置，推動幹部能上能下，積極為員工成長搭建平台、營造良好的環境，促進員工成長進步與企業高質量發展相統一。

面向未來，站在「十四五」規劃的新起點，中國華融將更加緊密地團結在以習近平同志為核心的黨中央周圍，堅守初心使命，努力奮鬥，將「創新、協調、綠色、開放、共享」發展理念貫穿於新華融高質量發展的全過程，加快主業轉型發展，積極化解經濟金融風險，全力服務實體經濟發展，保障社會民生，落實「碳中和」重大決策部署，擔當企業責任，為國家、社會、投資者、客戶和員工創造價值，為社會、經濟和環境的和諧發展貢獻力量！



董事長：王占峰

2021年11月17日



## 2. 關於我們

### 2.1 公司概況

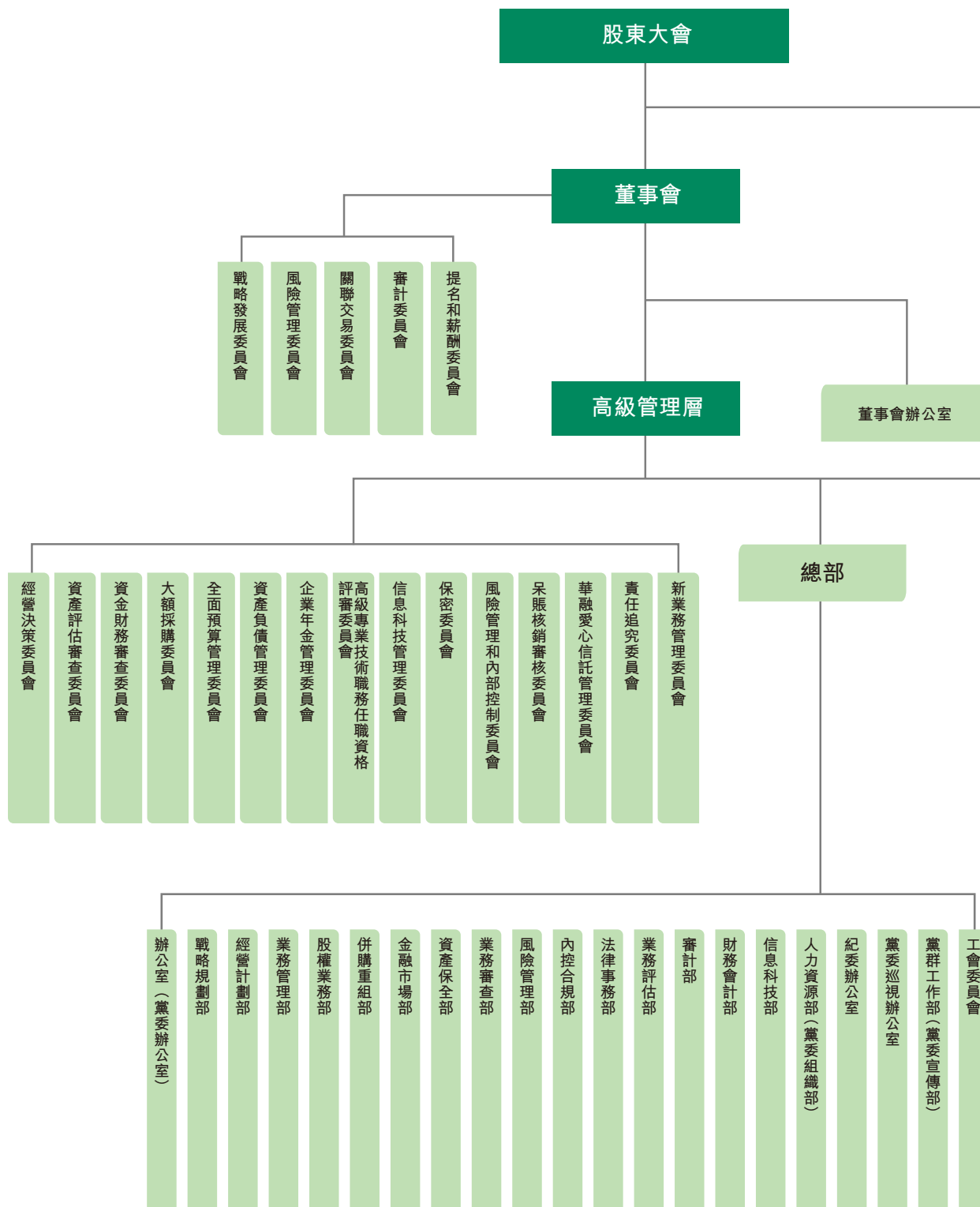
#### 公司簡介

中國華融資產管理股份有限公司(股份代號：2799)前身為中國華融資產管理公司，成立於1999年11月1日，是為應對亞洲金融危機，化解金融風險，促進國有銀行改革和國有企業改革脫困而成立的四大國有金融資產管理公司之一。2012年9月28日，經國務院批准，公司整體改制為股份有限公司。2015年10月30日，中國華融在香港聯交所主板上市，主要股東包括中華人民共和國財政部、全國社會保障基金理事會、中國人壽保險(集團)公司、美國華平集團、遠洋集團控股有限公司等。

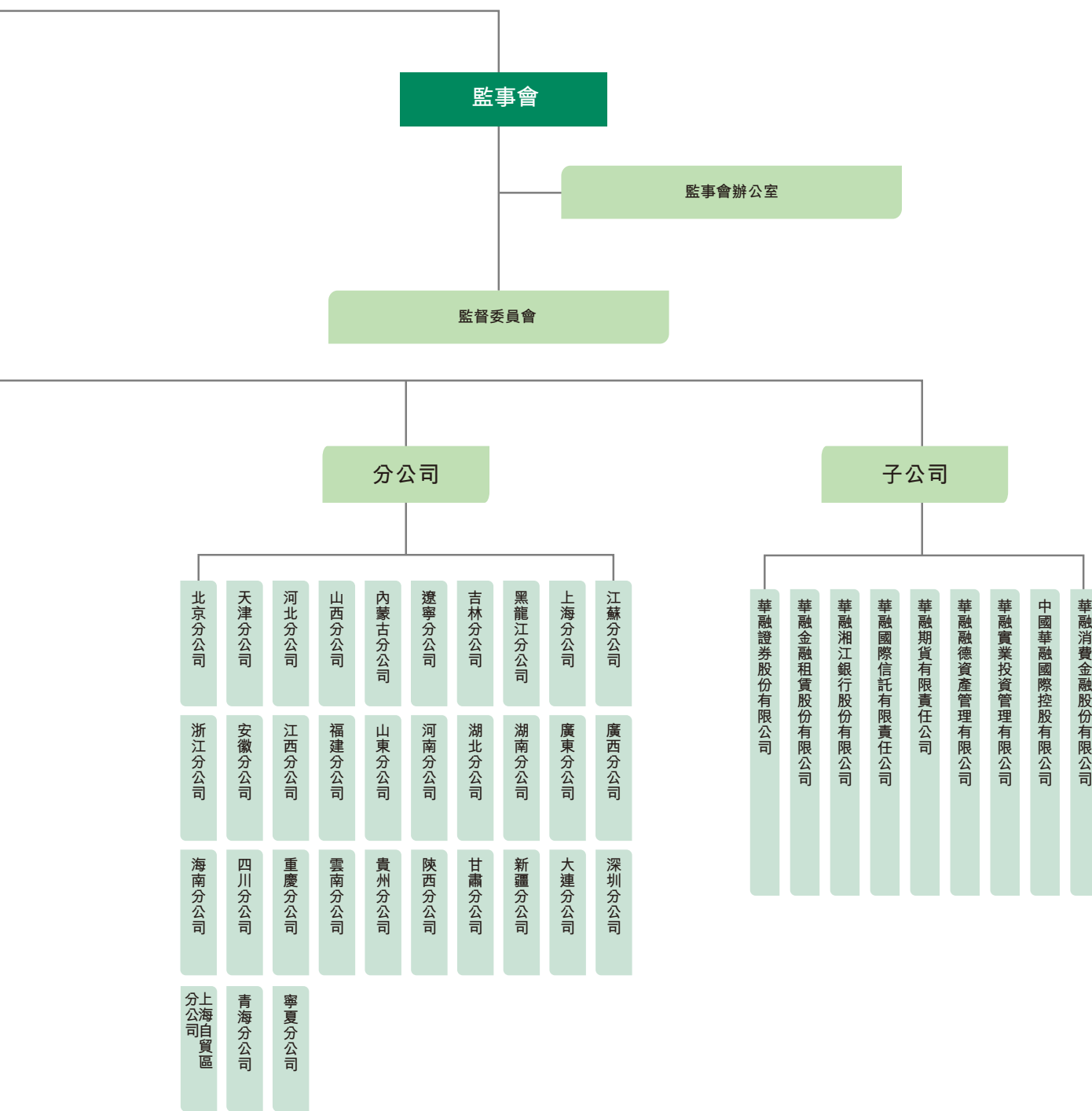
本公司的主要業務包括不良資產經營業務、金融服務業務，以及資產管理和投資業務，其中不良資產經營是本公司的核心業務。截至2020年末，中國華融設有33家分公司，服務網絡遍及中國30個省、自治區、直轄市和香港、澳門，旗下擁有華融金融租賃、華融湘江銀行、華融信託、華融融德、華融實業、華融國際等平台子公司，集團員工約1萬人。

## 關於我們

## 組織架構



關於我們



## 關於我們

### 戰略與企業文化

**新華融使命：**服務國家戰略，化解金融風險，提升企業價值，成就員工夢想。

**新華融願景：**打造國際知名、國內領先的資產管理公司和金融服務品牌。

**新華融核心價值觀：**守正、創新、專業、穩健。

**新華融基本內涵：**政治清明、治理有效、主業突出、質量優良、擔當作為、低調務實。

**新華融戰略定位：**圍繞經濟社會發展和供給側結構性改革發展的需要，利用專業優勢和技能，盤活存量、化解風險，發揮金融救助和逆週期工具功能，成為救助性金融提供者、「大不良」資產經營者和特色金融產品服務者。

## 2.2 企業管治

公司嚴格遵守香港上市公司的企業管治守則，嚴格執行境內外的監管規定，持續加強黨的領導與公司治理深度融合，完善公司治理架構，深化公司治理改革，著力構建各司其職、各負其責、協調運轉、有效制衡的公司治理機制，積極發揮董事會的戰略引領作用和監事會的監督作用，推進投資者關係管理，加強信息披露管理，持續完善信息傳導機制，保障股東的知情權，公平對待境內外投資者，促進公司依法合規經營和持續穩健發展，以維護市值穩定和全體股東權益。

### 股東大會

股東大會是公司的權力機構。股東大會依法行使的職權包括但不限於以下各項：決定公司的經營方針和年度投資計劃；選舉和更換董事、非由職工代表擔任的監事；審議批准董事會、監事會的報告；審議批准公司的年度預算、決算方案；審議批准公司的利潤分配和彌補虧損方案；修訂公司章程、股東大會、董事會和監事會議事規則；決定公司聘用、解聘或者不再續聘為公司財務報告進行定期法定審計的會計師事務所等。2020年，公司共召開4次股東大會，其中年度股東大會1次，臨時股東大會3次，審議批准議案19項，聽取匯報1項。

### 董事會

董事會是公司重大決策機構，向股東大會負責。董事會依法行使的職權包括但不限於以下各項：負責召集股東大會，並向股東大會報告工作；執行股東大會的決議；決定公司的經營計劃、發展戰略和投資方案；制訂公司的年度財務預算方案、決算方案；制訂公司的利潤分配方案和彌補虧損方案；制訂公司增加或者減少註冊資本的方案；擬訂合併、分立、變更公司形式和解散方案；制訂發行公司債券、任何種類股票、認股證或者其他有價證券及上市的方案；擬訂購回公司股票方案；擬訂公司章程、股東大會議事規則、董事會議事規則的修訂案等。截至2020年12月31日，董事會由10名董事組成，包括執行董事2名，非執行董事4名，獨立非執行董事4名。2020年，董事會共召開9次會議，其中定期會議5次，臨時會議4次，審議通過議案51項，聽取匯報14項。

## 關於我們

### 監事會

監事會是本公司的監督機構，向股東大會負責並報告工作。監事會依法行使的職權包括但不限於以下各項：檢查監督公司財務，審核財務報告和利潤分配方案等財務資料；制訂監事會議事規則或擬訂監事會議事規則修正案；監督公司政策和基本管理制度的實施；提名股東代表監事、外部監事和獨立非執行董事；提議召開臨時股東大會，在董事會不履行法律、法規和公司章程規定的召集和主持股東大會職責時召集和主持股東大會等。截至2020年12月31日，監事會由5名監事組成，其中股東代表監事1名，外部監事2名，職工代表監事2名。2020年，監事會共召開8次會議，審議通過22項議案。

### 高級管理層

高級管理層是公司的執行機構，對董事會負責。高級管理層根據董事會授權，決定其權限範圍內的經營管理與決策事項。高級管理人員應定期或按照董事會的要求及時、準確、完整地向董事會報告有關公司經營業績、重要合同、財務狀況、風險狀況和經營前景等情況，接受董事會及董事會專門委員會的問詢，接受監事會的監督。

## 2.3 合規運營

中國華融嚴格遵守法律法規，持續完善企業管理體系，構建權責清晰、協調運轉、有效制衡的公司治理架構，以合理的內部控制機制、嚴格的風險管控措施、有效的供應商管理體系，積極推進廉政建設和反洗錢、反恐怖融資工作，全面確保依法合規運營與可持續發展。

### 內部控制管理

中國華融圍繞經營合規、運行有效和報告可靠等目標，持續完善內控管理體系，開展內部控制自評估，完成新華融制度體系建設目標，強化培訓宣導及問題整改督促機制。公司董事會、監事會、高級管理層、總部部室、分公司、子公司等各層級機構，以及由經營管理部門、內控管理部門以及內部審計部門組成的內部控制三道防線，各司其職，促進公司內部控制目標的實現。

2020年，中國華融以內控自評估為切入點，通過對標外部監管文件和公司內部制度，對主要業務和管理流程進行全面梳理、評估，進一步明確關鍵風險點，優化控制措施，對內控制度和管理工具進行修訂，確保各項工作符合建設高質量發展新華融的戰略目標。

報告期內，中國華融持續完善新華融制度體系建設，形成了煥然一新、適應新華融發展的制度體系。公司以新版內控制度出台為契機，積極開展內控宣導培訓，並通過調研、檢查、整改、考核、問責等措施，推進內控合規文化建設，提升內控合規管理水平。

### 全面風險管理

中國華融構建了統一、分層次的全面風險管理架構，搭建了以公司治理結構為基礎的三個層面、風險管理專業團隊組成的三個梯度和實務操作上的三道防線組成的立體風險管理體系。

2020年，中國華融將強化風險管理放到集團工作的重要位置，有序推進全面風險管理體系建設，積極應對新冠肺炎疫情影響，及時調整風險管控政策，加強風險計量、監測和控制。強化風險偏好管理，加強偏好的傳導落實和監測報告；完善業務准入標準，優化業務授權、客戶和行業集中度管理機制，強化風險預警與風險提示；加強風險監測和預警，嚴格管控新增風險，加大風險隱患資產清收化解力度。同時，持續優化減值和內部評級模型，積極推進風險預警、客戶限額、關聯交易、操作風險、徵信等系統建設和功能完善。

## 關於我們

### 供應鏈管理

中國華融嚴格遵守《中華人民共和國招標投標法》《國有金融企業集中採購管理暫行規定》等有關法律法規，不斷完善供應商管理體系，成立大額採購委員會，制定實施《大額採購管理辦法》及《大額採購委員會工作規則》等內部政策制度，對獲得大宗物品、服務或進行工程建設的行為進行規範管理及監督。

中國華融對大額採購規定了公開招標、邀請招標、競爭性談判、競爭性磋商、單一來源五種採購方式，嚴格規定了不同方式採購的適用情形及採購流程，並對大額採購進行定期或不定期的監督檢查以保障採購流程合規和效果符合預期。中國華融的供應商主要包括辦公設備、車輛等辦公硬件，以及專業服務提供商，公司充分考慮供應商的環境及社會影響，並確保招投標過程的公平、公正、公開。2020年，公司大額採購供應商<sup>1</sup>數量共有37家。

### 反腐倡廉

中國華融積極推進廉政建設和反腐敗工作，以案為鑒，以案促改，引導公司員工廉潔自律，把廉政建設各項要求融入經營管理各環節。

中國華融制定《黨委巡視工作辦法》(B版)和《黨委巡視工作規劃(2019-2022年)》，不斷完善巡視工作制度，夯實巡視工作基礎，加強中國華融系統黨內監督，為建設高質量新華融保駕護航。公司持續按照《關於經營活動中防止利益輸送有關規定的通知》要求，組織各級開展自查、上報、登記和核查。公司紀委對標《中國共產黨紀律檢查機關監督執紀工作規則》，進一步規範工作流程，提升執紀質效；建設覆蓋全系統的檢舉舉報平台，發揮幹部群眾的監督作用；強化教育宣貫，組織開展案件專題警示教育，營造風清氣正的廉潔企業氛圍。

<sup>1</sup> 大額採購供應商指單項100萬元以上的採購項目供應商



## 反洗錢和反恐怖融資

中國華融嚴格遵循反洗錢和反恐怖融資法律法規，認真履行法定義務，制定《反洗錢和反恐怖融資內部控制規程》(D版)及《洗錢風險評估及客戶分類管理辦法》(C版)，持續完善反洗錢和反恐怖融資管理體系和工作機制，確保反洗錢和反恐怖融資法律法規及公司相關制度的有效執行。

2020年，中國華融完善反洗錢和反恐怖融資內控制度。進一步優化反洗錢管理信息系統功能，加強反洗錢流程剛性控制，優化系統操作環境；全面開展反洗錢檢查，推動反洗錢和反恐怖融資監管要求和公司制度規定的有效落實。積極開展反洗錢集中宣教，進行兩次反洗錢專項培訓，及時總結典型案例和操作規範，有效提升全員反洗錢和反恐怖融資意識。在全系統反洗錢宣傳月活動中，發佈兩期反洗錢宣傳案例及洗錢犯罪基礎知識，開展全系統反洗錢知識測試，並通過兩期《反洗錢工作常見問題解答》對常見操作問題進行解釋說明。

## 3. 社會責任管理

### 3.1 社會責任理念

中國華融立足金融資產管理公司功能定位，致力於服務實體經濟、防控金融風險、深化金融改革三項任務，公司在建設高質量新華融的同時，切實服務國家發展戰略，積極投身精準扶貧、環境保護、社會公益，不斷提升公司促進經濟社會協調發展的能力，為國家、客戶、股東、投資者、員工和社會創造價值。

**為國家：**聚焦主責主業，服務實體經濟，化解金融風險，維護國家經濟金融安全穩定。

**為客戶：**用優質的金融服務幫助客戶實現價值提升和企業再造。提供救助性金融服務，提升低效或無效資產價值，同時發揮多金融牌照優勢，提供多功能特色化金融服務。

**為股東和投資者：**穩健合規經營，不斷提升公司價值，實現對股東、投資者和市場的良好回報。

**為員工：**搭建職業平台，關心員工成長，增強員工的凝聚力和獲得感，實現個人價值和公司價值共同發展。

**為社會：**關心社會發展，切實履行維穩、扶貧等社會責任，積極開展金融知識傳播、愛心捐贈等社會公益活動。

### 3.2 董事會參與

公司董事會對社會責任策略及報告承擔責任，負責評估公司有關社會責任相關風險，定期檢查可能影響本公司業務或運作、股東與其他利益相關方的社會責任相關事宜，制定公司社會責任管理方針、策略及目標。董事會通過審批企業社會責任報告、利益相關方溝通結果及重大性議題判定結果，以確保董事會在社會責任管治及相關信息披露中的全過程參與。董事會依託內控管理機制，識別社會責任相關的關鍵風險控制內容，評估、監督公司社會責任的運行。2020年，公司董事會對於合規運營、廉政管理、扶貧、環境及管治等社會責任相關議題的政策、措施進行定期審閱和監督。

## 社會責任管理

## 3.3 利益相關方參與

公司堅持與利益相關方開展多渠道的溝通交流，積極傾聽利益相關方的聲音、了解其關注點，及時採取有效措施，滿足利益相關方的合理期望與訴求。本報告作為公司社會責任工作的集中展示，向各利益相關方積極傳遞公司社會責任理念，展現公司社會責任實踐成效，進一步豐富與利益相關方的交流與互動。

## 利益相關方關注點與溝通渠道一覽表

利益相關方類型	主要關注點	主要溝通方式	主要回應措施
監管機構	<ul style="list-style-type: none"> <li>穩健的企業運營</li> <li>完善的內部控制體系與風險管控體系</li> <li>積極履行金融企業社會責任</li> </ul>	<ul style="list-style-type: none"> <li>定期匯報</li> <li>參與行業會議</li> <li>公司官方網站</li> <li>中國華融微信公眾號</li> </ul>	<ul style="list-style-type: none"> <li>建立全面的企業內控體系，提升企業治理水平</li> <li>積極行動，化解金融風險</li> <li>提高企業運營效益</li> </ul>
地方政府	<ul style="list-style-type: none"> <li>帶動地方及周邊產業發展</li> <li>合規運營</li> <li>依法納稅</li> </ul>	<ul style="list-style-type: none"> <li>政府會議</li> <li>定期拜訪</li> <li>政府工作人員監察</li> <li>公司官方網站</li> <li>中國華融微信公眾號</li> </ul>	<ul style="list-style-type: none"> <li>提高就業崗位，貢獻稅收</li> <li>配合政府監察工作，完善內部合規監察制度</li> <li>遵守法律法規</li> </ul>
股東和投資者	<ul style="list-style-type: none"> <li>持續穩定的投資回報</li> <li>及時的信息披露</li> <li>合規的企業運營</li> </ul>	<ul style="list-style-type: none"> <li>股東大會</li> <li>定期報告及公司公告</li> <li>投資者見面會、業績發佈會、路演等信息發佈渠道</li> <li>公司投資者關係電話及郵箱</li> <li>公司官方網站</li> <li>中國華融微信公眾號</li> </ul>	<ul style="list-style-type: none"> <li>提升業務多元化水平，鞏固行業領先地位</li> <li>接待投資者來訪、來電及來函，加強有效溝通和信息披露</li> <li>完善內部合規體系</li> </ul>

## 社會責任管理

利益相關方類型	主要關注點	主要溝通方式	主要回應措施
客戶	<ul style="list-style-type: none"> <li>高質量的產品和服務</li> <li>及時響應客戶要求</li> <li>提供綜合解決方案</li> </ul>	<ul style="list-style-type: none"> <li>客戶回訪</li> <li>定期拜訪</li> <li>客戶滿意度調查</li> <li>公司官方網站</li> <li>中國華融微信公眾號</li> </ul>	<ul style="list-style-type: none"> <li>建立全面的服務響應制度</li> <li>完善客訴處理流程</li> <li>制訂服務標準化指導手冊</li> </ul>
社區	<ul style="list-style-type: none"> <li>支持社區發展</li> <li>尊重社區文化，參與社區活動</li> </ul>	<ul style="list-style-type: none"> <li>社區代表調查</li> <li>日常走訪</li> <li>公司官方網站</li> <li>中國華融微信公眾號</li> </ul>	<ul style="list-style-type: none"> <li>支持社區各項事業發展</li> <li>開展社區公益服務活動</li> <li>保持良好溝通</li> </ul>
員工	<ul style="list-style-type: none"> <li>廣闊的職業發展空間</li> <li>豐富的薪酬福利</li> <li>完善的健康安全保障</li> </ul>	<ul style="list-style-type: none"> <li>內部網站</li> <li>企業內刊</li> <li>職工代表大會</li> <li>公司官方網站</li> <li>中國華融微信公眾號</li> </ul>	<ul style="list-style-type: none"> <li>完善員工招聘、晉升等內部管理制度與體系</li> <li>豐富員工生活</li> <li>提供多樣化的員工工作與生活保障</li> </ul>
供應商	<ul style="list-style-type: none"> <li>公平公正公開的採購流程</li> <li>按時履行合同約定</li> <li>帶動企業成長，實現雙贏</li> </ul>	<ul style="list-style-type: none"> <li>定期質量溝通會議</li> <li>公司官方網站</li> <li>中國華融微信公眾號</li> </ul>	<ul style="list-style-type: none"> <li>保證採購流程的透明度，接受內部及外部監察</li> <li>合理管控企業現金，保證及時付款</li> <li>促進與供應商溝通交流</li> </ul>

### 3.4 重大性議題判定

中國華融按照香港聯交所《上市規則》附錄二十七《環境、社會及管治報告指引》(ESG指引)的要求，以利益相關方需求為出發點，結合新華融建設方向，開展實質性分析，確定重大性議題及報告披露邊界。議題判定由公司獨立第三方顧問開展。

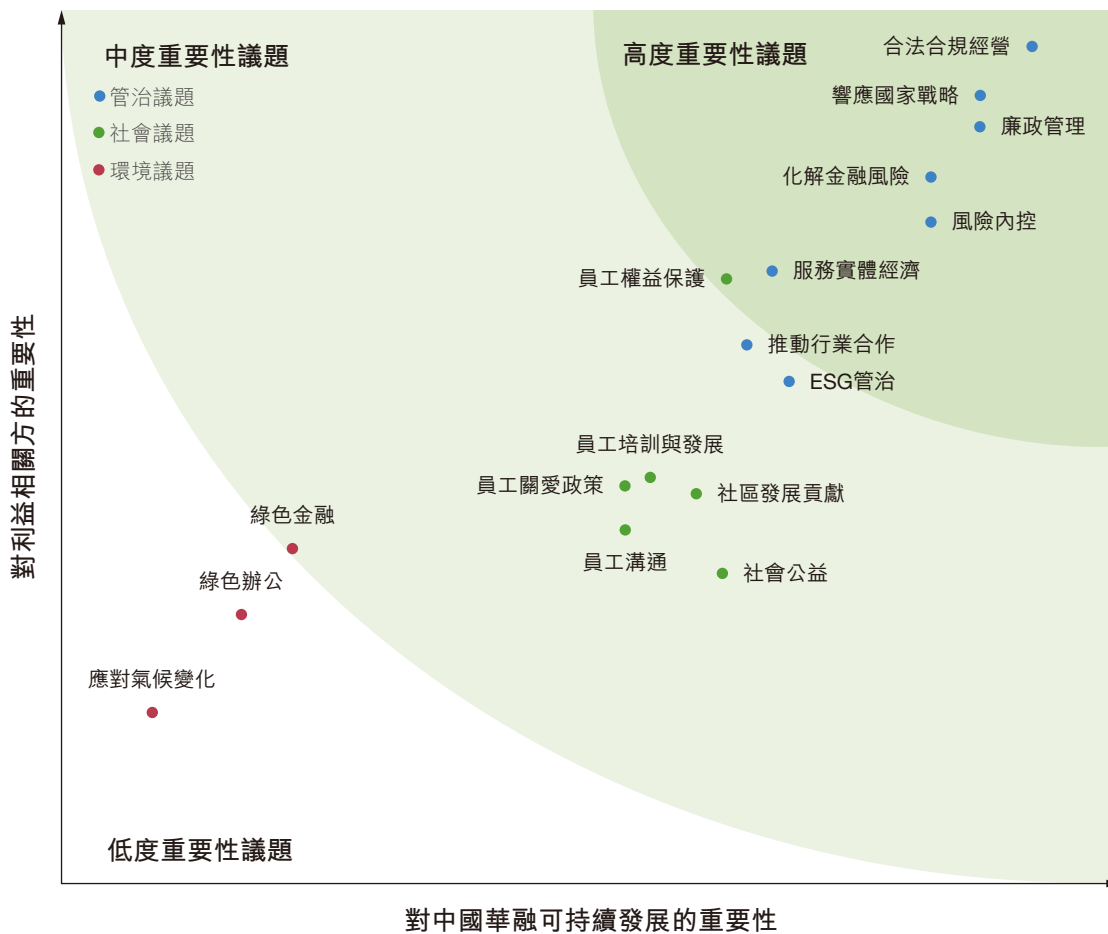
2020年，中國華融社會責任重大性議題判定流程如下：

1. 識別相關議題	通過廣泛對標ESG指引、GRI指標、公司政策及管理策略、ESG評級體系等，評估收集關於公司治理、環境、社區等方面的社會責任議題19個。
2. 調研關注程度	向監管機構、地方政府、股東和投資者、客戶等利益相關方開展有效問卷調查1,006份，邀請各利益相關方從自身角度評判議題重要性程度。
3. 分析運營影響	徵求公司中層管理人員意見，回收有效問卷93份，結合公司經營管理重點，評判議題對公司運營的重要性。
4. 確定議題排序	在識別分析的基礎上，對議題進行重要性排序，制定重大性議題矩陣，並作為戰略制定、目標設置與持續信息披露的重要參考。

### 社會責任管理

2020年，中國華融社會責任重大性議題判定結果如下：

#### 中國華融2020年社會責任重大性議題矩陣



## 4. 深化改革發展 引領轉型提質

2020年，面對前所未有的複雜形勢，中國華融堅決貫徹落實黨中央、國務院決策部署，堅持穩中求進總基調，落實「六穩」「六保」要求，堅持回歸主業，加快轉型發展，積極發揮專業優勢，服務「一帶一路」建設、京津冀協同發展、粵港澳大灣區建設等國家重點區域協調發展戰略；持續提升普惠金融服務品質，扶持民生企業生產和保供穩價，支持基礎設施和民生工程建設；不斷提升客戶服務水平，加強信息科技建設，重視企業研究創新能力培養與知識產權維護，進一步夯實新華融高質量轉型發展的基礎。

### 4.1 發揮優勢，服務國家戰略

#### 服務國家區域協調發展戰略

中國華融緊跟國家改革步伐，積極發揮金融業務優勢，服務京津冀協同發展、「一帶一路」、粵港澳大灣區建設、長江經濟帶建設和中部崛起等區域協調發展戰略，為區域建設作出積極貢獻。

<p>服務雄安新區建設</p>	<p>華融基金獲批發行華融雄安建設發展三年定期開放債券型證券投資基金，這是我國公募基金市場上首隻「雄安」主題公募基金，主要關注雄安概念債的投資。截至2020年底，華融基金是唯一一家落戶雄安新區的公募基金管理公司及全國性證券類法人機構。</p>
<p>服務京津冀協同發展</p>	<p>2020年，華融信託新增支持京津冀地區發展的項目9個，規模134.98億元，涉及城市更新、棚改、基礎設施等類型。</p>
<p>服務粵港澳大灣區建設</p>	<p>2020年，華融國際探索立足粵港澳大灣區、回歸主業轉型發展方向，投放首筆大灣區跨境不良資產包合作收購業務，以跨境股權結構的創新交易方案打通了不良資產業務的跨境通道，為推動粵港澳大灣區建設提供金融服務。</p>
<p>服務長江經濟帶建設</p>	<p>2020年，華融金融租賃專注租賃主業，服務國家區域發展戰略，加大長江經濟帶項目拓展力度，全年累計實施項目金額達300餘億元，約佔總投放的2/3。</p>
<p>服務中部崛起</p>	<p>2020年，華融證券認購了湖北、河南、江西等中部省份發行的城投相關債券，支持城投公司開展基礎設施建設，助力地區穩投資和穩基建，賦能地區經濟建設，為決勝2020年全面建成小康社會和「十三五」的收官添磚加瓦。</p>

## 深化改革發展 引領轉型提質

华融基金 | 国家落户雄安新区  
HUIRONG FUND | 公募基金管理有限公司

您的信任 我的信心  
- 感恩托付 -  
全力以赴

009399

华融 **雄安建设发展** 三年定期开放债券基金  
基金代码 009399

募集成立

基金有风险，投资须谨慎。

华融基金 | 国家落户雄安新区  
HUIRONG FUND | 公募基金管理有限公司

**二十岁那年  
没有勇气踏足深圳**

好在花甲之年  
赶上了

“下一个  
深圳”

—50后

市场首只  
雄安主题  
公募基金

华融雄安建设发展  
三年定期开放债券基金

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## 助力「中國製造2025」

中國華融響應《中國製造2025》國家行動綱領，加大對製造業項目的支持力度，為國家有利推動實現中國製造向中國創造、中國速度向中國質量、中國產品向中國品牌三大轉變貢獻力量。

案例：  
紓解能源化工企業流動性困難

2020年，華融信託成立15億規模的「信融5號、7號」項目，專項解決河南某能源化工集團及其控股公司流動性困難，支持企業經營發展。該集團位居2019年世界500強企業第484位、中國500強企業第119位，其自主研發的離子液體催化乙烯合成氣製MMA（航空航天等高端領域的基礎原料）成套技術，有效緩解了我國超過60%的MMA需要從美國、德國、日本等國家進口的壓力。



## 深化改革發展 引領轉型提質

**案例：**  
**創新融資方式，助力新能源企業提升經營質量**

中國船舶重工集團動力股份有限公司位列「2020全球新能源企業500強榜單」的第59位。2020年，華融證券為該企業發行普通股和可轉債，購買標的公司少數股權，交易規模達到100.63億元，有效助力該企業下屬子公司降低槓桿，進一步加快業務轉型，提升經營質量。本次重組在資產收購和配套募資兩個環節同時引入定向可轉債這一支付工具，首開市場先河；同時也是市場首單將上市公司體內標的和體外標的一併進行市場化債轉股的項目。

## 4.2 保障民生，打造惠民金融

### 支持民生企業生產和民生工程建設

中國華融以高效、優質的金融服務，支持民生企業生產和保供穩價、支持基礎設施和民生工程建設。

**案例：**  
**支持企業擴大生豬供應保障市場需求**

江西某集團是集生豬養殖、飼料生產、農藥獸藥生產、種鴨繁育等於一體的大型企業集團，是農業產業化國家重點龍頭企業。為支持企業擴大產能、穩定豬肉供應，華融金融租賃分批向該集團投放租賃款合計3.45億元，有效助力企業實現滿負荷生產，保障居民的豬肉需求。

## 深化改革發展 引領轉型提質

**案例：**  
**助力解決地方棚改難題**

2020年，中國華融北京分公司了解到荷澤市某棚改項目已歷經近9年時間，仍有60戶居民尚未完成拆遷安置工作，棚改工作處於停滯狀態，已拆遷居民的回遷安置房遲遲無法交付。北京分公司積極對接當地政府，引入某地產集團實施問題企業重組，解決了困擾企業多年的資金問題，使得項目建設工程全面恢復，回遷安置房建設進度進展順利，實現了拆遷居民的安居夢。

**案例：**  
**推動舊改項目順利實施**

2020年，中國華融廣東分公司與某地產集團合作實施了廣州市南沙區金洲、衝尾村舊改項目，該項目為廣州市2017年重點舊改項目，由於該地產集團前置拆遷等投入較大，舊改項目週期長、前期投入大等原因，導致企業短期出現流動性困境，由我方以債務重組模式介入，給企業以時間換空間，助力其有序推動該舊改項目的實施，該項目實施後將建成居民安置12.99萬平方米，村集體物業建築量392.8平方米，有效支持了廣州市的民生事業。

**案例：**  
**助力國家「百兆鄉村」示範項目建設**

2020年，華融證券購買了吉視傳媒公司發行的「19吉視傳媒MTN002」7,658萬元和吉視可轉債1,987萬元，籌集資金用於吉林省優質教育資源全覆蓋工程和吉林省農村光纖入戶建設工程——國家「百兆鄉村」示範項目，為國家民生工程建設和支持地方教育條件改善作出積極貢獻。

## 深化改革發展 引領轉型提質

**案例：**  
**支持保障房資產支持專項計劃**

2020年，由華融證券作為計劃管理人的「華融—武清小城鎮保障房信託受益權資產支持專項計劃」成功設立，發行規模17.50億元。該資產支持證券的發行為武清區保障房建設拓寬了融資渠道，對於改善當地群眾居住條件發揮了積極作用。

**積極開展普惠金融服務**

中國華融不斷提高普惠金融信息服務品質，通過主動對接財政優惠政策、小微信貸投放等方式助力小微企業發展。

**案例：**  
**以廠商租賃模式為小微企業提供便利融資服務**

2020年，華融金融租賃發揮租賃業務特色，以廠商租賃模式為抓手，根據小微企業資金需求「短、頻、急」特點，開發啓用廠商租賃業務線上平台，引入「人臉識別」「電子簽約」「大數據對接」「設備網絡交付控制」等技術手段，大幅提升小微企業融資服務的普惠性和便利性。全年累計服務廠商租賃小微企業客戶約400家，投放資金約7億元，單筆最小金額27萬元，取得了較好的社會效益。

**案例：**  
**主動對接財政優惠政策支持小微企業發展**

華融湘江銀行認真踐行金融服務實體經濟的本質要求，主動對接財政優惠政策，全力支持小微企業發展。2020年，華融湘江銀行獲湖南省兩個財政專項獎勵資金合計2,362萬元，居全省同業前列。其中，獲得「小微企業貸款風險補償專項資金」2,232萬元，居全省銀行業第一，獲得小微企業專項金融債和支小再貸款扶貧工作項目「融資創新考評專項資金」一等獎100萬元和三等獎30萬元。

## 深化改革發展 引領轉型提質

### 4.3 提升水平，賦能高質發展

#### 提升服務質量

中國華融持續加強客戶管理，印發《客戶主辦制管理規程》《客戶投訴管理辦法》《客戶回訪管理辦法》三項制度，不斷提高客戶溝通效率，優化客戶體驗，公司進一步明確管理職責，強調協調各經營單位共同做好客戶管理和維護，為客戶提供優質的綜合金融服務。中國華融注重維護投資者權益，保護客戶隱私安全，多渠道受理客戶投訴意見，真誠有效回應客戶訴求。截至2020年末，共有近50家經營單位開展客戶回訪，回訪客戶2,975戶，回訪率較上年大幅提升。客戶對公司專業程度、服務效率、服務意識和廉潔自律等方面滿意度均在99%以上，對公司業務品種滿意度為98.55%。

華融湘江銀行	制定《華融湘江銀行金融消費者投訴管理辦法》等制度，及時通報工單及投訴處理情況，並開展網點神秘人暗訪檢測、網點現場檢查及客服熱線撥測、客戶服務滿意度調查等工作。
華融金融租賃	制定《華融金融租賃股份有限公司客戶投訴處理管理辦法》，對公司客戶投訴處理工作的組織管理、投訴受理及原則、投訴處理要求、投訴的核查及反饋、管理要求等方面作出規定。
華融融德	發佈《客戶回訪調查表》和《客戶業務需求調查問卷》，共收到128份有效反饋。從客戶服務評價需求偏好、客戶業務需求兩方面，開展了主辦客戶回訪工作，年度客戶回訪比例為65.4%。
華融消費金融	制定《信息系統安全管理辦法》《金融消費者權益保護管理辦法》等制度，全面保護消費者權益與隱私。

## 深化改革發展 引領轉型提質

## 推進信息建設

2020年，在信息科技治理方面，中國華融充分發揮信息科技「服務、保障、驅動、賦能」作用，努力發揮科技服務職能，確保新冠肺炎疫情期間公司管理和業務運營不中斷；建成投產同城數據級備份中心，構建了「一地兩中心」體系；建成數據治理平台並投入運營；引入敏捷開發技術模式(DevOps)，構建分步式、松耦合、敏捷性的创新型信息技術架構體系，獲得行業領先地位。

2020年，在信息系統建設方面，中國華融圓滿完成綜合業務系統全集團推廣工作，全面實現公司「信息系統集團化，機構全覆蓋」的管理目標。改造收購處置業務相關陳舊功能，增加資產對外推介功能，構建客戶營銷管理平台，利用科技手段充分擴展客戶營銷渠道，適應集團回歸主業的需要；推動協同業務信息化建設，提升集團業務協同能力。推動全面風險管理體系不斷完善，推進集團統計信息平台建設，提高母公司監管報表編製的自動化水平，降低公司監管報送合規風險；完成市場風險管理系統建設工作，提升集團股票市場風險的日常監測與預警能力；完善反洗錢系統、風險管理系統的升級優化工作。完成新費用報銷系統建設工作，優化客戶財務報表管理模塊，推動財務系統不斷更新升級。探索「大數據+主業」，完成不良資產輔助估值系統落地建設，並申請國家專利，賦能業務發展創新。

## 2020年中國華融信息建設成就

建成投產同城數據級備份中心，構建了「一地兩中心」體系。



引入敏捷開發技術模式(DevOps)，構建分步式、松耦合、敏捷性的创新型信息技術架構體系取得突破，獲得行業領先地位。

建成數據治理平台並投入運營，該項目在2020第二屆中國「數據質量管理」標桿獎評選中榮獲「數據質量卓越實踐獎」殊榮，為公司數據治理的標準化、規範化夯實基礎。

## 深化改革發展 引領轉型提質

### 強化創新能力

中國華融發揮行業帶頭作用，深入開展行業研究，並聯合外部科研機構、協會組織，推進協同創新交流。公司持續完善博士後科研工作站的培養體系，博士後培養與招生工作穩步推進，為行業發展培養科研管理人才。2020年，公司積極開展重點課題研究，共完成38篇研究報告。

<p>行業發展</p>	<p>中國華融牽頭整合系統行業研究資源，共組織8家系統單位定期撰寫29篇行業研究報告、24篇關鍵數據報告和3篇專題報告，對國內外宏觀經濟、政府融資平台、煤炭、化工、醫藥健康、房地產、不良資產、鋼鐵行業、有色金屬、商貿零售、建材等數十個行業進行跟蹤研究。</p>
<p>博士後工作站</p>	<p>2020年，博士後工作站克服疫情不利影響，有條不紊推進第17期招生及培養工作；與北京大學國家發展研究院博士後流動站簽訂培養協議，制定培養計劃；積極開展全國博士後管理委員會2020年度博士後綜合評估工作；成功舉辦以「金融資產管理公司轉型發展及併購重組業務探索」為主題的金融資產管理公司博士後論壇，獲得參會單位和系統內的高度關注和認可。</p>

### 重視知識產權

中國華融遵守《著作權法》《商標法》和《專利法》等知識產權相關法律，制定了《信息科技風險及信息安全管理制度》《軟件項目管理制度》等內部制度，規範知識產權管理。

中國華融尊重員工及博士後人員的研究成果，公正合理確定權益歸屬，保護公司自身研究創新成果。同時制定用戶在使用電腦、軟件及網絡時保障知識產權、私隱的規定，防範可能出現的侵權行為。

## 5. 助力救助紓困 化解金融風險

中國華融充分發揮逆週期金融救助性功能，通過不良資產收購、債務重組、問題企業重組等多維度金融服務，化解金融風險，盤活存量資產，優化資源配置，為實體經濟高質量發展注入金融活力。

### 5.1 立足定位，聚焦不良資產業務

2020年，面對新冠肺炎影響和經濟下行雙重挑戰，中國華融堅守金融資產管理公司功能地位，加快主業轉型發展，積極化解金融風險，持續加大不良資產收購與處置力度，助力金融機構緩解不良壓力，全年收購資產包規模超1,800億元，收包規模公開市場佔比超過40%，有力發揮了不良資產行業國家隊、主力軍的作用。2020年，公司收購處置類業務全年新增收購成本537.57億元，較上年增長36.5%，處置不良債權資產389.39億元，較上年增長26.0%，實現處置收入72.4億元，IRR為13.7%，保持較高水平。

#### 案例： 多元處置方式，暢通不良資產再流通渠道

2020年6月，中國華融上海分公司黃浦區某住宅項目在阿里拍賣平台開拍，項目產權清晰、無負擔、無租約、盡調便捷，開拍後不久便迅速以2,404萬元價格成交，成為首單成交的線上推介項目。目前，中國華融已初步搭建資產信息多平台發佈、七大區域微信群互動交流、重點資產線上直播推介、現場盡調快速對接、意向資產掛網競拍的「互聯網+不良資產」「線上+線下」融合處置生態圈，促進不良資產再流通，重入經濟運行循環體系。

## 助力救助紓困 化解金融風險

**案例：**  
**線上直播推介，開啓「互聯網+不良資產」處置新渠道**

2020年，為拓寬不良資產處置渠道，中國華融積極組織分公司開展不良資產線上直播推介與處置，在華融交易中心、阿里、京東、網易、新浪等平台舉辦直播推介活動總計34場，實現33家分公司全覆蓋參與，累計吸引投資者37.39萬人次和各界觀眾395萬人次在線觀看，全年在線上平台累計成交金額超過100億元，實現不良資產線上處置常態化，成功構建了不良資產處置新渠道，不良資產處置質效顯著提高。

**案例：**  
**成功發行全國首單金融資產管理公司「賣斷型」不良資產證券化產品**

2020年，中國華融在全國銀行間市場成功發行「華通2020年第一期不良資產支持證券」，該產品為自2019年金融資產管理公司被批准為不良資產證券化產品發起機構試點以來，首單「賣斷型」不良資產證券化產品，發行規模13.5億元。此次發行是中國華融積極落實「回歸本源、聚焦主業」監管要求，發揮行業引領作用，在不良資產主業領域的又一創新突破。



## 5.2 化解風險，重構不良資產價值

2020年，受新冠肺炎疫情持續影響及經濟下行衝擊，防範化解系統性金融風險任務加重。面對實體企業資金面趨緊、資產缺乏流動性等問題，金融資產管理公司逆週期救助性金融功能日趨凸顯。中國華融聚焦問題企業和問題資產，大力拓展實質性問題企業重組，盤活存量資產，優化資源配置，實現價值提升，促進經濟要素再循環。2020年，公司收購重組類業務全年實現收入228.12億元，較上年增長6.8%，月均年化收益率9.0%，較上年增加0.5個百分點。

### 案例： 推進破產重整，幫助企業擺脫困境實現再生

華融融德充分發揮專業優勢和技術優勢，聯合恒大地產集團積極參與浙江某地產公司的破產重整項目，與破產管理人、當地法院、政府等相關方溝通協調，投入資金全力推進該地產項目的破產重整。2020年，該項目已取得圓滿成功，恒大地產集團已派駐專業團隊全面接管該地產，公司項目開發建設重回正軌，避免了因該地產公司破產可能帶來的一系列社會問題和經濟問題。

### 案例： 緩解資金壓力，盤活存量資產

華南城控股有限公司是一家在香港聯交所上市的綜合商貿物流企業，核心業態涵蓋專業批發市場、倉儲物流配送、綜合商業、電子商務、會議展覽、生活配套及綜合物業管理等，其西安華南城1668新時代廣場項目是西安市政府規劃的2021年全運會配套設施。疫情期間，華南城集團出台減免租金等多項措施支持疫情防控，在一定程度上影響了項目銷售、租賃收入及其他業務板塊收入的實現，也造成項目建設工期的推遲和延後。中國華融陝西分公司通過存量債務重組方式向西安華南城提供2.3億元資金支持，幫助企業渡過難關，項目建設恢復正常。

## 助力救助紓困 化解金融風險

**案例：**  
**幫助國有企業減負紓困**

中國華融積極參與山西地方國企改革，公司重組事業部聯合中國華融山西分公司，對山西某國有煤業公司成功實施問題企業重組，投放金額20億元，有效化解可能引發的區域金融風險，幫助地方國有企業恢復正常生產經營。

**案例：**  
**收購違約債券化解實體企業債務**

某製藥公司為寧夏地區大型實體民營企業，在當地具有較大的影響力，在上海證券交易所公開發行的某債券涉及投資者眾多，如最終未能兌付，將引發公開市場重大金融風險事件，既會嚴重打擊寧夏地區的信用環境，又將對當地金融市場帶來惡劣影響。中國華融寧夏分公司歷時7個月成功實施了首單違約債券的收購項目，得到了當地金融監管局、銀保監局等監管機構的大力指導和支持，消除了大型實體企業公開市場信用喪失的風險。

**案例：**  
**支持國有大型企業主輔業剝離**

山東省政府著力推動省內國企改革，對山東某重工集團與中國某重型汽車集團進行合併重組，逐步剝離地產等非主業板塊。中國華融了解到企業資產剝離需求後，引入碧桂園地產集團以「產業+金融」的方式，參與國企主輔業剝離工作。中國華融協助重組方理清債權債務關係，並出資收購上述重型汽車集團下屬地產公司欠付的相關債權，實施債務重組，有效助力山東省推進國有資本向基礎性、保障性、戰略性產業集聚。

## 助力救助紓困 化解金融風險

**案例：**  
**推動地方政府債務化解**

中國華融上海分公司與鎮江屬地監管溝通協作，在確保模式合規、風險可控的前提下，不斷優化交易結構，通過債務重組拉長債務期限，資產重組和管理重構恢復地方政府平台造血能力，通過追加招拍掛土地、市級核心平台共同承債等增信方式強化風險控制，2020年上半年，分筆累計實現26.1億元資金投放，通過實質性重組手段成功參與鎮江隱性債務置換，積極推動地方政府債務化解。

### 5.3 抓住機遇，發力降槓桿增活力

中國華融積極支持國家供給側結構性改革，按照市場化、法治化要求，積極穩妥開始市場化債轉股工作，通過「發股還債」、「收債轉股」、「可交換債」等多種業務模式提高市場化債轉股落地效率，幫助企業降低槓桿率。2020年，資本市場持續回暖，公司積極把握市場機遇，圍繞國家產業導向，持續優化業務佈局，增加對信息技術、高端裝備、新材料、新能源、節能環保以及生物醫藥等戰略性新興產業及科技創新企業的開發儲備。

類別	單位	2020年	2019年
市場化債轉股累計投放規模	億元	<b>341.89</b>	221.19
市場化債轉股實現收入	億元	<b>18.6</b>	21.9

2020年，中國華融併購重組基金已在中國證券投資基金業協會完成備案登記，基金首期規模100.01億元，多渠道開展市場化債轉股、併購重組投資等權益類投資業務，切實提高供給側結構性改革和積極穩妥降低企業槓桿率的實施成效。

## 6. 踐行綠色發展 推進生態文明

中國華融積極響應建設美麗中國的號召，堅持綠色發展理念，積極開發綠色金融產品與服務，助力綠色環保產業發展，同時主動踐行綠色低碳運營，支持國家環境保護事業和生態文明建設。

### 6.1 綠色金融，助力低碳轉型

中國華融將綠色低碳理念融入業務經營、產品設計和管理的全過程，以綠色金融為抓手，助力社會低碳轉型，為應對氣候變化貢獻自身力量。

中國華融在業務開展中將環境影響、氣候風險納入項目風險考量和評估範疇，制定《業務基本准入規程》，明令禁止開展或投向能耗及環保等標準不符合國家、地方及行業要求，或安全生產不達標且未整改的落後產能，對企業正常經營造成嚴重影響的相關項目，引導各業務單位審慎選擇符合國家環保要求的項目。公司要求業務經辦人員和審查人員在盡職調查和業務審查環節，需對項目的能耗、環保資質等情況進行調查和判斷，及時識別存在的產能過剩、高能耗、低環保風險，並通過「金融+科技」業務優勢，建立風險預警系統，加大風險監測力度，及時在各類風險報告中對項目的環境相關風險進行分析和提示。

#### 綠色信貸

華融湘江銀行不斷完善綠色信貸管理體系，針對環境和社會隱患風險客戶實行名單制管理，貸款評審階段重點審查環保審批文件，嚴控環境風險、不良企業貸款，持續加大綠色信貸支持力度。截至2020年12月31日，節能環保項目及服務貸款餘額為277,115.79萬元，較年初增加35,249.7萬元，佔全行各項貸款餘額的1.21%。

#### 綠色租賃

華融金融租賃以綠色租賃為切入點，不斷提升專業化、差異化經營能力，在准入標準、負面清單、行業投向等制度中細化綠色租賃重點領域，加強對污染控制、節約能耗、資源循環利用等節能環保產業的支持力度。

#### 案例： 華融金融租賃支持企業危廢處置項目建設

2020年，華融金融租賃與某環保科技公司開展融資租賃業務，助力企業危廢處置項目建設，項目金額達3,500萬元，該項目的建成將有利於縮小危廢處置行業產能缺口，保障環境和居民安全與健康。

## 踐行綠色發展 推進生態文明

## 綠色債券發行

中國華融各分支機構陸續開展綠色債券發行業務，大力支持綠色環保企業和項目發展。

**案例：**  
**華融證券2020年綠色債券發行**

- 2020年，華融證券積極推行綠色債券發行，募集資金總額0.53億元。
- 對某風電公司所發行的公司債20風電01和20風電03進行投資，金額合計1.2億元；
- 為某新能源公司提供公開發行面值總額不超過50億元綠色可續期公司債券的承銷服務，募集資金全部用於支持企業在綠色產業領域的業務發展。

**案例：**  
**華融交易中心助力綠色產業企業債券流轉**

華融交易中心充分發揮平台機制，成功為掛牌的涉及綠色循環經濟的項目拓展意向受讓方，有力支持綠色循環經濟的發展。

- 中國華融河北分公司對河北蠡縣8戶的資產包拓展意向受讓方四家，實現了80輪競價，溢價174萬元，溢價率高達198%。
- 中國華融河北分公司對沙河市某糖業煙酒公司等9戶資產包拓展意向受讓方三家，實現了60輪競價，溢價153萬元，溢價率為74%。

**案例：**  
**華融瑞通幫助清潔能源企業降槓桿**

華融瑞通通過「發股還債」方式，投資3億元參與認購某清潔能源企業非公開發行股票，幫助該企業資產負債率由30.96%降至約26.97%，服務清潔能源企業高質量發展。

## 踐行綠色發展 推進生態文明

### 6.2 節能降耗，倡導綠色辦公

中國華融嚴格遵守《中華人民共和國環境保護法》的有關規定，深入貫徹落實綠色發展理念，積極推行綠色辦公，倡導低碳辦公、綠色出行，落實節能減排、促進低碳轉型，打造綠色企業。2020年，中國華融通過採取一系列有效措施，公司能源及資源消耗總量、廢棄物產生總量均比2019年有所下降，節能降耗效果較為明顯。

#### 總部：

- 修訂《總部實物資產管理辦法》，明確規定實物資產使用需遵循厲行節能減排原則。
- 規範日常辦公用品的採購和領用，提倡並加大推廣無紙化辦公。
- 提倡垃圾分類，區分有害廢棄物與生活垃圾，並交由具有專業資質的第三方機構妥善處理。
- 加強公務用車管理，嚴格控制公務用車次數和規模。
- 更換辦公樓內耗能較大的老舊設備，更換LED燈等節能燈具。
- 在辦公區域增強節能節水督導巡查，做到辦公室人走燈滅。
- 加強節能減排、綠色低碳的宣傳教育，增強員工節能環保意識。

#### 分支機構：

- 中國華融海南分公司加強用水設備日常維護，杜絕跑、冒、漏、滴和長流水現象，避免水資源浪費。
- 中國華融雲南分公司提倡節約用電，杜絕長明燈的現象，並督促物業加強維護管理，減少燈管損耗廢棄，確保辦公室人走燈滅。
- 中國華融寧夏分公司積極提倡垃圾分類，提高循環利用產品使用率，減少塑料等有害垃圾的產生。
- 華融融德合理規劃現有辦公用房，提高房屋使用效率，辦公樓宇空調及供暖系統採取循環節能方式，並對辦公照明進行LED節能改造，降低能源消耗。
- 華融信託發佈《關於華融信託全面推行無紙化辦公的通知》，有效減少紙張、硒鼓、墨盒資源耗費，從源頭減少廢棄物產生量。
- 華融消費金融嚴格核算每日用餐人員，依此制定食品加工總量，避免食物浪費的同時控制天然氣消耗；在洗手間、茶水間張貼節水宣傳語，提高全員節約用水意識。

## 踐行綠色發展 推進生態文明

表：集團／公司能源及資源消耗情況<sup>2</sup>

指標	2020年
能源消耗	
電(單位：千瓦時)	21,305,031.36
汽油(單位：噸)	460.13
天然氣(單位：立方米)	460,923.39
外購熱力(單位：百萬千焦)	40,368.22
液化石油氣(單位：立方米)	7,160.68
能源消耗總量(單位：噸標煤)	12,352.63
能源消耗強度(單位：噸標煤／人)	1.16
範疇一與範疇二溫室氣體排放量 <sup>3</sup> (單位：噸二氧化碳當量)	26,996.10
人均溫室氣體排放量(單位：噸二氧化碳當量／人)	2.53
資源消耗	
水(單位：噸)	197,588.85
人均耗水量(單位：噸／人)	18.52
辦公用紙(單位：噸)	95.15
人均辦公用紙量(單位：噸／人)	0.01

註： 範疇一溫室氣體排放量計算依據《香港聯交所ESG環境績效指標匯報指引》，由汽油、柴油、液化石油氣等直接能源使用量換算得出。範疇二溫室氣體排放量計算依據《2017年度減排項目中國區域電網基準線排放因子》及《香港聯交所ESG環境績效指標匯報指引》，由用電量換算得出。

表：集團／公司廢棄物產生情況<sup>4</sup>

指標	2020年
廢棄硒鼓(單位：件)	5,198.00
人均廢棄硒鼓(單位：件／人)	0.49
廢棄墨盒(單位：件)	998.00
人均廢棄墨盒(單位：件／人)	0.09
廢棄燈管(單位：件)	7,415.00
人均廢棄燈管(單位：件／人)	0.70
電子廢棄物(單位：噸)	12.54
人均電子廢棄物(單位：噸／人)	0.0012
生活垃圾(單位：噸)	4,408.53
人均生活垃圾(單位：噸／人)	0.41
廚餘垃圾(單位：噸)	480.99
人均廚餘垃圾(單位：噸／人)	0.05

2 報告期內，中國華融對公司總部、分公司及子公司總部的各類能源資源消耗進行統計核算，作為2020年披露範圍。中國華融在運營過程中所消耗的能源主要包括辦公用電、公務車輛汽油、辦公取暖用天然氣，消耗資源主要是辦公用水及紙張。

3 範疇一為汽油、天然氣等直接能源消耗產生的溫室氣體排放，範疇二為外購熱力、電力或蒸汽產生的間接溫室氣體排放。

4 報告期內，中國華融對公司總部、分公司及子公司總部的各類廢棄物進行統計核算，作為2020年披露範圍。中國華融一般廢棄物主要為廢紙及辦公垃圾，不產生廢氣及廢液，運營中產生的廢棄硒鼓、墨盒等由廠家回收，燈管、電子廢棄物等由有資質的第三方機構進行處理。

## 7. 保障員工權益 履行人本理念

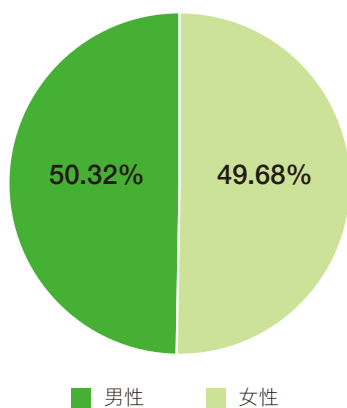
中國華融堅持以人為本，保障員工切身利益，為員工成長搭建平台，堅持正確的選人用人導向，積極營造幹事創業的良好氛圍，促進員工成長進步與企業高質量發展相統一。

### 7.1 審慎選人，落實僱傭責任

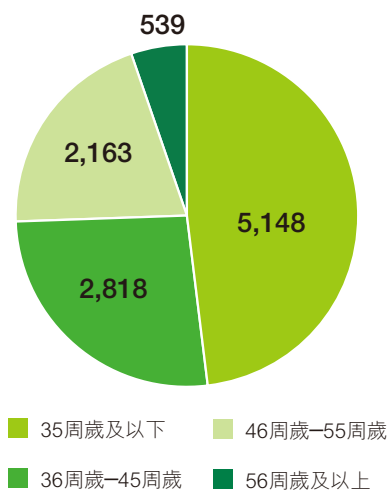
中國華融嚴格遵守《勞動法》《勞動合同法》等法律法規，建立了完善的公司內部員工管理制度體系，在《員工招聘規程》《員工勞動合同管理規程》《員工職務任免管理規程》《員工考勤和休假管理辦法》和《中國華融工資管理辦法(試行)》等內部規章制度中，明確招聘、工作時數、假期、晉升、解僱以及其他待遇及福利等要求，合理選人用人，嚴禁僱傭童工、強制勞工及其他勞動爭議行為。公司重視員工的合法權益，最大程度為員工創建平等和多元化的職業發展路徑，在招聘、薪酬、培訓、晉升等事宜上杜絕一切形式的歧視，確保所有員工均享有公開、公平、公正的工作機會。公司遵循勞工合同自願簽訂原則，2020年公司員工勞動合同簽訂率達100%。

截至2020年12月31日，中國華融擁有員工10,668人，其中女員工5,300人，佔比49.68%；境外員工109人，佔比1.02%。

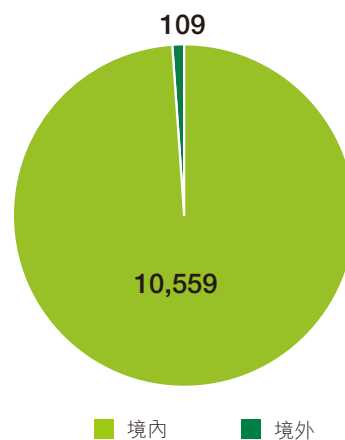
按性別劃分的員工比例



按年齡劃分的員工人數



按地區劃分的員工人數





## 7.2 育德培才，激勵員工成長

中國華融積極引進高素質專業化人才，不斷拓寬員工職業發展路徑，加強員工職業技能培訓，努力打造一支「有理想、有信念、能吃苦、能戰鬥」的高素質人才隊伍，實現員工與中國華融的同發展、共進步。

### 職業發展

2020年，公司堅持正確選人用人導向，加強幹部員工隊伍建設，不斷優化人才隊伍結構。公司構建員工職業發展通道，規範選拔任用程序，制定《員工職務任免管理規程》《幹部選拔任用工作監督檢查和責任追究辦法(試行)》等內部制度，形成科學規範、有效管用的選人用人機制。

### 員工培訓

2020年，中國華融制定並實施全年培訓工作計劃，通過脫產培訓、研討、專題講座、視頻培訓、自學等多種培訓方式和渠道，加強高素質專業化人才隊伍建設；開展職稱審核聘任及業餘進修學習獎勵，激勵員工學習成長；在充分調研的基礎上，不斷加快公司網絡學習平台建設，積極打造學習型組織。分層分類組織開展集中培訓，著力提升培訓的科學性和有效性。

公司不斷完善覆蓋全方面的職業技能培訓體系，為不同層級員工量身制定綜合培訓方案，不斷增強員工的職業技能。公司以系統主營業務人員為培訓對象，區分一般業務人員及業務骨幹，按照初階課程、進階課程分2期開展集中培訓，近200人參加培訓，旁聽400餘人次。

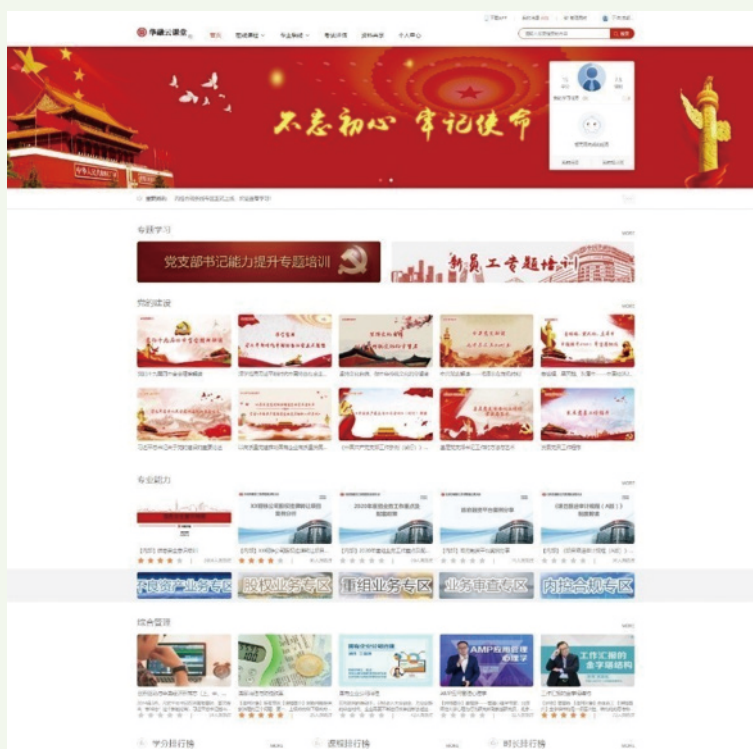
## 保障員工權益 履行人本理念

培訓名稱	培訓對象	培訓內容	培訓現場
高質量發展能力提升培訓班(1期)	中層管理人員	重點安排併購與重組、產業分析與價值鏈、博弈思維與商業決策等三個核心專題，由清華大學知名專家講授，突出問題導向、實踐導向。	
高質量發展能力提升公開課(2期)	中層管理人員、高級員工	公開課安排《從財務數據到投資決策》《數字經濟與商業模式創新》兩個專題，分別由清華大學著名專家主講，公司系統中層管理人員、高級員工共計400餘人次參加。	
新員工培訓(1期)	新員工	由總部相關部室和外部專家分別就公司整體情況、合規守紀要求、主業發展情況、公司基本制度、職業化教育等內容作專題授課，加深新員工對公司發展歷史及當前形勢的理解，提升了專業能力、實操技能和合規意識。	

保障員工權益 履行人本理念

案例：  
網絡學習平台建設取得實質性進展

2020年，中國華融網絡學習平台遵循「保上線、建機制、抓重點」工作思路，有序推進網絡學習平台建設，共搭建不良資產經營、股權業務、重組業務、業務審查、風險管理、內控合規、審計、財務會計、信息科技等9個條線68門內部課程，製作發佈主營業務人員分級視頻課程7門，開展2期黨建類培訓，運營條線類培訓項目1期，累計覆蓋1萬餘人次。



## 保障員工權益 履行人本理念

### 員工激勵

中國華融通過優化薪酬機制與各類競賽、評選活動，開展多維度員工活動，激勵員工成長與發展。公司印發相關內部制度和專項獎勵實施細則，按照「權、責、利」對等的原則，構建科學合理有效的正向激勵約束機制，強化經營業績考核結果與工資總額分配的掛鉤關係，切實發揮績效考核和薪酬分配的「指揮棒」作用。

2020年，公司工會組織開展了2019年度公司系統勞動競賽評選表彰，表彰「績效突出班組」30個、「崗位奉獻個人」30人，推報中國華融北京分公司業務六部獲得「全國金融先鋒號」、扶貧幹部方思國獲得「全國金融五一勞動獎章」，廣泛宣傳先進典型事跡，在全系統發揮示範引領作用。此外，公司推動深入開展年度勞動競賽活動，結合公司實際制定印發了《2020年度「當好主人翁 建功新華融」勞動競賽活動方案》，部署和指導系統勞動競賽；年中編發《深入推進開展系統勞動競賽活動 共同奮鬥建設高質量發展新華融》華融簡報，營造員工激勵氛圍；舉辦2020年度系統先進員工主題交流實踐活動，涵蓋獲得公司2019年度勞動競賽、2020年度全國金融系統各類榮譽稱號以及新冠肺炎疫情防控先進員工29人。

### 7.3 以人為本，凝聚員工共識

中國華融竭誠為員工服務，切實為員工謀福利、辦實事，在工作生活的一點一滴中，以實際行動落實員工關愛，強化員工對企業的認同感和歸屬感，不斷增強隊伍的凝聚力、向心力。

### 員工交流

2020年，中國華融共召開職工代表大會3次，審議並表決通過了《員工違規行為處理工作規程（試行）》《職工代表大會實施規程》《補充醫療保險管理辦法（修訂版）》《員工年度考核規程》《員工季度考核試行辦法》等5項重要制度，選舉了公司第三屆監事會職工監事，補選了公司職工代表提案審查委員會委員。分子公司共召開職工（代表）大會76次，表決事項涵蓋績效分配、集體合同、員工管理等一系列涉及員工切身利益的重大事項。同時，公司開展職工代表提案工作，徵集職工代表提案57件，經公司職工代表提案審查委員會議審議，確立案辦理提案和工作建議提案，公司工會就全部提案審查情況逐一向職工代表進行回覆，並督促立案提案辦理。2020年8月，中國華融被中國金融工會授予「金融系統職工代表大會制度建設示範單位」。

## 保障員工權益 履行人本理念

## 員工關愛

中國華融始終堅持開展困難職工幫扶工作，公司各級工會組織堅持面向職工、及時幫扶、快捷準確、長期堅持的原則，依法維護困難職工的合法權益。2020年，公司投入員工幫扶資金共計122.8萬元，其中：2020年元旦春節「送溫暖」，公司工會經費列支資金44萬元，金融工會配套幫扶資金9.9萬元；公司各級工會支出65.7萬元，幫扶慰問受新冠肺炎疫情影響嚴重的困難員工和「戰疫」一線的員工家屬；華融愛心信託幫扶困難員工0.5萬元。公司全年共幫扶困難員工957人次，其中：2020年元旦春節「送溫暖」幫扶慰問困難員工及扶貧幹部124人次；幫扶慰問受新冠肺炎疫情影響嚴重的困難員工和「戰疫」一線的員工家屬覆蓋823人次；慰問中國華融新疆分公司駐村幹部9人；通過華融愛心信託幫扶困難員工1人。

**案例：**  
**保障女性員工合法權益**

2020年，公司完成第三期《公司系統女職工權益保護專項集體合同》續簽，並向人社局備案；公司工會積極貫徹中國金融工會《關於在疫情期間加強對女職工關愛工作的意見》，認真落實疫情期間女員工健康防護措施，做好孕期、哺乳期女職工特殊勞動保護；總部、分子公司圍繞「三八」節開展系列主題活動20餘場，辦理落實女員工特殊勞保，並組織年度女員工專項健康體檢，總部女員工體檢覆蓋人數341人次。

## 保障員工權益 履行人本理念

**案例：**  
舉辦員工心理關愛專題講座

為切實做好疫情防控常態化和復工復產後員工的心理健康工作，2020年8月，華融匯通邀請國內知名心理諮詢師為全體員工舉行《以陽光心態共同奮鬥》專題講座，幫助員工科學減壓。



## 8. 衝刺脫貧攻堅 致力社會公益

2020年是全面打贏脫貧攻堅戰收官之年，是全面建成小康社會目標實現之年。中國華融積極承擔中央金融企業使命任務，服務國家脫貧攻堅重大戰略，致力踐行社會公益，為早日取得脫貧攻堅戰全面勝利，如期全面建成小康社會貢獻力量。

### 8.1 精準扶貧，深化脫貧攻堅

中國華融黨委深入貫徹黨中央脫貧攻堅戰略部署，把脫貧攻堅作為黨委中心工作，積極探索實踐創新扶貧機制與模式。根據中央扶貧工作要求，為適應新形勢下扶貧工作，進一步規範公司扶貧工作管理，高質量完成國家脫貧攻堅任務，支持鄉村振興戰略實施，公司制定《扶貧工作管理規程》，主要包括職責與分工、扶貧計劃管理、扶貧資金管理、扶貧幹部管理、扶貧工作監督與考核等方面內容。

2020年，中國華融克服新冠肺炎疫情影響，按照年度扶貧工作計劃，高質量落實《中央單位定點扶貧責任書》等各項扶貧任務，支持四川省達州市宣漢縣於2020年2月實現脫貧，20.58萬貧困戶全部摘帽，實現了從全省「貧困人口最多的縣」到「脫貧人口最多的縣」的巨變。扶貧工作經驗和案例4次被《中央金融單位定點扶貧工作簡報》刊登，獲評國家發改委「2020年全國消費扶貧優秀典型案例」，入選「全國銀行業助力脫貧攻堅優秀組織及創新實踐典型案例」，脫貧攻堅先進典型被授予「全國金融五一勞動獎章」「全國金融先鋒號」。

#### 扶貧管理

2020年，中國華融在認真完成歷年扶貧任務的基礎上，結合工作實際，在創新扶貧機制、模式等方面積極探索實踐。

**創新** 中國華融建立扶貧項目管理機制，與宣漢縣簽訂《中國華融資產管理股份有限公司定點扶貧項目管理協議》，對宣漢縣脫貧攻堅責任落實及工作落實方面開展督促指導。

- 建立「公司扶貧領導小組、總部扶貧辦、分子公司」層層落實的組織體系，成立由公司總部牽頭、相關分子公司共同參與的定點扶貧工作推進小組，改變過去「單打獨鬥」局面；
- 建立「上下銜接、協調聯動、聚力推進」的扶貧工作推進機制；
- 建立「管錢、管人、管事」三位一體的制度體系；
- 制定並完善了《扶貧工作管理規程》等制度辦法，涵蓋扶貧工作的各個方面，細化扶貧工作流程、規範和要求，確保公司扶貧工作有據可依、有規可循；
- 建立「考核、監督、評估」多管齊下的保障體系，將扶貧工作納入年度黨建考核，加強全系統扶貧工作的管理；
- 定期實地調研檢查以及與縣委縣政府溝通，重點監督「兩不愁三保障」落實情況，針對發現的問題，及時督促整改；
- 總部扶貧辦與掛職扶貧幹部分層管理監督扶貧資金及項目等各項工作的落實，定期總結評估。

## 衝刺脫貧攻堅 致力社會公益

創新  
模式

中國華融幫扶領域逐漸由「單一」到「多元」升級，結合定點縣需要，累計開展211個扶貧項目，由最初的教育扶貧，到逐步打出民生、產業、健康、金融扶貧「組合拳」，實現全方位幫扶。

- 幫扶模式由「輸血」到「造血」，組織全系統與貧困村支部結對共建；
- 開展山村教師醫生等培訓，提升能力素質；
- 克服沒有普惠業務局限，開發租賃、基金、信託等金融扶貧產品，以市場化手段支持產業發展；
- 幫扶手段由「直投」到「撬動」，與中國扶貧基金會等合作扶貧保險撬動超過社會資金幫扶，與宣漢縣及東西部扶貧協作單位合作產業項目，與銀行、電商合作設立網上扶貧專區，發動客戶消費扶貧，凝聚最大合力。

## 金融扶貧

中國華融創新金融扶貧模式，整合內外部金融資源，積極發揮金融牌照和專業優勢，增強扶貧地區的自身造血功能和內生發展能力。

中國華融作為資產管理公司，克服自身沒有扶貧貸款等普惠性業務的局限，立足子公司牌照組合性優勢，創新扶貧模式，創建「租賃+基金+信託+保險+培訓」金融扶貧模式，走出有資產管理公司特色的華融扶貧新路，助力當地農產業發展，支持宣漢縣鞏固脫貧成效，建立長效機制防止返貧。



## 衝刺脫貧攻堅 致力社會公益

**案例：**  
**設立基金支持特色農業產業發展**

針對宣漢縣貧困地區農業產業項目存在的現金流緊張、資金鏈斷裂、產業發展困難等問題，中國華融認真研究、對標現代農業發展規劃，出資設立了面向宣漢的農業產業扶貧基金。截至2020年11月底，基金支持十餘個產業項目，惠及5個村1,872人。

- 運用信貸手段支持特色農業產業發展。以基金借款形式為建檔立卡貧困村、貧困戶發展種植業、養殖業、農旅結合等產業提供啟動、周轉用低息借款。
- 加強基金專業化管理。公司引入華融證券子公司對基金進行專業化管理，加強項目投前遴選、盡調及資金投後管理，加大對輻射帶動性強的車厘子、脆紅李等宣漢縣特色農產業扶持。
- 落實扶貧利益聯結機制。通過設計合理的利益聯結機制保障貧困戶的參與和長期收益。以仁義村桃花米項目為例，精心設計利益分配模式為貧困戶個人、專業合作社成員、村集體分配項目收益，並為仁義村貧困戶提供就業崗位11個。



公司幫扶前，脆紅李基本為自家直接食用或土法釀酒食用，大部分果子散落、爛在地裏無人問津。



公司幫扶後，積極幫助挖掘提升脆紅李產品市場價值，讓「小李子」變身「金元寶」，將李子酒作為重點產業項目支持。

## 衝刺脫貧攻堅 致力社會公益

## 消費扶貧

2020年4月至6月，中國華融統一採購了宣漢縣的產業扶貧農產品黃金木耳、野生竹筍、花菇等；同期集中採購了銀保監會定點扶貧地區旗縣(甘肅省和政縣、臨洮縣，內蒙古察右中旗、察右後旗)出產的特色農產品紅麻油、雜糧等；受新冠肺炎疫情影響，湖北省內多地區發生茶葉滯銷積壓情況，為幫助當地茶企渡過難關，助力脫貧攻堅，採購茶葉2萬元，2020年累計消費扶貧共計10萬餘元。

## 黨建扶貧

2020年，中國華融黨委高度重視黨建扶貧工作，積極發揮國有金融企業黨建優勢，深入落實「不忘初心 牢記使命」主題教育要求及習近平總書記指示精神，強化黨建統領，積極探索扶貧工作新模式，通過支部共建強陣地、搭建平台強產業、深化培訓增動力、愛心捐贈助戰疫等實際行動，促進了黨建與扶貧雙提升。

## 案例：

## 中國華融各分公司與困難村開展結對共建活動

公司系統9家單位與12個困難村開展以共學先進、引進幫扶、產業扶貧、消費扶貧、就業扶貧、助學慰問等形式多樣的結對共建活動。

- 共建雙方同升國旗、重溫入黨誓詞，瞻仰紅軍戰鬥紀念遺址，觀看時代楷模事跡影片。



辦公室、四川分公司與共建村一同觀看張富清、周永開先進事跡影片



河北分公司引入資金支持共建村黨建活動基地建設



## 衝刺脫貧攻堅 致力社會公益

**案例：**  
**中國華融各分公司與困難村開展結對共建活動**

「引進來」與「走出去」相結合。引進客戶為產業發展及務工就業提供支持，推動基層黨政幹部、貧困學生走出山村到大城市考察學習。



北京分公司引入酒企客戶為共建村李子酒廠提供諮詢服務



四川分公司組織共建村幹部到成都先進示范村考察



華融金融租賃組織共建村學生到紹興參觀學習



江蘇分公司組織共建村幹部到宜興黨建示范村考察

## 衝刺脫貧攻堅 致力社會公益

**案例：**  
中國華融各分公司與困難村開展結對共建活動

積極發揮金融優勢，深化扶貧扶智，為宣漢縣量身定制金融智力培訓課程，提供免費專業諮詢。



公司為宣漢縣政府機關、委辦局和重點企業開展金融培訓諮詢



公司為廟安鎮村鎮幹部普及農村亟需金融知識

## 衝刺脫貧攻堅 致力社會公益

## 教育扶貧

中國華融根據公司《關於積極開展「一對一」愛心助學扶貧工作的通知》要求，繼續積極組織開展愛心助學工作。2020年，公司組織員工開展針對宣漢縣貧困學生的「一對一」愛心助學活動，資助250名貧困學生。截至2020年，愛心助學活動已連續開展6年，資助學生近1,000人，搭建了員工參與扶貧、奉獻愛心的平台，得到宣漢縣社會各界的廣泛認同。2020年，公司組織開展愛心捐贈，為貧困地區捐贈愛心衣物4,772件、圖書2,635本，打印機101台；支持四川團省委「童伴之家」項目，為538名留守兒童提供學習娛樂基地。

公司圍繞「義務教育有保障」開展教育智力扶貧項目，連續3年支持的黃金中學於2020年遷建完成，學生人數由1,700名擴大為2,500名；捐建1所學生食堂，1,250個學生床、餐桌及書包；獎勵60名教師、資助1,080名學生；培訓全縣基層幹部、技術人員、創富帶頭人等「三支隊伍」人員2,936人。自2002年定點幫扶以來，公司緊緊圍繞「學校、教師、學生」三要素，建設學校，實現從幼兒園到中學「全覆蓋」。截至2020年，共捐建3所學校、41棟教學樓、學生宿舍和運動場，以及1,800餘個學生床、學生桌和學校飲水井；支持了1,532名優秀教師堅守在鄉村講台；資助了4,354人次貧困學子重回課堂，通過知識改變命運；培訓「三支隊伍」5,200餘人。

**案例：**  
**中國華融獎助學金項目**

中國華融獎助學金項目已累計實施8年，資助學生3,430餘人次。該項目是針對定點扶貧縣四川省宣漢縣高中建檔立卡貧困家庭學生設立的獎助學金項目，其中頒發獎學金60人次，3,000元/人；頒發助學金770人次，1,000元/人。

**案例：**  
**中國華融宣漢縣最美山村教師獎勵項目**

中國華融宣漢縣最美山村教師獎勵項目已累計實施7年，培訓、資助山村教師1,532名。項目為每年組織評選宣漢縣貧困山村教師50-60名，每人給予現金獎勵8,000元，並結合宣漢縣需求開展針對性培訓，鼓勵優秀教師扎根鄉村學校，發展鄉村教育。

## 衝刺脫貧攻堅 致力社會公益

案例：  
中國華融各分公司為共建村小學捐贈物資

中國華融各個分公司在疫情期間為共建村捐贈口罩、測溫槍等緊俏防疫物資，為困難黨員、貧困戶和留守兒童捐贈糧油、書籍等慰問品。



廣東分公司為共建村  
兒童發放文具



甘肅分公司為共建村  
小學捐贈學習用品



江蘇分公司為共建村  
兒童發放書包



中國華融總部為共建村  
小學捐贈兒童成長教育  
類書籍



重慶分公司為共建村發  
放口罩、測溫槍等防疫  
物資

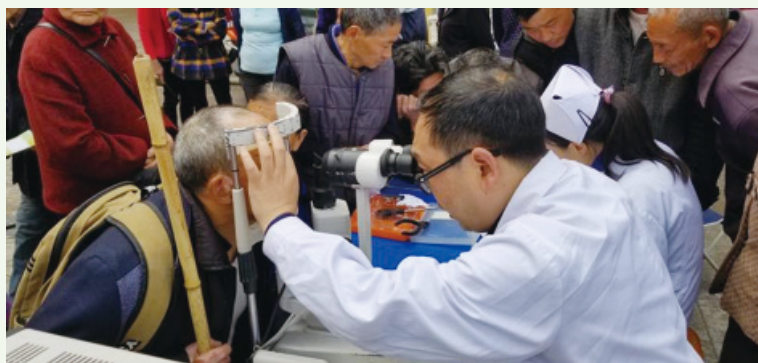
## 衝刺脫貧攻堅 致力社會公益

## 健康扶貧

為解決貧困地區因病返貧事件發生，提升定點扶貧村民健康水平，中國華融運用金融優勢開展多維度健康扶貧行動，努力夯實扶貧成效。

**案例：**  
**中國華融宣漢縣白內障手術救助項目**

中國華融圍繞「基本醫療有保障」逐年增加健康扶貧項目投入。為幫助宣漢縣貧困白內障患者通過手術「零支付」重見光明，公司自2019年起，連續2年開展貧困白內障患者手術救助項目，並組織子公司華融信託、華融資本運用金融專業手段，發起設立「華融信託·定點扶貧1號慈善信託」。2019年至2020年連續兩年累計幫助800餘名貧困白內障患者零支付手術重見光明。

**案例：**  
**成立扶貧慈善信託計劃**

華融信託成立首單扶貧慈善信託計劃「定點扶貧1號」，信託財產用於支付貧困白內障患者的手術費用，本項目初始規模20萬元，截至2020年底已完成全部資金的劃付，幫助345例白內障患者進行手術治療。

## 衝刺脫貧攻堅 致力社會公益

**案例：**  
**開展鄉村醫生技能培訓，持久幫扶**

中國華融為提高鄉村醫生業務水平和服務群眾能力，連續2年出資37萬元，為720餘名來自211個貧困村的鄉村醫生提供公共衛生、婦保兒保等知識技能培訓。2020年結合疫情需要，新增加了鄉村傳染病防疫知識和應急救助等培訓內容。培訓提升了鄉村醫生的技能水平，實現持久性幫扶。



為宣漢縣舉辦鄉村醫生培訓班



## 衝刺脫貧攻堅 致力社會公益

## 智力扶貧

秉承扶貧扶智相結合的理念，中國華融逐年加大智力扶貧投入力度。2020年，公司安排旗下子公司華融證券於2019年至2020年連續兩年為宣漢縣提供了四期共計350人的金融知識培訓，為促進宣漢縣域經濟社會轉型發展提供有力智力支持，增強基層幹部扶貧工作能力；為創業致富帶頭人提供產業發展等方面指導，增強貧困地區脫貧動力與能力，進一步增強貧困地區脫貧的「造血」功能。

**案例：**  
**貧困地區金融知識培訓**

針對宣漢縣貧困地區金融信貸發展水平不高的現狀，2020年，中國華融對金融知識培訓進行優化升級，將培訓範圍由縣政府、委辦局、重點企業拓展至鄉鎮村基層幹部；增強培訓的針對性，在持續提供扶貧專項債、企業融資培訓基礎上，結合當地村鎮的實際需要，增加防範金融詐騙、個人徵信、林權抵押、農村土地流轉等農村普惠性金融知識；提供綜合金融服務，為宣漢縣有融資需求的重要委辦局、重點企業發放綜合金融服務材料，免費提供專業諮詢服務，增強「造血」功能。



## 衝刺脫貧攻堅 致力社會公益

### 地方扶貧

2020年，中國華融多家分子公司在全國各地對接幫扶對象，針對扶貧對象的實際情況，聚焦薄弱環節，多措並舉，積極開展扶貧工作。除定點扶貧宣漢縣外，中國華融在深度貧困地區新疆、甘肅、四川等十餘個省區派駐扶貧幹部49人，實現全系統對貧困地區的全面幫扶。

#### 案例： 開展「結對共建、愛心捐贈」活動

中國華融甘肅分公司深入銀保監會定點扶貧旗縣甘肅省臨夏回族自治州和政縣，與新莊鄉金場溝村黨支部開展「結對共建、愛心捐贈」活動。通過此次「結對共建、愛心捐贈」活動，甘肅分公司向金場溝村黨支部、金場溝小學77名東鄉族和漢族小朋友及15名學前班兒童捐贈口罩1,000只、手帕100只、消毒液90瓶等防疫物資物品，以及台式電腦15台、筆記本電腦5台、打印機1台、打印紙6箱及硒鼓等辦公用品，捐贈學習用品80套、兒童玩具及體育鍛煉用品279件、課外閱讀書籍134冊。

#### 案例： 消費扶貧助力大井村產業發展

中國華融河北分公司與大井村於2020年5月確定為黨建結對共建合作關係。河北分公司通過捐贈黨費資金8.9萬元支持大井村黨群服務中心建設，築牢黨的陣地；邀請大井村村民黨員一行17人於7月25日至27日到河北石家莊，聯合開展「不忘初心 牢記使命」主題黨日活動；通過消費扶貧帶動大井村產業發展，助力培育村級產業體系。通過線上推廣、線下採購等方式，幫助銷售大井村農產品超過13萬元，帶動建檔立卡戶超過50戶實現增收。同時組織河北商貿等旗下超市批發採購大井村農產品，拓展長期供貨渠道，建立可持續的扶貧造血機制。

## 衝刺脫貧攻堅 致力社會公益

**案例：**  
**定點購置扶貧農副產品**

中國華融內蒙古分公司從烏蘭察布中旗和後旗定點購置扶貧農副產品，採購金額5,040元，通過單位購買的方式從烏蘭察布前旗定點購置扶貧農副產品，採購金額約9,920元；從對口扶貧點和林格爾縣新店子鎮購買水產，累計採購金額22,100元。

**案例：**  
**華融湘江銀行發放扶貧貸款**

2020年，華融湘江銀行積極落實扶貧決策部署，努力克服新冠肺炎疫情對扶貧工作的影響，紮實做好扶貧各項工作，發放扶貧貸款餘額42.61億元，派駐扶貧工作人員23人，各類扶貧資金支出1,118.48萬元，扶貧工作取得顯著成效。

## 衝刺脫貧攻堅 致力社會公益

## 8.2 熱心公益，增進社會福祉

中國華融始終心繫社會公益事業，為社會弱勢群體提供志願服務，大力開展社會公益實踐：深入社區內部，強化金融知識的普及與宣傳，提升社會公眾的金融知識水平和風險防範意識。公司積極開展捐資助學，幫困助貧，環境保護等各項公益活動，支持民生及發展，為建設和諧社會貢獻企業力量。

**案例：**  
開展春節慰問送溫暖活動

中國華融甘肅分公司積極開展訪貧問苦春節慰問送溫暖活動。向下半山村、西岔村205戶村民發放麵粉和食用油，共投入資金3.36萬元。



衝刺脫貧攻堅 致力社會公益

案例：  
開展「情系大涼山愛心包裹」活動

中國華融江蘇分公司在了解到四川省大涼山美姑縣尼哈村居民急需冬衣，當地兒童缺少課外讀物後，便發起了「情系大涼山愛心包裹」活動，共向當地捐贈過冬衣物、棉被等12箱，課外書籍50套、700餘冊。同時，江蘇分公司團委還發起了「華融江蘇·愛心有你 公益助學」項目，共收到該分公司員工捐款2萬餘元，連續5年資助四川少數民族地區和分公司扶貧共建地區貧困學生完成學業，其中1名已完成學業走上工作崗位。



案例：  
參加「築夢流浪者的家園」公益捐贈活動

華融湘江銀行團委組織參加了長沙市慈善基金會在騰訊網發起的「築夢流浪者的家園」公益捐贈活動，全行共捐贈5,875.84元，為精神障礙人士送去1,175個康復機會。



## 9. 專題：積極抗擊疫情 勇擔社會責任

2020年，中國華融堅決貫徹國家新冠肺炎疫情防控決策部署，統籌推進疫情防控和業務經營，及時出台十項措施，加大金融服務保障力度，積極履行企業社會責任，全力支持打贏疫情防控阻擊戰。

疫情 防控 十項 措施	一、加強黨的領導，為打贏疫情防控阻擊戰提供堅強政治保證。
	二、切實發揮救助性金融服務功能，支持受困企業經營生產。
	三、開通疫情防控金融服務綠色通道。
	四、提供醫療設備租賃優惠服務。
	五、提供債券產品發行優惠服務。
	六、對受疫情影響的個人實施差異化信貸政策。
	七、加大線上金融服務力度。
	八、組織愛心捐贈，積極履行社會責任。
	九、做好疫情監測、排查、預警、防控。
	十、做好正面宣傳和群眾工作。

### 助力疫情防控重點企業紓困

新冠肺炎疫情爆發以來，中國華融堅決貫徹落實黨中央決策部署和銀保監會工作要求，迅速響應、積極作為，立足救助性金融服務功能，制定抗疫業務優惠政策，不斷加大疫情防控金融支持，幫助受影響企業疏通困境、穩定經營，共同渡過疫情難關。

2020年，中國華融通過債務重組、流動性救助、問題企業重組等方式，支持醫藥醫療、物資運輸、民生物資等行業復工復產，累計實施重組項目75個，金額57億元，成功開展行業首單抗疫項目債務收購重組。

華融湘江銀行為受疫情影響客戶辦理貸款展期服務，累計投放抗疫企業貸款16億元。華融證券投資疫情防控相關債券超過18億元。華融金融租賃減免企業租息、罰息、違約金5,134萬元。

## 專題：積極抗擊疫情 勇擔社會責任

**案例：**  
**為防疫醫藥企業研發供給提供金融保障**

- 受疫情影響，醫保額度普遍緊張，國藥集團成員單位藥品銷售款回籠時間延長，短期內資金回籠壓力加大。為落實中國華融黨委對抗疫工作的部署，華融匯通圍繞國藥集團的特定需求，通過收購國藥集團成員單位不良債權的方式開展業務合作。共收購債權21筆、標的金額1.01億元，全部為藥品、醫用耗材、醫療器械等供應形成的應收賬款，涉及全國9省18地市的30家公立醫院，為國藥集團成員單位加大資金回籠、提高抗疫物資採購能力提供了支持。
- 2020年，華融國際優化金融服務，助力疫情防控，成功實施了對某醫藥公司5,000萬美元貸款項目的投放，為抗疫醫藥企業擴大產能、加大藥品研發、搶築生命防護線提供了有力資金保障。
- 某集團公司是湖南省一家涉及醫藥、公益服務等行業的大型實體民營企業，疫情發生以來主動響應政府號召，利用已有的無塵生產車間擴大對疫情急需的酒精和一次性醫用產品的生產，使生產成本增加，階段性流動性趨緊。在得知該集團困難後，中國華融湖南分公司迅速制定服務方案，通過收購重組2億元存量債務，緩解了企業短期資金壓力，為疫情期間防疫物資的生產和供應提供有力支持。

**案例：**  
**幫助中小銀行應對疫情影響**

2020年，華融證券作為牽頭主承銷商兼簿記管理人成功發行「2020年漢口銀行股份有限公司小型微型企業貸款專項金融債券(第一期)」，提供10億元用於小微企業貸款的專項資金，聚焦解決核心地區疫情防控和小微企業復工復產過程中的難點、斷點和堵點。同時，支持核心疫區中小微企業積極應對疫情影響，實現平穩健康發展。

## 專題：積極抗擊疫情 勇擔社會責任

**案例：**  
**支持疫情重點區企業共渡難關**

疫情爆發初期，華融瑞通嚴格落實監管部門指導意見，做到了股票零減持，展現了國有金融機構維護資本市場穩定的應有擔當。疫情期間，華融瑞通了解摸排16家抗擊疫情相關上市公司生產經營、抗擊疫情情況及金融需求，支持13個重點疫情地區的19個企業開展市場化債轉股業務，合計投放金額59億元。

**助力抗疫物資保供**

在新冠肺炎疫情衝擊下，抗疫物資、生活物資和醫療服務的正常供應成為民生保障的重點，公司落實「六穩」「六保」要求，要求系統各單位主動對接疫情防控重點物資生產企業需求，聚力支持醫用物資供應鏈高效運轉，保障民生供應，為疫情防控和實現經濟社會發展目標貢獻國企擔當和力量。

**案例：**  
**支持防疫化工企業增產擴能**

- 福建某石化公司是福建省最大的聚丙烯生產企業，也是福州市政府重點保障復工復產的20家重點龍頭企業之一。中國華融了解到疫情發生後企業出現階段性流動性趨緊的情況後，快速啟動綠色通道，對企業3.05億元存量債務進行收購重組，有效緩解了企業資金壓力。疫情期間，企業克服諸多不利因素加緊生產，聚丙烯日產量達1,300噸，供應全國各地，為口罩生產提供了強有力的原料保障，得到社會各界高度認可。
- 某日化公司主要生產、銷售無紡布及無紡布製品，是參與疫情防控的重要物資生產企業。2020年2月，在得知該企業有資金需求後，華融湘江銀行主動對接企業，按照「快速盡調，快速開戶，綠色審批，快速放款」的要求，全程開放綠色通道，迅速抽調業務骨幹赴企業現場服務。華融湘江銀行在40個小時內就完成了開戶、資料收集、貸款審批等工作，率先向該企業投放純信用貸款「稅聯貸」200萬元，助力企業加快生產，保障防疫物資供應。



## 專題：積極抗擊疫情 勇擔社會責任

**案例：**  
**幫助防疫項目建設企業渡過難關**

濟寧某地方國有企業承擔了濟寧眾多防疫物資採購及防疫項目建設工作，包括方艙醫院、檢測中心等醫療設施採購及抗疫物資超市建設等，短期內面臨較大資金壓力。了解相關情況後，中國華融山東分公司與公司重組事業部合作，形成專項救助方案，收購重組該企業3億元存量債務，支持當地民生工程建設和民生物資供應，為其抗擊疫情和穩定供應提供了有力支持。

**案例：**  
**助力食品企業穩定市場供應**

抗擊疫情期間，某食品企業被列入全國疫情防控重點保障企業名單，是河南省指定的承擔生活必需品物資運輸企業。為積極落實中央要求，企業以最快速度復工復產，但仍因疫情影響出現短期壓力。獲悉企業需求後，華融融德迅速響應，收購該企業對武漢等疫區企業應收賬款，在一個月內完成交易結構設計、方案審批、合同簽署和資金投放工作，助力企業擴大產能，穩定食品市場供應。

## 專題：積極抗擊疫情 勇擔社會責任

### 案例： 多措並舉提供金融支持

2020年，華融消費金融通過線上金融服務向湖北地區7,428戶居民發放4,383萬餘元貸款，及時助力湖北群眾抗擊疫情；累計為全國3.6萬名受疫情影響客戶辦理延期和展期，全年減免息費551.4萬元，有效緩解小微企業的資金壓力；開闢徵信綠色通道，為近9萬名受疫情影響客戶提供徵信服務。

## 積極投身疫情防控

中國華融黨委及時傳達貫徹銀保監會黨委工作部署，迅速發出捐款倡議，組織開展黨員自願捐款支持新冠肺炎疫情防控工作，號召全體黨員自覺自願、量力而行，以實際行動助力打贏疫情防控阻擊戰。

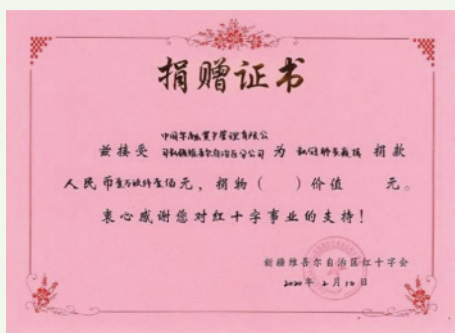
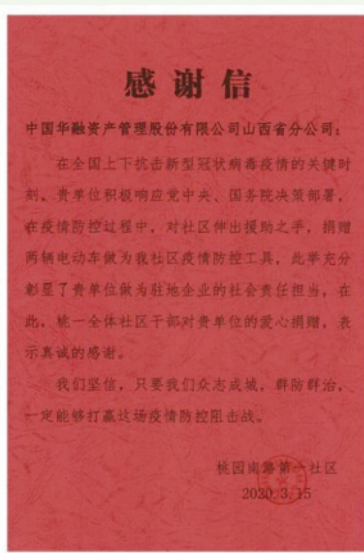
新冠肺炎疫情爆發之際，中國華融迅速組織成立了疫情防控、金融救助、客戶服務、業務拓展、後勤保障等五類共99支青年志願突擊隊，突擊志願者1,601名，彰顯新時代華融青年的勇氣和擔當。華融致遠疫情防控青年突擊隊被中央金融團工委授予「全國金融系統抗擊新冠肺炎疫情青年志願服務先進集體」稱號，中國華融湖北分公司鄒亞炬被授予「全國金融系統抗擊新冠肺炎疫情青年志願服務先進個人」稱號。

自新冠肺炎疫情發生以來，中國華融及旗下機構捐款、員工個人捐款已累計近1,200萬元，形成眾志成城、同舟共濟齊戰「疫」的強大合力。

專題：積極抗擊疫情 勇擔社會責任

案例：  
捐款捐物，助力當地疫情防控

2020年疫情爆發後，中國華融山西分公司根據實際需求，向駐地社區捐贈口罩、酒精等緊缺防疫物資，助力定點扶貧村防疫，扶持客戶企業復工復產；中國華融新疆分公司積極響應號召，自覺自願、積極主動參加獻愛心活動，先後3次111人次捐款共計5.39萬元；中國華融浙江分公司向孤寡老人及殘疾人之家的庇護人員捐贈243條絲綿被，並向「春風行動」捐款人民幣3萬元。



## 專題：積極抗擊疫情 勇擔社會責任

<p>華融金融租賃</p>	<ul style="list-style-type: none"> <li>• 面向公司全體領導、員工發起「同獻愛心共抗疫情」捐款倡議，通過浙江大學教育基金會，向浙江大學醫學院附屬邵逸夫醫院捐款9萬餘元。</li> <li>• 向浙江省新型冠狀病毒感染的肺炎診治定點醫院——浙江大學醫學院附屬第一醫院、杭州市西溪醫院分別捐贈人民幣50萬元，合計100萬元，專項用於支持兩所醫院採購防控疫情所需醫療用品和救治所需醫療設備等。</li> </ul>
<p>華融澳門</p>	<p>華融澳門心系湖北、眾志成城，通過澳門中聯辦代收專戶向湖北省捐助20萬元澳門幣，用於湖北地區醫療機構購買口罩、防護服等防護物資，努力打贏疫情防控阻擊戰。</p>

## 10. 附錄

### 10.1 社會認可

- 中國華融位列《財富》雜誌2020中國500強榜單第90名
- 中國華融入選全國銀行間同業拆借中心「2020年度銀行間本幣市場交易300強」榜單
- 中國華融入選「2020年全國消費扶貧優秀典型案例」及「全國銀行業助力脫貧攻堅典型案例」
- 中國華融榮獲「2020年中國銀行業優秀好新聞」獎
- 中國華融榮獲2020第二屆中國「數據質量管理標桿」獎項
- 中國華融2019年度報告榮獲2019 LACP Vision Awards綜合企業行業銀獎、中國50佳年報、技術成就獎

## 附錄

## 10.2 社會責任報告獨立鑒證報告



Ernst & Young Hua Ming LLP  
Level 16, Ernst & Young Tower  
Oriental Plaza, 1 East Chang An Avenue  
Dongcheng District  
Beijing, China 100738

安永华明会计师事务所（特殊普通合伙）  
中国北京市东城区东长安街1号  
东方广场安永大楼16层  
邮政编码：100738  
Tel 电话：+86 10 5815 3000  
Fax 传真：+86 10 8518 8298  
ey.com

## 社會責任報告獨立鑒證報告

安永華明(2021)專字第 60098698\_A03 號

中國華融資產管理股份有限公司董事會：

## 一、鑒證範圍

中國華融資產管理股份有限公司（以下簡稱“貴公司”）2020 社會責任報告（以下簡稱“社會責任報告”）由貴公司編制。收集和披露社會責任報告內容，包括根據香港聯合交易所有限公司證券上市規則附錄二十七《環境、社會及管治報告指引》要求的原則以及貴公司選擇的標準編制社會責任報告，是貴公司管理層的責任。保留充分的證據，以及設計、實施和維護與社會責任報告編制相關的內部控制也是貴公司管理層的責任。

我們的責任是根據貴公司管理層的要求以及雙方簽訂的業務約定書中的條款，對社會責任報告中披露的 2020 年社會責任關鍵績效信息實施《國際鑒證業務準則第 3000 號：歷史財務信息審計或審閱以外的鑒證業務》（ISAE3000）中有限保證的鑒證程序并形成鑒證意見。

根據雙方的業務約定條款，本鑒證報告僅為貴公司董事會出具。我們的工作僅限於就上述約定事項向貴公司董事會進行彙報，而非其他目的。我們不會就我們所實施的工作、出具的報告或做出的結論對除貴公司董事會以外的任何第三方承擔任何責任。

## 二、鑒證工作

我們按照 ISAE3000 的要求計劃和執行鑒證工作。為了得出鑒證結論，我們執行了下列工作：

我們對社會責任報告就以下選定的 2020 年社會責任關鍵績效信息實施了鑒證工作程序：

- 天然氣使用量
- 汽油使用量
- 辦公用紙量
- 用水量
- 用電量

針對以上關鍵績效指標，中國華融應用了香港聯合交易所有限公司證券上市規則附錄二十七《環境、社會及管治報告指引》進行準備。

有限保證的工作包括對選定的關鍵績效指標的負責人進行訪談，執行分析性程序和其他有限保證程序等。

我們所實施的鑒證程序僅限於以下方面：

- 訪談貴公司參與提供社會責任報告中所選定的關鍵績效信息相關的部門人員；
- 實施分析性覆核程序；



安永華明(2021)專字第 60098698\_A03 號

- 對選定的社會責任關鍵績效資訊實施抽樣檢查；
- 對選定的社會責任關鍵績效資訊實施重新計算；
- 我們認為必要的其他程式。

我們相信所獲取的證據作為出具有限鑒證結論的基礎是充分而合適的。

### 三、鑒證的局限性

我們的鑒證工作不包括：

- 鑒證除上述關鍵社會責任績效資訊外，其餘資訊或資料（含財務資訊和資料）的準確性及公允性；
- 鑒證貴公司管理層的預測性聲明；
- 鑒證歷史比較資料。

### 四、保證水準

我們的鑒證程式是為得出有限保證的鑒證結論而設計的，執行這些程式並不會使我們獲取為得出合理保證的結論而所需的全部鑒證證據。儘管我們在決定鑒證程式的性質和範圍時會考慮貴公司內部控制的有效性，但我們的目的不是就貴公司內部控制的有效性發表意見。

### 五、結論

基於本鑒證報告所述的範圍、實施的程式和上述局限性，我們的鑒證結論如下：

我們沒有注意到任何事項使我們相信，在中國華融 2020 年社會責任報告中選定的關鍵績效指標在任何重大方面按上述定義的標準存在不公允的表述。

### 六、獨立性說明

我們遵循了安永全球獨立性政策。安永全球獨立性政策是根據國際會計師聯合會的要求而制定的，我們相信沒有任何事項或其他專案服務的提供會損害到我們社會責任報告鑒證服務工作的獨立性。

### 七、鑒證團隊

本次鑒證服務工作人員包括來自我們社會責任報告鑒證服務領域的專家，他們在國內或國際上從事類似的鑒證服務，我們的鑒證團隊滿足了本專案要求的工作能力和工作經驗。



中國 北京

2021 年 11 月 17 日

## 附錄

## 10.3 香港聯交所ESG指標索引

主要範疇、層面、一般披露及關鍵績效指標		回應
<b>範疇：環境</b>		
<b>A1：排放物</b>		
一般披露		已採用
A1.1	排放物種類及相關排放數據	公司運營主要集中在辦公場所，對環境影響較小
A1.2	溫室氣體總排放量(以噸計算)及(如適用)密度(如以每產量單位、每項設施計算)	已採用
A1.3	所產生有害廢棄物總量(以噸計算)及(如適用)密度(如以每產量單位、每項設施計算)	已採用
A1.4	所產生無害廢棄物總量(以噸計算)及(如適用)密度(如以每產量單位、每項設施計算)	已採用
A1.5	描述減低排放量的措施及所得成果	已採用
A1.6	描述處理有害及無害廢棄物的方法、減低產生量的措施及所得成果	已採用
<b>A2：資源使用</b>		
一般披露		已採用
A2.1	按類型劃分的直接及／或間接能源(如電、氣或油)總耗量(以千瓦時計算)及密度(如以每產量單位、每項設施計算)	已採用
A2.2	總耗水量及密度(如以每產量單位、每項設施計算)	已採用
A2.3	描述能源使用效益計劃及所得成果	已採用
A2.4	描述求取適用水源上可有任何問題，以及提升用水效益計劃及所得成果	已採用
A2.5	製成品所用包裝材料的總量(以噸計算)及(如適用)每生產單位佔量	公司業務僅提供服務，不涉及包裝材料



## 附錄

主要範疇、層面、一般披露及關鍵績效指標		回應
<b>A3：環境及天然資源</b>		
一般披露		已採用
A3.1	描述業務活動對環境及天然資源的重大影響及已採取管理有關影響的行動	已採用
<b>範疇：社會</b>		
<b>僱傭及勞工常規</b>		
<b>B1：僱傭</b>		
一般披露		已採用
B1.1	按性別、僱傭類型、年齡組別及地區劃分的僱員總數	部分採用
B1.2	按性別、年齡組別及地區劃分的僱員流失比率	未來採用
<b>B2：健康與安全</b>		
一般披露		已採用
B2.1	因工作關係而死亡的人數及比率	不適用
B2.2	因工傷損失工作日數	不適用
B2.3	描述所採納的職業健康與安全措施，以及相關執行及監察方法	已採用
<b>B3：發展與培訓</b>		
一般披露		已採用
B3.1	按性別及僱員類別(如高級管理層、中級管理層等)劃分的受訓僱員百分比	未來採用
B3.2	按性別及僱員類別劃分，每名僱員完成受訓的平均時數	未來採用
<b>B4：勞工準則</b>		
一般披露		已採用
B4.1	描述檢討招聘慣例的措施以避免童工及強制勞工	已採用
B4.2	描述在發現違規情況時消除有關情況所採取的步驟	已採用

## 附錄

主要範疇、層面、一般披露及關鍵績效指標		回應
<b>運營慣例</b>		
<b>B5：供應鏈管理</b>		
一般披露		已採用
B5.1	按地區劃分的供應商數目	未來採用
B5.2	描述有關聘用供應商的慣例，向其執行有關慣例的供應商數目、以及有關慣例的執行及監察方法。	已採用
<b>B6：產品責任</b>		
一般披露		已採用
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	公司不直接提供實體產品
B6.2	接獲關於產品及服務的投訴數目以及應對方法	已採用
B6.3	描述與維護及保障知識產權有關的慣例	已採用
B6.4	描述質量檢定過程及產品回收程序	公司不直接提供實體產品
B6.5	描述消費者資料保障及隱私政策，以及相關執行及監察方法	已採用
<b>B7：反貪污</b>		
一般披露		已採用
B7.1	於匯報期內對發行人或其僱員提出並已審結的貪污訴訟案件的數目及訴訟結果	不適用
B7.2	描述防範措施及舉報程序，以及相關執行及監察方法	已採用
<b>社區</b>		
<b>B8：社區投資</b>		
一般披露		已採用
B8.1	專注貢獻範疇（如教育、環境事宜、勞工需求、健康、文化、體育）	已採用
B8.2	在專注範疇所動用資源（如金錢或時間）	已採用

## 10.4 報告編製說明

本報告是中國華融資產管理股份有限公司為滿足香港聯合交易所有限公司(簡稱「香港聯交所」)證券上市規則(「上市規則」)附錄二十七環境、社會及管治報告指引(「ESG指引」)要求編製的第五份對外公開披露的社會責任報告，旨在回應利益相關方期望，展示中國華融在環境、社會、企業管治及可持續發展方面的理念、管理、行動和成效。

### 報告標準

本報告依照上市規則附錄二十七環境、社會及管治報告指引、中國銀行保險監督管理委員會(「銀保監會」)《關於加強銀行業金融機構社會責任的意見》、中國銀行業協會《中國銀行業金融機構企業社會責任指引》編製而成，並廣泛參考包括中國社會科學院《中國企業社會責任報告編寫指南(CASS-CSR4.0)》等在內的國內外社會責任報告標準。

### 報告覆蓋範圍

如無特殊說明，本報告涵蓋中國華融資產管理股份有限公司總部、分支機構及其附屬子公司。

### 報告數據來源

本報告關鍵財務數據摘自「中國華融資產管理股份有限公司2020年度業績公告」，其他數據來自公司內部管理體系。

### 報告時間範圍

2020年1月1日至2020年12月31日。部分內容適當追溯歷史數據。

## 附錄

### 報告稱謂說明

為便於表述和方便閱讀，「(本)公司」表示中國華融資產管理股份有限公司總部及分支機構，「中國華融」或「(本)集團」表示中國華融資產管理股份有限公司總部、分支機構及其附屬子公司。如無特殊說明，本報告中的「元」「萬元」「億元」分別代表「人民幣元」「人民幣萬元」「人民幣億元」。

### 報告週期

本報告為年度報告。

### 報告獲取

閣下可以在中國華融資產管理股份有限公司官方網站主頁的「社會責任」板塊或香港聯交所網站瀏覽或下載本報告的中、英文版本。

## 10.5 讀者意見反饋表

尊敬的讀者，您好！

非常感謝您在百忙之中閱讀《中國華融資產管理股份有限公司2020年社會責任報告》。殷切盼望您對本報告和我們的工作提出意見與建議。您可以通過郵寄方式將填好的問卷反饋給我們，亦可直接來電提出您的寶貴意見。謝謝！

地址：中國北京市西城區金融大街8號中國華融董事會辦公室

郵編：100033

電話：86-10-59619119

1. 您或您的工作單位屬於中國華融的哪一類利益相關方：

- |                             |                               |                              |                                  |
|-----------------------------|-------------------------------|------------------------------|----------------------------------|
| <input type="checkbox"/> 股東 | <input type="checkbox"/> 員工   | <input type="checkbox"/> 供應商 | <input type="checkbox"/> 客戶      |
| <input type="checkbox"/> 政府 | <input type="checkbox"/> 監管機構 | <input type="checkbox"/> 社區  | <input type="checkbox"/> 其他(請說明) |

2. 您是否曾經讀過中國華融資產管理股份有限公司社會責任報告(如果您的答案為否，請忽略第3、4、5小題)：

- 是                       否

3. 如果讀過，您閱讀的是紙質版還是電子版？

- 紙質版                       電子版

4. 您期望看到紙質版還是電子版？

- 紙質版                       電子版

5. 您對2020年社會責任報告的綜合評價：

- 可讀性(表達方式通俗易懂，設計美觀，引人入勝，容易找到所需信息)

- 3分(較好)                       2分(一般)                       1分(較差)

- 可信度(報告信息真實可信)

- 3分(較好)                       2分(一般)                       1分(較差)

- 信息完整性(正負兩方面信息兼顧，並且滿足您對信息的需求)

- 3分(較好)                       2分(一般)                       1分(較差)

除本報告已披露的內容以外，您還更希望看到哪方面的信息？

**2020** 中國華融  
CHINA HUARONG  
SOCIAL RESPONSIBILITY REPORT  
社會責任報告

# Contents

<b>1. Chairman's Statement</b>	<b>4</b>
<b>2. About Us</b>	<b>8</b>
2.1 Company Overview	8
2.2 Corporate Governance	12
2.3 Compliant Operation	15
<b>3. Social Responsibility Management</b>	<b>18</b>
3.1 Social Responsibility Concept	18
3.2 Board Engagement	19
3.3 Stakeholder Engagement	19
3.4 Materiality Analysis	23
<b>4. Deepening Reform and Development to Lead Transformation and Upgrade</b>	<b>25</b>
4.1 Serving National Strategies by Leveraging Strengths	25
4.2 Protecting People's Livelihood and Promoting Inclusive Finance	29
4.3 Empowering High-Quality Development through Improved Performance	32
<b>5. Supporting Enterprises to Overcome Difficulties and Mitigating Financial Risks</b>	<b>36</b>
5.1 Standing on Huarong's Established Position and Focusing on the Distressed Assets Business	36
5.2 Mitigating Risks and Reconstructing the Value of Distressed Assets	38
5.3 Seizing Opportunities to Reduce Leverage and Fuel Greater Vitality	42

<b>6. Practicing Green Development and Promoting Ecological Protection</b>	<b>43</b>
6.1 Supporting Low-Carbon Transition with Green Finance	43
6.2 Saving Energy and Reducing Consumption to Promote Green Office	46
<b>7. Protecting Employees' Rights and Interests to Fulfill the People-oriented Concept</b>	<b>50</b>
7.1 Selecting Employees Prudently and Implementing Employment Responsibility	50
7.2 Developing Talents and Encouraging Employees to Grow	51
7.3 Creating Employees' Consensus in a People-oriented Manner	55
<b>8. Decisively Fighting against Poverty and Contributing to Social Welfare</b>	<b>58</b>
8.1 Enhancing Efforts in Targeted Poverty Alleviation	58
8.2 Enthusiastically Engaging in Public Welfare and Promoting Social Well-Being	74
<b>9. Feature: Actively Fighting against the Pandemic and Resolutely Shouldering Social Responsibility</b>	<b>78</b>
<b>10. Appendix</b>	<b>88</b>
10.1 Social Recognition	88
10.2 Independent Assurance Report of the Social Responsibility Report	89
10.3 HKEX ESG General Disclosure and KPIs	91
10.4 About the Report	95
10.5 Feedback Form	97



## 1. Chairman's Statement



**Wang Zhanfeng**

*Chairman*

## Chairman's Statement

**We forged ahead in spite of all difficulties.** The year 2020 is an extraordinary and hard year for all. In the face of the sudden outbreak of COVID-19 pandemic and the unprecedented and complex business climate that followed, China Huarong resolutely implemented the decisions and arrangements of the CPC Central Committee and the State Council and observed the work requirements of the CBIRC, adhered to the general work guideline of making progress while maintaining stability, coordinated pandemic prevention and control and business operation, held on to its main responsibilities and core business, fulfilled its responsibilities as a business entity, and made new contributions to sustainable economic and social development.

**This year, we focused on our main responsibilities and core business and made active efforts in the prevention and dissolution of financial risks.** In the face of the new situation and new challenges brought by the pandemic and the economic slowdown, China Huarong made further efforts in focusing on its main responsibilities and core business, constantly strengthened efforts in the acquisition of distressed assets, and helped financial institutions to relieve the pressure from distressed assets. The Group's scale of distressed asset package acquired is over RMB180 billion for the year, accounting for more than 40% of the open market, effectively playing the role of national team and main force in the distressed assets industry. China Huarong strengthened the linkage of acquisition and disposals, accelerated the transformation to meticulous management and diversified disposal, excavated and improved the value of assets, as well as assisted enterprises to reduce their burden and renovate their financial statements. China Huarong actively participated in the risk resolution in the bond market, successfully implemented the acquisition and restructuring program of defaulted risk bonds, which effectively avoided the material risk events in the bond market, thus implementing and specifying the prevention and resolution of financial risks.

**This year, we gave full play to the counter-cyclical rescue function to provide strong support for the development of the real economy.** With the in-depth promotion of the supply-side structural reform and the substantive adjustment and optimization in the real economy, China Huarong has focused on existing distressed assets in the economic and financial system and actively expanded businesses in areas such as divestiture of principal and subsidiary of state-owned enterprises, debt restructuring of large private enterprises, and relief of listed companies and major shareholders. It has completed several relief projects for multiple listed companies through "investment banking + investment" and fully played the pivotal role as a capital intermediary in promoting the high-level circulation in capital and the real economy, which has strongly supported the supply-side structural reform and better served the real economy. China Huarong implemented the divestiture project of principal and subsidiary of state-owned enterprises for CNHTC Real Estate and the relief project of private enterprises for Yulian Energy, and participated in the bankruptcy restructuring of Xilin Iron and Steel, giving full play to its comprehensive financial service and counter-cyclical financial regulation and rescue functions as a financial asset management company.

## Chairman's Statement

**This year, we fully implemented the requirements of “ensuring stability in employment, financial operations, foreign trade, foreign investment, domestic investment, and expectations” and “ensuring security in job, basic living needs, operations of market entities, food and energy security, stable industrial and supply chains, and the normal functioning of primary-level governments” to empower enterprises’ resumption of work and production.** China Huarong fully implemented the series of important instructions from General Secretary Xi Jinping, introduced policies in the first place to support anti-pandemic projects, established a working model matching the prevention and control of the pandemic, gave full play to the counter-cyclical rescue function, fully supported enterprises to resume work and production, and actively fulfilled its social responsibilities. It developed preferential policies for anti-pandemic business, conducted 75 anti-pandemic restructuring projects amounting to RMB6 billion throughout the year, and successfully carried out the first debt acquisition-and-restructuring of anti-pandemic project in the industry. Huarong Xiangjiang Bank provided an aggregate loan of RMB1.6 billion for anti-pandemic enterprises; Huarong Securities invested over RMB1.8 billion in anti-pandemic bonds; Huarong Financial Leasing reduced or exempted the rental interest, penalty interest and liquidated damages for enterprises by RMB51.34 million; Huarong Rongde invested in Sansure Biotech and Mabwell, which are enterprises engaged in the R&D of anti-pandemic medical supplies, to support national prevention of and fight against the pandemic.

**This year, we overfulfilled targeted poverty alleviation in advance, promoting the revitalization of the counties.** 2020 is a year of decisive victory for poverty alleviation. China Huarong, overcoming the impact of COVID-19 pandemic, overfulfilled the targeted poverty alleviation plan for central units in advance of half a year. Since the beginning of the fighting against poverty in 2016, China Huarong made efforts to assist Xuanhan County, the targeted poverty alleviation area for the Company, in getting out of poverty in 2020 by implementing a series of poverty alleviation measures in education, industry, finance and people’s livelihood. 205,800 households who were registered to have lived in poverty have been lifted out of poverty completely. The Company was successfully selected in the “National Excellent Typical Cases of Poverty Alleviation by Consumption in 2020” and the “Typical Cases of National Banking Industry in Assisting Poverty Alleviation”. In the future, China Huarong will positively implement the requirements of the “abstaining from shirking their responsibilities, repealing poverty alleviation policies, ceasing assistance, and stopping regulation” and the “keeping the awareness of last stand, the strength of poverty eradication, as well as the funds and measures for poverty alleviation” from the Central, implement the following works of poverty eradication, consolidate and expand the results of poverty alleviation and promote the revitalization of the counties.

**This year, we adhered to the concept of green and low-carbon development, and strengthened ecological civilization construction.** China Huarong insisted on the concept of green, low-carbon and circular development, focused on the national green and sustainable development strategy, to support and promote the construction of beautiful China. We energetically developed green finance and actively built a comprehensive green financial service system. Huarong Xiangjiang Bank improved its green credit

## Chairman's Statement

management and intensified support for green credit; Huarong Securities actively promoted the issuance of green bonds; Huarong Financial Leasing further strengthened its support for the development of energy-conservation and environmental protection industries such as pollution control, energy conservation and resource recycling. We advocated green and low-carbon working methods, implemented paperless office, promoted video conferences, and strictly controlled the car usage in official businesses. We supported ecological civilization construction through strengthening green and low-carbon publicity and education, enhancing employees' awareness of energy conservation and environmental protection, carrying out "Empty Plate Campaign", calling for garbage classification, to practice energy conservation and emission reduction.

**This year, we increased efforts to protect the rights and interests of employees and created a good environment for talent growth.** China Huarong took the initiative to protect the rights and interests of employees, increased efforts on the training and care of employees, and did practical things for employees in many aspects to continuously enhance the cohesion of the team. We improved the salary allocation mechanism, gave play to the role of performance assessment and salary allocation as a "baton", to stimulate the enthusiasm of employees for work and innovation. We adhered to the correct selection and employment orientation, strengthened team building, optimized the allocation of human resources, promoted the ability of cadres to take a lower as well as a higher post, actively built a platform and fostered a good environment for employee growth, so as to promote the integration of employees' growth and progress with the enterprise's high-quality development.

Looking to the future, standing at the new starting point of the "14th Five-Year" Plan, China Huarong will unite more closely around the CPC Central Committee with Comrade Xi Jinping as the core, stay true to the original mission, strive hard, and implement the development concept of "innovation, coordination, green, openness and sharing" throughout the process of high-quality development of New Huarong; speed up the transformation and development of core business, actively resolve economic and financial risks, spare no effort to serve the development of the real economy, ensure people's livelihood, implement the major decisions and arrangements of "carbon neutrality", and assume corporate responsibility, so as to create values for the country, society, investors, customers and employees, and contribute to the harmonious development of society, economy and environment!

Chairman: **Wang Zhanfeng**

November 17, 2021

## 2. About Us

### 2.1 Company Overview

#### Company Profile

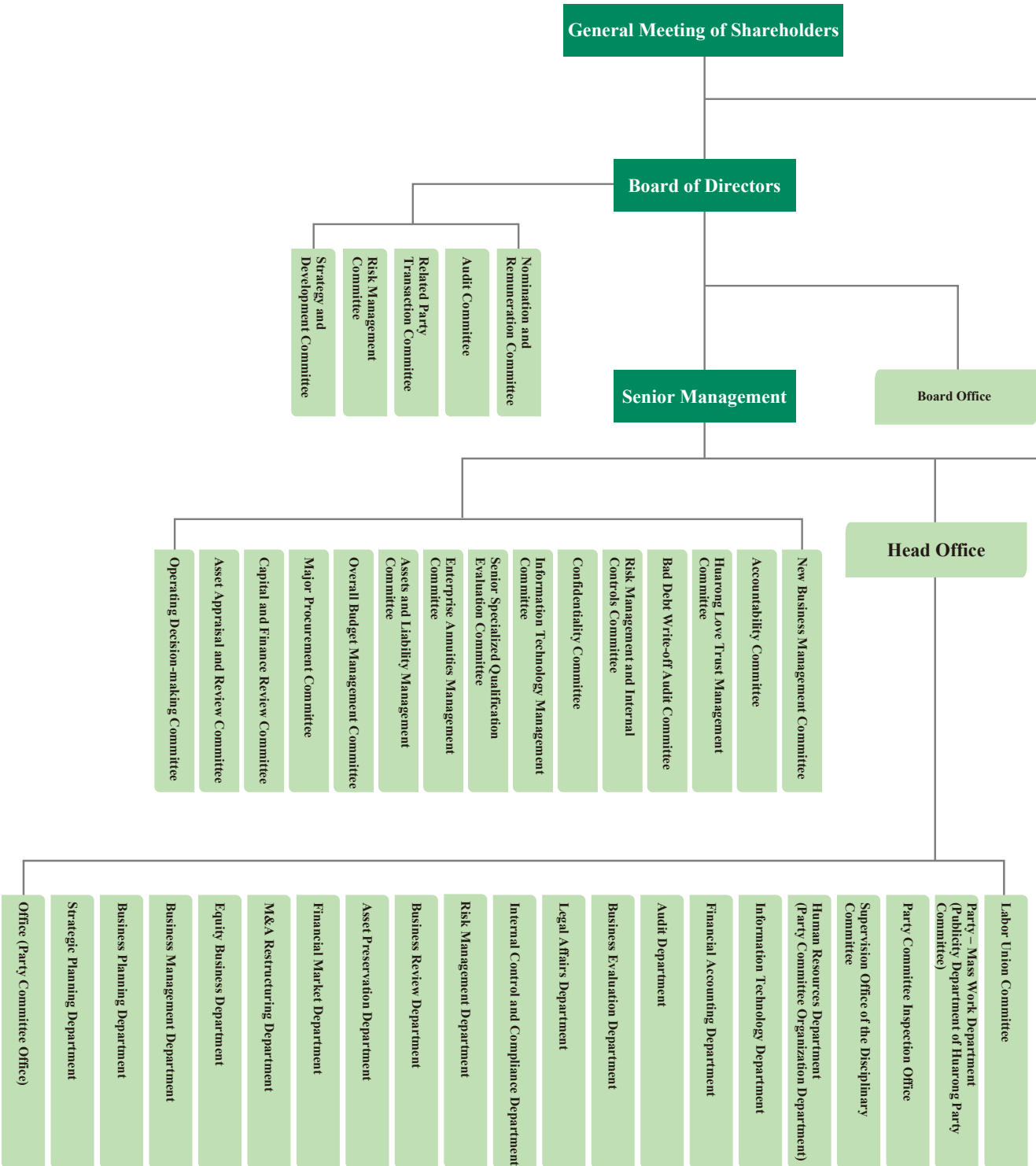
China Huarong Asset Management Co., Ltd. (Stock Code: 2799), with its predecessor being China Huarong Asset Management Corporation founded on November 1, 1999, is one of the four state-owned AMCs established in response to the Asian financial crisis and for mitigating financial risks, promoting the reform of state-owned banks and the reform and difficulty relief of state-owned enterprises. It was converted into a joint stock limited company upon the approval of the State Council of the PRC on September 28, 2012. On October 30, 2015, China Huarong was listed on the Main Board of the HKEX and its major shareholders included the Ministry of Finance of the People's Republic of China, National Council for Social Security Fund, China Life Insurance (Group) Company, Warburg Pincus and Sino-Ocean Group Holding Limited.

About Us

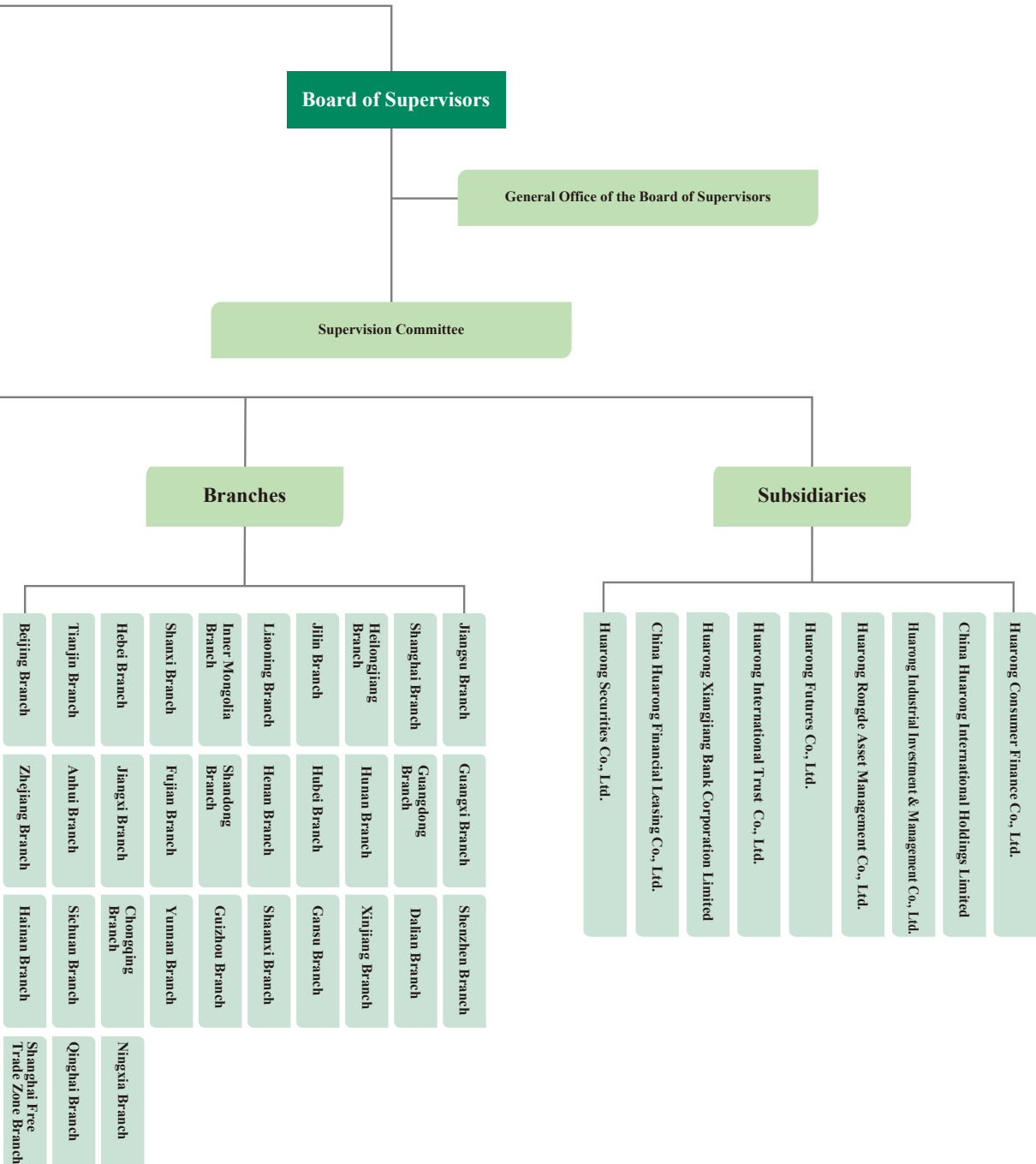
The Company mainly engages in such businesses as distressed asset management, financial services, and asset management and investment business, with distressed asset management being its core business. As of the end of 2020, China Huarong has 33 branches with geographic coverage across 30 provinces, autonomous regions and municipalities in mainland China as well as in Hong Kong and Macau. Its platform subsidiaries include Huarong Financial Leasing, Huarong Xiangjiang Bank, Huarong Trust, Huarong Rongde, Huarong Industrial and Huarong International, with a total of about 10,000 employees.

About Us

Organization Chart



About Us





About Us

## Strategy and Corporate Culture

**Mission of New Huarong:** Serving national strategies, relieving financial risks, promoting corporate value, and realizing employees' dreams.

**Vision of New Huarong:** Building an asset management company and financial service brand that is renowned in the world and leading in China.

**Core values of New Huarong:** Integrity, innovation, professionalism, and prudence.

**Basic connotation of New Huarong:** Political integrity, effective governance, prominent core business, high quality, being responsible, low-key and pragmatic.

**Strategic positioning of New Huarong:** Focusing on the needs of socio-economic development and supply-side structural reform, China Huarong will leverage its expertise strength and skills to revitalize the inventory, mitigate risks, and give play to its functions of financial assistance and counter-cyclical tools. It aims to serve as a provider of financial rescuing services, a manager of broadly-ranging distressed assets, and a supplier of featured financial products and services.

## 2.2 Corporate Governance

China Huarong strictly abides by the corporate governance codes for listed companies in Hong Kong, earnestly implements domestic and overseas regulatory requirements, and keeps strengthening the in-depth integration of the leadership of Communist Party of China and corporate governance. The Company works to improve and optimize its corporate governance structure, and deepens corporate governance reform by building a corporate governance mechanism that features with clearly defined responsibilities, reasonable division of functions, coordinated operation and effective checks and balances. The Company endeavors to promote the board of directors to actively play its strategic leadership role and the board of supervisors to play its supervisory role, strengthen the management over investor relations and information disclosure, continuously improve the information transmission mechanism to protect the shareholders' right to stay informed, treat domestic and foreign investors fairly, and promote the Company's lawful and compliant operations and sustainable and sound development, so as to maintain the stability of its market value and protect the rights and interests of all shareholders.

## General Meeting of Shareholders

The general meeting of shareholders is the Company's authority. The functions and powers exercised by the general meeting of shareholders in accordance with the laws include, but are not limited to the following: determining the Company's management policies and annual investment plans, electing and replacing directors and supervisors who are not employee representatives, reviewing and approving reports of the board of directors and the board of supervisors, reviewing and approving the Company's annual budgets and final accounts plans, reviewing and approving the Company's profit distribution and loss recovery plans, amending the Company's *Articles of Association* and rules of procedures of the general meeting of shareholders, the board of directors, and the board of supervisors, and deciding on the Company's appointment, dismissal, or not renewal of the appointment of an accounting firm that conducts regular statutory audits of the Company's financial reports. In 2020, the Company held 4 general meetings of shareholders, including 1 annual general meeting and 3 extraordinary general meetings, with 19 proposals reviewed and approved, and 1 report heard.

## Board of Directors

The board of directors is the Company's major decision-making body and is accountable to the general meeting of shareholders. The functions and powers exercised by the board of directors according to laws include, but are not limited to the following: convening and reporting to the general meeting of shareholders; implementing the resolutions of the general meeting of shareholders; determining the Company's business plan, development strategy and investment plan; formulating the Company's annual financial budget plan and final accounting plan; formulating the profit distribution plan and loss recovery plan; formulating plans for the Company to increase or decrease registered capital; drafting programs for mergers, split-ups, change of corporate form or dissolution of the Company; formulating programs for issuing corporate bonds, stocks of any kind, warrants or other marketable securities, and programs for listing; drafting programs to repurchase the Company's stock; drafting amendments to the Company's articles of association, rules of procedure of the general meeting of shareholders, rules of procedure of the board of directors, etc. As of December 31, 2020, the board of directors consisted of 10 directors, including 2 executive directors, 4 non-executive directors and 4 independent non-executive directors. In 2020, the board of directors held 9 meetings, including 5 regular meetings and 4 extraordinary meetings, with 51 proposals reviewed and passed and 14 reports heard.

## Board of Supervisors

The board of supervisors is the supervisory body of the Company and is accountable to and reports work to the general meeting of shareholders. The functions and powers exercised by the board of supervisors in accordance with the law include, but are not limited to the following: checking and supervising the Company's financial conditions, auditing financial reports, profit distribution plans, and other financial information; formulating rules of procedure of the board of supervisors or drafting amendments to the rules of procedure of the board of supervisors; supervising the implementation of company policies and basic management systems; nominating shareholder representative supervisors, external supervisors and independent non-executive directors; proposing to convene an extraordinary general meeting, and in the event that the board of directors does not perform its duties of convening and presiding over the general meeting of shareholders as required by laws, regulations and the Company's articles of association, convening and presiding over the general meeting of shareholders, etc. As of December 31, 2020, the board of supervisors consisted of 5 supervisors, including 1 shareholder representative supervisor, 2 external supervisors and 2 employee representative supervisors. 8 meetings of the board of supervisors were held in 2020, and 22 proposals were considered and approved.

## Senior Management

Senior management is the executive body of the Company and is accountable to the board of directors. In accordance with the authorization of the board of directors, the senior management determines the operational, management and decision-making matters within its authority. Senior management personnel shall, on a regular basis or in accordance with the requirements of the board of directors, report to the board of directors on the Company's operating performance, important contracts, financial status, risk status and business prospects in a timely, accurate and complete manner; and it shall accept inquiries from the board of directors and its special committees, and accept supervision of the board of supervisors.

## 2.3 Compliant Operation

China Huarong strictly observes laws and regulations, and constantly improves the enterprise management system by building a corporate governance structure with clear authority and responsibility, coordinated operation, and effective checks and balances. Relying on its reasonable internal control mechanism, strict risk management and control measures, and effective supplier management system, China Huarong actively promotes its clean governance, anti-money laundering and anti-terrorist financing work to ensure comprehensive compliance with the law and sustainable development.

### Internal Control Management

For the goals of operational compliance, effective operation and reliable reporting, China Huarong continuously improves its internal control management system and carries out self-assessment of internal control. It has completed the goal of building the New Huarong institutional system and strengthened the mechanisms of training, promotion, and supervision over problem rectification. The Company has organs at different levels, such as the board of directors, board of supervisors, senior management, headquarters units, branches, and subsidiaries, as well as three lines of defense for internal control composed of operating management units, internal control management units, and internal auditing units. They perform their respective duties and complement and work towards the Company's goal for internal control.

In 2020, based on the self-assessment of internal control, China Huarong conducted a comprehensive review and evaluation of main business and management processes by benchmarking the Company's internal systems against external regulatory documents. During the process, the Company further clarified key risks, optimized control measures, revised internal control systems and management tools to ensure that all tasks meet New Huarong's strategic goal of high-quality development.

During the reporting period, China Huarong continued to improve the construction of the New Huarong institutional system and formed a brand-new institutional system adapted to the development of New Huarong. The Company took the opportunity of the introduction of the new version of the internal control system to proactively carry out promotion and training of internal control. In addition, the Company promoted the establishment of the internal control and compliance culture and improved internal control and compliance management by research, inspection, rectification, assessment, tracing accountability and other measures.

## About Us

## Comprehensive Risk Management

Based on the corporate governance structure, China Huarong has established a unified and layered structure for comprehensive risk management, putting in place a multi-dimensional risk management system that involves three levels of the corporate governance structure, engages three tiers of a specialized risk management team, and sets three lines of defense for practical operation.

In 2020, China Huarong prioritized strengthening risk management in the Group's work and promoted the construction of a comprehensive risk management system in an orderly manner. It actively responded to the impact of the COVID-19 pandemic, adjusted its risk management and control policies in a timely manner, and strengthened risk measurement, monitoring, and control. China Huarong has enhanced its risk appetite management and strengthened the implementation, monitoring, and reporting of appetite transmission. It has improved its business access standards, optimized the centralized management mechanism of business authorization, customers, and industries, and strengthened risk early warning and alarm. It has strengthened risk monitoring and early warning, strictly controlled new risks, and exerted greater efforts to the settlement, collection and resolution of potential risk assets. At the same time, it continued to optimize the impairment and internal rating models and actively promoted the construction and functional improvement of the systems of risk warning, customer limits, related transactions, operational risks, and credit investigation.

## Supply Chain Management

China Huarong strictly observes relevant laws and regulations such as *Tendering and Bidding Law of the People's Republic of China* and *Interim Provisions on the Management of Centralized Procurement of State-owned Financial Enterprises*. In addition to ongoing improvement of the supplier management system, it has established a large-value procurement committee, and developed and implemented *Management Measures for Large-Value Procurement*, *Work Rules of the Large-Value Procurement Committee* and other internal policies and rules, as the basis for regulating and supervising behaviors to obtain bulk goods, services, or to engage in engineering construction.

China Huarong has specified five procurement methods for large-value procurement, namely public bidding, invited bidding, competitive negotiation, competitive negotiation, and single-source procurement. In addition to strictly stipulating the applicable conditions and procurement procedures of different procurement methods, the Company conducts regular or irregular supervision and inspection over large-value procurement, to ensure the compliance of the procurement process and the realization of satisfactory results. The suppliers of China Huarong are mainly providers of office equipment, vehicles and other office hardware, as well as specialized service providers. The Company fully takes into account environmental and social impacts of the suppliers to ensure that the bidding process is fair, just and open. In 2020, the Company had 37 suppliers<sup>1</sup> for large-value procurement.

<sup>1</sup> A large-value procurement supplier refers to the supplier of a procurement project in which a single item is worth more than RMB1 million

## Anti-Corruption Efforts for Clean Governance

China Huarong actively promotes clean governance and anti-corruption work. It learns from previous cases and promotes reform on the basis of such cases. While guiding employees of the Company to remain integral and self-disciplined, it works to integrate the requirements for clean governance into all aspects of business management.

China Huarong developed *Measures for the Inspection of the Party Committee (Version B)* and *Plan for the Inspection of the Party Committee (2019–2022)* to continuously improve the work system for inspection tours and consolidate its basis. It also aimed to strengthen China Huarong-wide supervision within the Party organization and to provide a guarantee for the high-quality development of the New Huarong. The Company continued to organize self-assessment, reporting, registration and checks at all levels in accordance with the requirements of *Notice on Preventing the Transmission of Benefits in Operating Activities*. The Company's disciplinary committee, in line with *Work Rules for Supervision and Discipline Enforcement by Discipline Supervisory Bodies of the Chinese Communist Party*, further standardized the work process and improved the quality and efficiency of discipline enforcement. It set up a company-wide reporting and whistleblowing platform to give full play to the supervising role of cadres. Emphasizing education promotion and implementation, the Company also carried out special education on cases with a warning effect, in a bid to create a clean and honest corporate atmosphere.

## Anti-Money Laundering and Anti-Terrorist Financing Work

China Huarong strictly abides by anti-money laundering and anti-terrorist financing laws and regulations, earnestly fulfills statutory obligations, and has developed *Internal Control Norms for Anti-Money Laundering and Anti-Terrorist Financing (Version D)* and *Management Measures for Money Laundering Risk Assessment and Related Customer Classification (Version C)*. It continuously improves the anti-money laundering and anti-terrorist financing management system and working mechanism, and ensures the effective implementation of related laws, regulations and corporate rules of anti-money laundering and anti-terrorist financing.

In 2020, China Huarong improved its internal control system for anti-money laundering (AML) and anti-terrorist financing. It has further optimized the functions of the AML management information system, strengthened the rigid control of the AML process, and optimized the system operating environment. It conducted comprehensive AML inspections and promoted the effective implementation of regulatory requirements and company regulations on AML and anti-terrorist financing. It proactively carried out mass education on AML, including two special training sessions on AML, and summarized typical cases and operating specifications in a timely manner. These measures have effectively raised the awareness of all employees on AML and anti-terrorist financing. During the company-wide AML Publicity Month activities, China Huarong published two issues on AML publicity cases and basic knowledge of money laundering crimes, carried out company-wide AML knowledge tests, and explained common operational problems through two issues of *FAQs on Anti-Money Laundering Work*.

## 3. Social Responsibility Management

### 3.1 Social Responsibility Concept

Based on its functional positioning as a financial asset management company, China Huarong is committed to serving the real economy, preventing and controlling financial risks, and deepening financial reforms. While building a high-quality New Huarong, the Company effectively serves the national development strategy by actively participating in targeted poverty alleviation, environmental protection, and public welfare, while continuously enhancing its ability to promote coordinated development of economy and society so as to create value for the country, clients, shareholders, investors, employees and society.

**For the country:** Focusing on the main responsibility and the core business, serving the real economy, and diffusing financial risks to safeguard the country's economic stability and financial security.

**For clients:** Offering high-quality financial services to help customers achieve value enhancement and corporate reengineering; providing financial aid services, increasing the value of low-productive or inefficient assets, and taking advantage of multiple financial licenses to provide both multi-purpose and characteristic financial services.

**For shareholders and investors:** Engaging in steady and compliant operations and continuously enhancing the Company's value to achieve good returns to shareholders, investors and the market.

**For employees:** Building a career platform, caring for employee growth, and enhancing employees' cohesiveness and sense of gain to realize the common development of personal value and corporate value.

**For society:** Caring for social development, earnestly fulfilling social responsibilities such as maintaining stability and poverty alleviation, and actively carrying out social welfare activities such as financial knowledge dissemination and charitable donation.

### 3.2 Board Engagement

The Company's board of directors is responsible for social responsibility strategies and reports, for assessing the Company's social responsibility-related risks, for regularly monitoring corporate social responsibility (CSR) matters that may affect the Company's business or operations, shareholders and other stakeholders, and for formulating CSR management policies, strategies and goals. The board of directors approves the CSR report, the communication results of stakeholders and the judgments on major issues, to ensure the board of directors' participation in the whole process of social responsibility governance and related information disclosure. Relying on the internal control management mechanism, the board of directors identifies the key tasks for CSR risk control while evaluating and supervising the Company's fulfillment of its social responsibility. In 2020, the Company's board of directors regularly reviewed and supervised policies and measures related to social responsibility issues such as compliant operations, integrity management, poverty alleviation, environment and governance.

### 3.3 Stakeholder Engagement

The Company consistently engages in multi-channel communications with stakeholders, actively listens to their opinions, understands their concerns, and takes timely and effective measures to meet their reasonable expectations and demands. This report, which serves as a concentrated display of the CSR work, actively conveys the Company's social responsibility concept to various stakeholders, demonstrates the effectiveness of its practice in this area, and aims to further enrich its communications and interactions with stakeholders.



## Social Responsibility Management

## Stakeholders' Key Expectations and Communication Channels Chart

Types of Stakeholders	Key Issues of Concern	Key Communication Approaches	Key Measures to Respond
<b>Regulatory Authorities</b>	<ul style="list-style-type: none"> <li>Steady business operations</li> <li>A well-developed internal control system and risk management system</li> <li>Actively fulfilling social responsibility of financial enterprise</li> </ul>	<ul style="list-style-type: none"> <li>Regular report</li> <li>Participation into industry meeting</li> <li>Official website</li> <li>China Huarong WeChat subscription</li> </ul>	<ul style="list-style-type: none"> <li>Establishing a comprehensive internal control system, and improving corporate governance</li> <li>Active action to relieve financial risks</li> <li>Improving business operation efficiency</li> </ul>
<b>Local Government</b>	<ul style="list-style-type: none"> <li>Promoting local and peripheral industrial development</li> <li>Compliant operation</li> <li>Tax payment in accordance with laws</li> </ul>	<ul style="list-style-type: none"> <li>Government meeting</li> <li>Regular visits</li> <li>Public servants' supervision and inspection</li> <li>Official website</li> <li>China Huarong WeChat subscription</li> </ul>	<ul style="list-style-type: none"> <li>Providing employment opportunity and contributing to tax revenue</li> <li>Cooperation with government's supervision and inspection work, and improvement of the internal supervision and inspection system</li> <li>Compliance with laws and regulations</li> </ul>

## Social Responsibility Management

Types of Stakeholders	Key Issues of Concern	Key Communication Approaches	Key Measures to Respond
<b>Shareholders &amp; Investors</b>	<ul style="list-style-type: none"> <li>• Sustained and stable return on investment</li> <li>• Timely information disclosure</li> <li>• Compliance business operations</li> </ul>	<ul style="list-style-type: none"> <li>• General meeting of shareholders</li> <li>• Regular report and company announcements</li> <li>• Investor meetings, results announcements, roadshow and other information distribution channels</li> <li>• Investor Relations telephone and email</li> <li>• Official website</li> <li>• China Huarong WeChat subscription</li> </ul>	<ul style="list-style-type: none"> <li>• Enhancing diversified business, and consolidating the leading role in the industry</li> <li>• Receiving investors and their calls and letters, strengthening effective communication and information disclosure</li> <li>• Improving internal compliance system</li> </ul>
<b>Customers</b>	<ul style="list-style-type: none"> <li>• Products and services with high quality</li> <li>• Timely response to customer demands</li> <li>• Providing integrated solutions</li> </ul>	<ul style="list-style-type: none"> <li>• Customer revisits</li> <li>• Regular visits</li> <li>• Customer satisfaction survey</li> <li>• Official website</li> <li>• China Huarong WeChat subscription</li> </ul>	<ul style="list-style-type: none"> <li>• Establishing a comprehensive service response system</li> <li>• Improving customer complaint handling process</li> <li>• Developing guidelines for service standardization</li> </ul>

## Social Responsibility Management

Types of Stakeholders	Key Issues of Concern	Key Communication Approaches	Key Measures to Respond
<b>Community</b>	<ul style="list-style-type: none"> <li>Supporting community development</li> <li>Respecting community culture and participating into community activities</li> </ul>	<ul style="list-style-type: none"> <li>Community delegates survey</li> <li>Routine visits</li> <li>Official website</li> <li>China Huarong WeChat subscription</li> </ul>	<ul style="list-style-type: none"> <li>Supporting community development activities</li> <li>Carrying out charity service activities in communities</li> <li>Maintaining good communication</li> </ul>
<b>Employees</b>	<ul style="list-style-type: none"> <li>Good career development and growth opportunities</li> <li>Great pay and benefits</li> <li>Protection of health and safety</li> </ul>	<ul style="list-style-type: none"> <li>Internal Web site</li> <li>Internal journal</li> <li>Employee Congress</li> <li>Official website</li> <li>China Huarong WeChat subscription</li> </ul>	<ul style="list-style-type: none"> <li>Improving staff recruitment, promotion and other internal management regulations and systems</li> <li>Enriching employee's spare time</li> <li>Providing a variety of working and living security for employees</li> </ul>
<b>Suppliers</b>	<ul style="list-style-type: none"> <li>Fair and open procurement process</li> <li>Fulfilling the contract on time</li> <li>Helping the growth of suppliers to achieve a win-win situation</li> </ul>	<ul style="list-style-type: none"> <li>Regular meeting of quality communication</li> <li>Official website</li> <li>China Huarong WeChat subscription</li> </ul>	<ul style="list-style-type: none"> <li>Ensuring the transparency of the procurement process, internal and external supervision and inspection</li> <li>Reasonable control of corporate cash and ensuring timely payment</li> <li>Promoting communication with suppliers</li> </ul>

### 3.4 Materiality Analysis

China Huarong observes the requirements of *Environmental, Social and Governance Reporting Guide — Appendix 27 of the Listing Rules of the Hong Kong Stock Exchange* (ESG Guide). Based on the needs of stakeholders and the direction of the construction of the New Huarong, a substantive analysis was conducted to determine material issues and the report's disclosure boundaries. The determination was carried out by independent third-party consultants hired by the Company.

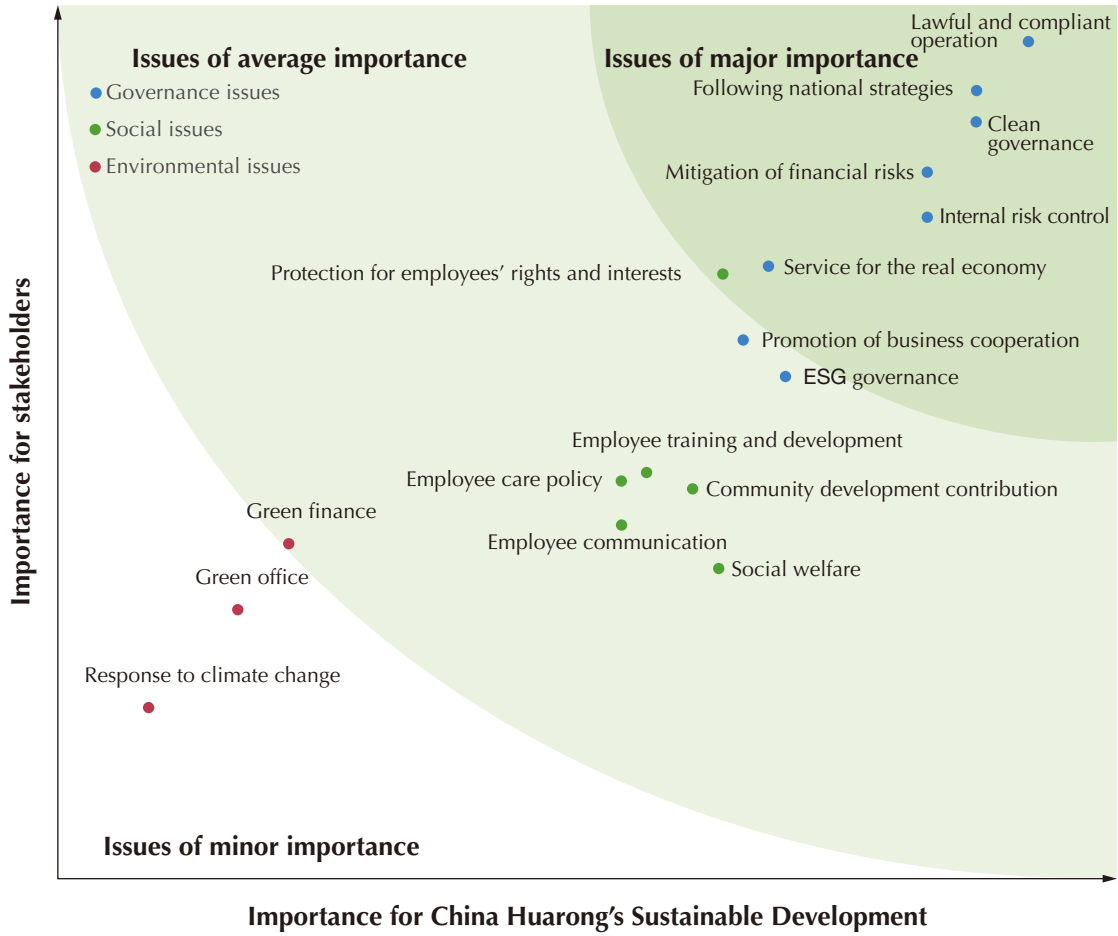
In 2020, China Huarong adopted the following processes to identify issues of major significance:

<b>1. Identify related issues</b>	By extensively taking the ESG Guide, GRI indicators, corporate policies, management strategies and ESG rating system as the basis, the Company assessed and collected a total of 19 CSR issues with regard to corporate governance, environment, and community.
<b>2. Survey the extent of attention</b>	The Company received 1,006 valid questionnaires from stakeholders such as regulators, local governments, shareholders, investors and customers, and requested each stakeholder to judge the respective materiality of issues from their own perspectives.
<b>3. Analyze operational impact</b>	By soliciting advice from its middle management, China Huarong collected 93 valid questionnaires to, based on the Company's operation and management priorities, judge the significance of those issues for China Huarong's operations.
<b>4. Determine the order of issues</b>	Based on the identification and analysis, the issues were ranked in order of their significance and a materiality matrix was developed, which serves as an important reference for defining future strategies and goals, and for continuous information disclosure.

Social Responsibility Management

In 2020, China Huarong's CSR materiality concerns were determined as follows:

China Huarong's CSR Materiality Matrix in 2020



## 4. Deepening Reform and Development to Lead Transformation and Upgrade

Facing the unprecedented complex situation in 2020, China Huarong resolutely implemented the decisions and deployments of the CPC Central Committee and the State Council, adhered to the underlying principle of seeking progress while maintaining stability, and implemented the requirement to advance stability on the six fronts (employment, the financial sector, foreign trade, foreign and domestic investments, and expectations) and security in the six areas (employment, basic living needs, operations of market entities, food and energy security, stable industrial and supply chains, and the normal functioning of primary-level governments). China Huarong insisted on returning to core business and speeded up its transformation and development. It actively leveraged its professional advantages to serve national coordinated development strategies in key areas such as the “Belt and Road” Initiative, the coordinated development of Beijing-Tianjin-Hebei, and the construction of the Guangdong-Hong Kong-Macao Greater Bay Area. We continuously improved the quality of inclusive financial services, assisted livelihood-related enterprises in production and maintaining supply and prices, and supported the construction of infrastructure and projects for people’s livelihood. We continuously improved our customer service, strengthened our information technology construction, and put efforts in developing the research and innovation capabilities of the Company and the protection of intellectual property rights, further setting a solid foundation of the high-quality transformation and development of a New Huarong.

### 4.1 Serving National Strategies by Leveraging Strengths

#### Supporting Regional Coordinated Development Strategies of the Nation

Closely following the pace of the country’s reform, China Huarong continuously leverages its financial business advantages in supporting the regional coordinated development strategies involving the Beijing-Tianjin-Hebei Coordinated Development, the “Belt and Road” Initiative, the construction of Guangdong-Hong Kong-Macao Greater Bay Area, the Yangtze River Economic Belt and the rise of central China, as part of its efforts to contribute to regional development.

## Deepening Reform and Development to Lead Transformation and Upgrade

<p><b>Xiong'an New Area</b></p>	<p>Huarong Fund was approved to issue the three-year fixed-term open bond-type securities investment fund "Huarong Xiong'an Construction and Development", which is the first "Xiong'an"-themed public fund on the Chinese market for funds of this kind, and it focuses on investment in Xiong'an concept bonds. By the end of 2020, Huarong Fund was the only public fund management company and national legal entity in the securities sector that is located in Xiong'an New Area.</p>
<p><b>Beijing-Tianjin-Hebei Coordinated Development</b></p>	<p>In 2020, Huarong Trust added 9 new projects that support the development of the Beijing-Tianjin-Hebei region. RMB13.498 billion in size, they involve urban renewal, shanty area reconstruction, infrastructure and other undertakings.</p>
<p><b>Guangdong-Hong Kong-Macao Greater Bay Area</b></p>	<p>In 2020, Huarong International explored the transformation and development strategy that is based on the Guangdong-Hong Kong-Macao Greater Bay Area and aimed at returning to the core business. It invested in the first cross-border cooperative acquisition business in the Greater Bay Area for distressed asset packages. At the same time of opening up the cross-border channel for the distressed asset business under an innovative transaction scheme that features a cross-border equity structure, it provided financial services to promote the development of the Guangdong-Hong Kong-Macao Greater Bay Area.</p>
<p><b>Yangtze River Economic Belt</b></p>	<p>In 2020, Huarong Financial Leasing, while focusing on its core business of leasing, served the nation's regional development strategy by enhancing its efforts to expand projects in the Yangtze River Economic Belt. The projects under implementation throughout a year are worth a total of more than RMB30 billion, accounting for about 2/3 of the total investment.</p>
<p><b>Rise of Central China</b></p>	<p>In 2020, Huarong Securities subscribed urban investment-related bonds that were issued in Hubei, Henan, Jiangxi and other central provinces for the purposes of: supporting urban investment companies to carry out infrastructure construction, helping to stabilize investment and infrastructure in the regions, and empowering local economic growth, so as to contribute to the final missions of building a moderately prosperous society in an all-round way by 2020 and concluding the 13th Five-Year Plan.</p>

Deepening Reform and Development to Lead Transformation and Upgrade



Promoting “Made in China 2025”

Responding to the “Made in China 2025” national plan, China Huarong has increased its support for manufacturing business so as to contribute to the country’s efforts to favorably promote the three major transformations, namely, from Made in China to Created in China, Speed of China to Quality of China, and Products of China to Brands of China.



## Deepening Reform and Development to Lead Transformation and Upgrade

**Case:****Alleviating Liquidity Difficulties of Energy and Chemical Companies**

In 2020, Huarong Trust set up the “Xinrong No. 5 and No. 7” project, which is worth RMB1.5 billion, to specifically address the liquidity difficulties of one energy and chemical industry group and its holding companies in Henan Province, and to support their business development. This group was ranked 484th among the Global 500 enterprises and 119th among the top 500 enterprises in China in 2019, and its independently-developed technological set for producing MMA (a basic raw material for aerospace and other high-end fields) with ionic liquid-catalyzed ethylene synthetic gas has effectively alleviated the existing pressure in China, where over 60% of MMA needs to be imported from the United States, Germany, Japan and other countries.

**Case:****Innovating Financing Means to Help New Energy Enterprises to Improve Business Quality**

Huarong Securities issued common shares and convertible bonds for China Shipbuilding Industry Group Power Co., Ltd. (CSICP), ranking 59th in the Global 500 New Energy Companies 2020, and purchased a minority stake in the subject company, with a transaction size of RMB10.063 billion, which effectively helps the subsidiaries of CSICP to lower leverage, further accelerate business transformation and improve the quality of operation. This restructuring was the first of its kind in the market for it introduced the payment instrument of targeted convertible bonds in both the asset acquisition and the associated fund-raising processes. It was also the first project in the market to carry out market-oriented debt-to-equity swap for both internal and outside targets of listed companies.

Deepening Reform and Development to Lead Transformation and Upgrade

## 4.2 Protecting People's Livelihood and Promoting Inclusive Finance

### Supporting the Production of Livelihood-related Enterprises and the Construction of Livelihood Projects

By rendering efficient and high-quality financial services, China Huarong supports the production of livelihood-related enterprises, maintains supply of goods and price stability, and assists the building of livelihood projects to consolidate the foundation of people's livelihood.

#### Case:

#### Supporting an Enterprise to Expand the Supply of Live Pigs and Ensure Market Demand

One of our clients is a large enterprise group comprehensively engaged in pig breeding, feed production, pesticide and veterinary medicine production and husbandry of breeding ducks in Jiangxi Province, and it is a nationally key enterprise for agricultural industrialization. To support the group to expand production capacity and stabilize pork supply, Huarong Financial Leasing has granted a total of RMB345 million in lease payments to it in batches, thus effectively helping it to achieve full production capacity and meeting the pork demand of residents.

#### Case:

#### Contributing to Solve the Problem of Shanty Area Reconstruction

In 2020, China Huarong's Beijing Branch learned that after nearly 9 years of performance of a shanty area reconstruction project in Heze City, the demolition and resettlement work had not yet been completed for 60 households. While the reconstruction remained at a standstill, the resettlement houses for the demolished residents could not be delivered, either. The branch actively approached the local government and introduced a real estate group to implement the restructuring work of the problematic enterprises, which solved the financial problems that had plagued the enterprises for many years and enabled the project to be fully resumed. Then the building of the resettlement houses progressed smoothly and realized the "house dream" for the relocated residents.

## Deepening Reform and Development to Lead Transformation and Upgrade

**Case:  
Promoting the Smooth Implementation of an Old Area Renovation Project**

In 2020, China Huarong's Guangdong Branch cooperated with a real estate group to implement the old area renovation project in Jinzhou and Chongwei Villages in Nansha District, Guangzhou City, which was one of the key projects of this kind in Guangzhou City in 2017. Due to the large investment of the real estate group in the previous demolition and relocation, in addition to the long period of the project and the large initial input, the Group faced short-term liquidity difficulties. The branch then took part in the project in a debt restructuring mode, with an aim to enable the group to trade time for space and help it orderly promote the implementation of the renovation project. After the implementation of the project, 129,900 square meters of resettlement will be completed and 392.8 square meters of village collective property will be built, which will effectively support people's livelihood and related undertakings in Guangzhou City.

**Case:  
Contributing to the National "100 Megabyte Villages" Demonstration Project**

In 2020, Huarong Securities purchased the "19 Jishi Media MTN002" issued by Jishi Media Co., Ltd. for RMB76.58 million and the Jishi convertible bonds for RMB19.87 million, which were used to finance the project for full coverage of high-quality education resources in Jilin Province and the optic fiber access project for rural households in the province, namely the national "100 Megabyte Villages" demonstration project. Through these projects, China Huarong is making positive contributions to the country's livelihood projects and supporting the improvement of local education conditions.

**Case:  
Supporting the Assets-backed Special Program for Affordable Housing**

In 2020, the "Huarong-Wuqing Beneficiary Right Asset Support Special Plan for Small Town Affordable Housing Trust" was successfully established, with the issuance being worth RMB1.750 billion and Huarong Securities acting as the manager of the plan. The issuance of the assets-backed securities has broadened the financing channel for affordable housing construction in Wuqing District and played a positive role in improving the living conditions of the local people.

## Deepening Reform and Development to Lead Transformation and Upgrade

**Enhancing Inclusive Financial Services**

China Huarong constantly improves the quality of inclusive financial information services. We assisted the development of small and micro enterprises by actively coordinating with preferential fiscal policies, small and micro credit loans and other methods.

**Case:****Convenient Financing Services Provided for Micro and Small Enterprises in a Vendor Leasing Model**

In 2020, Huarong Financial Leasing leveraged the characteristics of the leasing business, focused on the vendor leasing model, and developed and launched the online platform for vendor leasing business according to the “short, frequent and urgent” characteristics of small and micro enterprises’ capital demand. It introduced “face recognition”, “electronic contracting”, “big data interchange”, “equipment network delivery control” and other technical means to greatly facilitate the inclusiveness and convenience of financing services for small and micro enterprises. Throughout the year, it totally served about 400 small and micro enterprises through vendor leasing business, and invested about RMB700 million, with the smallest single amount being RMB270,000. These efforts have generated good social benefits.

**Case:****Proactively Complying with Preferential Fiscal Policies to Support the Development of Small and Micro Enterprises**

Huarong Xiangjiang Bank earnestly makes practical efforts to meet the essential requirements of financial services for the real economy, actively complies with the preferential fiscal policies, and fully supports the development of small and micro enterprises. In 2020, it received a total of RMB23.62 million as a result of two financial incentive measures in Hunan Province, ranking among the highest in the industry in the province. In the amount, RMB22.32 million was granted to the bank as “special funds for risk compensation for loans to small and micro enterprises”, and it ranked the first in the banking industry in the province; RMB1 million represented the first prize and RMB300,000 came from the third prize for “special funds for financing innovation evaluation” in the projects concerning special financing bonds for small and micro enterprises, and refinancing loans for poverty alleviation and for supporting small enterprises.

## Deepening Reform and Development to Lead Transformation and Upgrade

## 4.3 Empowering High-Quality Development through Improved Performance

### Improving Service Quality

China Huarong keeps strengthening customer management. It has issued three systems, namely, *Management Regulations for Customer Sponsorship*, *Management Measures for Customer Complaints* and *Management Measures for Customer Return Visits*, to continuously improve customer communication efficiency and optimize customer experience. The Company has further clarified its management responsibilities and emphasized the coordination of all operating units to do a good job in customer management and maintenance, so as to provide customers with high-quality comprehensive financial services. China Huarong attaches importance to safeguarding investors' rights and interests, protecting customers' privacy, receiving customers' complaints and opinions through multiple channels, and responding to customers' demands sincerely and effectively. By the end of 2020, a total of nearly 50 business units paid return visits to 2,975 customers, and the return visit rate increased significantly compared with the previous year. In terms of the Company's degree of professionalism, service efficiency, service consciousness, integrity and self-discipline, the customer satisfaction reached above 99%; and as for the Company's business varieties, the customer satisfaction was 98.55%.

<b>Huarong Xiangjiang Bank</b>	Developed <i>Administrative Measures of Huarong Xiangjiang Bank for Financial Consumer Complaints</i> and other systems, provided timely notification of work orders and handling progress of complaints, and carried out anonymous visits and testing of outlets, on-site inspections of outlets, dialing tests of the customer service hotline, customer service satisfaction surveys, etc.
<b>Huarong Financial Leasing</b>	Developed <i>Administrative Measures of Huarong Financial Leasing Co., Ltd. for Handling Customer Complaints</i> , which provides for the organization and management of the Company's process for handling customer complaints, complaint acceptance and principles, handling requirements, verification and feedback of complaints, and management requirements.
<b>Huarong Rongde</b>	Developed <i>Questionnaire on Customer Return Visits</i> and <i>Questionnaire on Customer Business Needs</i> and received 128 valid feedbacks in total. In such two aspects as customers' preference for service evaluation and customers' business demand, it paid return visits to host customers, and the annual customer return ratio was 65.4%.
<b>Huarong Consumer Finance</b>	Developed <i>Administrative Measures for Information System Security</i> and <i>Administrative Measures for the Protection of Financial Consumers' Rights and Interests</i> and other systems to comprehensively protect consumers' rights and privacy.

## Deepening Reform and Development to Lead Transformation and Upgrade

### Promoting Information-based Development

In 2020, in terms of information technology governance, China Huarong gave full play to the role of information technology in the aspects of “service, guarantee, promotion and empowerment” and the service function of technology, ensuring that the Company’s management and business operations were not interrupted during the COVID-19 pandemic. It completed an intra-city data-level backup center and put it into operation, forming a “two centers in the same city” system. It completed a data governance platform and put it into operation. It introduced the agile development model (DevOps), built a step-by-step, loosely coupled, and agile and innovative information technology architecture system, and gained a leading position in the industry.

In 2020, in terms of the construction of information systems, China Huarong completed the group-wide promotion of the integrated business system, and fully realized the Company’s management goal of “a group-wide information system with full coverage of all units.” It renovated obsolete functions related to acquisition and disposal business, added the outbound promotion functions for assets, built customer marketing management platform, and fully expanded customer marketing channels by technological means to meet the Group’s need for returning to its core businesses. It promoted the informationization of collaborative businesses to enhance the Group’s business synergy, made continuous improvement in the comprehensive risk management system, pushed ahead the building of the Group’s statistical information platform, boosted the automation level during the preparation of the parent company’s regulatory statements, and reduced the compliance risk of the Company’s regulatory reporting. It has finished the building of the market risk management system to enhance the Group’s daily monitoring and early warning capabilities for stock market risks, and improved the work on the upgrade and optimization of the anti-money laundering system and the risk management system. It has also completed the building of a new expense reimbursement system, optimized the management module for customers’ financial statements, and promoted the continuous upgrading of the financial system. It has explored the “big data + core businesses” model, completed the building of an auxiliary valuation system for distressed assets, and applied for national patents to empower business development and innovation.

## Deepening Reform and Development to Lead Transformation and Upgrade

## China Huarong's Achievements in Information-based Development in 2020

Completed the building of and put into operation an intra-city data-level backup center and formed a “two centers in the same city” system.



Introduced the agile development technological model (DevOps), made breakthroughs in building a step-by-step, loosely coupled, agile and innovative IT architecture system, and gained a leading position in the industry.

Completed the building of and put into operation a data governance platform, which won the “Excellent Practice in Data Quality Award” in the second China “Data Quality Management” Benchmark Award in 2020, laying a solid foundation for the standardization and normalization of data governance of the Company.

## Strengthening Innovative Capabilities

China Huarong plays a leading role in the industry, carries out in-depth industry research, and promotes collaborative innovation exchanges by uniting with external research institutions and associations. The Company continuously improves the cultivation system at the postdoctoral research workstation, and steadily promotes postdoctoral training and enrollment to cultivate research and management talents for the development of the industry. In 2020, the Company actively carried out research on key topics and completed 38 “Research Reports” in total.

## Deepening Reform and Development to Lead Transformation and Upgrade

<p><b>Industry Development</b></p>	<p>China Huarong took the lead in systematically integrating the industry's research resources and organized a total of 8 associated units to regularly write 29 industry research reports, 24 key data reports and 3 special reports, which aimed at tracking and researching dozens of industries such as domestic and international macroeconomics, government financing platforms, coal, chemicals, medicine, health, real estate, distressed assets, iron and steel industry, non-ferrous metals, commerce and retail, and building materials.</p>
<p><b>Postdoctoral Workstation</b></p>	<p>In 2020, the postdoctoral workstation: overcame the adverse impact of the pandemic and systematically advanced its 17th round of enrollment and training work; signed a training agreement with the postdoctoral station of the National School of Development, Peking University and worked out a training plan; actively carried out the comprehensive evaluation of postdoctoral work of the China Postdoctoral Management Committee in 2020; successfully held a postdoctoral seminar on "Transformation and Development of Financial Asset Management Companies and Exploration of the M&amp;A and Restructuring Business", which gained high attention and recognition from the participating units and personnel within the Huarong organization.</p>

### Attention to Intellectual Property Rights

China Huarong complies with the Copyright Law, Trademark Law, Patent Law and other intellectual property-related laws, and has established internal systems such as *Measures for the Management of Information Technology Risks and Information Security* and *Management Measures for Software Projects* to regulate the management of intellectual property rights.

China Huarong respects the research results of employees and post-doctoral staff, determines the allocation methods of rights and interests fairly and reasonably, and protects the Company's own research and innovation achievements. In addition, it has established regulations to protect intellectual property rights and privacy during the use of computers, software and networks by users, so as to prevent possible infringements.



## 5. Supporting Enterprises to Overcome Difficulties and Mitigating Financial Risks

China Huarong gives full play to its counter-cyclical financial relief functions, resolves financial risks, revitalizes existing assets, optimizes resource allocation, and injects financial vitality into the high-quality development of the real economy through multi-dimensional financial services such as acquisition of distressed assets, debt restructuring, and restructuring of troubled enterprises.

### 5.1 Standing on Huarong's Established Position and Focusing on the Distressed Assets Business

In 2020, facing the dual challenges of the COVID-19 pandemic and economic downturn, China Huarong adhered to the functions and status of a financial asset management company, accelerated the transformation and development of core business, and actively resolved financial risks. It made continuous efforts in the acquisition and disposal of distressed assets to help financial institutions relieve the pressure of distressed assets. Its scale of asset package acquired for the year exceeded RMB180 billion, accounting for more than 40.0% of the public market. In this way, it practically played the role of national team and main force in the distressed asset industry. In 2020, the Company's acquisition and disposal business saw an increase of acquisition costs of RMB53.757 billion throughout the year, an increase of 36.5% over the previous year. It disposed of distressed debt assets of RMB38.939 billion, an increase of 26.0% over the previous year. It achieved a disposal income of RMB7.24 billion and an IRR of 13.7%, maintaining a relatively high level.

#### Case:

#### Diversified Disposal Methods to Smooth Recirculation Channels for Distressed Assets

In June 2020, China Huarong Shanghai Branch's residential project at Huangpu District, was auctioned on the Alibaba auction platform. The project had clear property title without liability or lease attached and is convenient for due diligence. Soon after the auction opened, the project was sold at a price of RMB24.04 million, becoming the first online promotion project to be sold. By now, China Huarong has initially set up an "Internet + Distressed Assets" and "Online + Offline" integrated disposal ecosystem, which features asset information release on multiple platforms, WeChat-group-based interactive communication in seven regions, online livestreaming of key assets, on-site due diligence and quick coordination, and online auctions for intended assets. In this way, it has promoted the recirculation of distressed assets and their re-entry into the economic operation cycle system.

## Supporting Enterprises to Overcome Difficulties and Mitigating Financial Risks

**Case:  
Online Live Promotion Opens a New Channel for “Internet + Distressed Assets” Disposal**

In 2020, in order to broaden the disposal channel of distressed assets, China Huarong actively organized its branches to carry out online live promotion and disposal of such assets. A total of 34 live promotion activities on the Huarong Trading Center, Alibaba, JD.com, Netease, Sina and other platforms were held, achieving full coverage at 33 branches and attracting a total of 373,900 investors and 3,950,000 online audience from all walks of life, and the total transaction amount for the year exceeded RMB10 billion on the online platforms. By doing so, they normalized the online disposal of distressed assets, successfully built a new channel for the disposal of such assets, and significantly improved the disposal quality and efficiency.

**Case:  
China Huarong Successfully Released the First “Outright Sale Type” Distressed Asset-backed Securitization Product among Financial Asset Management Companies in China**

In 2020, China Huarong successfully released “Huatong 2020 Phase I Distressed Assets-Backed Securities” in the national interbank market, which is the first “outright sale type” distressed asset-backed securitization product since financial asset management companies were approved for initiating pilot business of distressed asset-backed securitization products in 2019. RMB1.35 billion in size, the issuance this time marked another innovative breakthrough of China Huarong in the core business field of distressed assets, in its efforts to actively implement the regulatory requirements of “returning to the origin and focusing on the core business” and to play a leading role in the industry.

Supporting Enterprises to Overcome Difficulties and Mitigating Financial Risks

## 5.2 Mitigating Risks and Reconstructing the Value of Distressed Assets

In 2020, due to the continued impact of the COVID-19 pandemic and the economic downturn, the task of preventing and resolving systemic financial risks became more significant. Faced with the tightening of funds of real enterprises and the lack of liquidity of assets, the counter-cyclical rescue financial function of financial asset management companies was increasingly prominent. China Huarong focused on troubled enterprises and troubled assets, and vigorously expanded the restructuring of substantive troubled enterprises. It revitalized stock assets, optimized resource allocation, realized value enhancement, and promoted the recycling of economic factors. In 2020, the Company's acquisition and restructuring business achieved an annual revenue of RMB22.812 billion, representing an increase of 6.8% over the previous year. Its monthly average annualized rate of return was 9.0%, representing an increase of 0.5 percentage point from the previous year.

### Case: Helping Companies Get Rid of Predicament and Achieve Rebirth by Promoting Bankruptcy and Reorganization

Giving full play to its professional and technical advantages, Huarong Rongde worked with Evergrande Real Estate Group to actively participate in the bankruptcy and reorganization project of a real estate company in Zhejiang Province. They communicated and coordinated with the bankruptcy administrator, local courts, the government, and other relevant parties and invested funds to fully promote the bankruptcy and reorganization of the real estate project. In 2020, the project was completed successfully. Evergrande Real Estate Group dispatched a professional team to take over the real estate, and the company's project development and construction were back on track, avoiding the social and economic problems that may be caused by its bankruptcy.

## Supporting Enterprises to Overcome Difficulties and Mitigating Financial Risks

**Case:  
Relieving Capital Pressure and Revitalizing Existing Assets**

China South City Holdings Limited is a comprehensive trade and logistics company listed on the Hong Kong Stock Exchange. Its core business covers professional wholesale markets; warehousing, logistics, and distribution; integrated commerce; e-commerce; conferences and exhibitions; living facilities; and integrated property management. Its China South City Xi'an 1668 New Times Square project is a supporting facility for the 2021 National Games planned by the Xi'an Municipal Government. During the COVID-19 pandemic, China South City introduced a number of measures such as rent reduction and exemption to support pandemic prevention and control, which affected project sales, rental income, and the realization of income targets of other business sectors, and caused the delay of project construction. China Huarong's Shaanxi Branch provided RMB230 million to China South City Xi'an through stock debt restructuring to help the company tide over the difficulties and return to normal project construction.

**Case:  
Helping State-owned Enterprises to Reduce Burdens and Alleviate Difficulties**

China Huarong actively participates in the reform of local state-owned enterprises in Shanxi. Jointly with its restructuring division and Shanxi Branch, it successfully launched a problematic enterprise restructuring project for a state-owned coal company in Shanxi, with an investment of RMB2 billion. This move effectively resolved the regional financial risks that may be triggered and helped the local state-owned enterprise resume normal production and operation.

## Supporting Enterprises to Overcome Difficulties and Mitigating Financial Risks

**Case:****Acquisition of Defaulted Bonds to Resolve the Debts of Real Enterprises**

The pharmaceutical company in the case is a large private enterprise entity in Ningxia region and has great influence in the local area. Its bond publicly issued in Shanghai Stock Exchange involves many investors. If the bond fails to be repaid, it will trigger a major financial risk event in the open market, which will not only severely hit the credit environment in Ningxia region, but also have an adverse impact on the local financial market. China Huarong's Ningxia Branch successfully implemented the first acquisition project of defaulted bonds in 7 months and received strong guidance and support from the local financial supervisory authority, banking and insurance supervisory authority and other regulatory agencies to eliminate the risk of the loss of public market credit of a large corporate entity.

**Case:****Supporting the Divestiture of Major and Minor Businesses of Large State-owned Enterprises**

The Shandong Provincial Government works on promoting the reform of state-owned enterprises in the province. It merged and restructured a heavy industry group in Shandong and a heavy-duty truck group of China, and gradually divested their non-main business sector such as real estate. After China Huarong learned about the need for the divestiture of corporate assets, it introduced Country Garden Real Estate Group to participate in the divestiture of the main and auxiliary businesses of the state-owned enterprises in an "industry + finance" manner. China Huarong assisted the restructuring party to clarify the debt relationship and funded the acquisition of the debt owed by the real estate company of the heavy-duty truck group to implement debt restructuring. This move effectively contributed to Shandong Province's work to promote the concentration of state-owned capital in fundamental, livelihood-related and strategic industries.

## Supporting Enterprises to Overcome Difficulties and Mitigating Financial Risks

**Case:  
Promoting Local Government's Debt Resolution**

China Huarong's Shanghai Branch communicated and cooperated with the local supervisory body of Zhenjiang. Under the premise of ensuring compliance of the model and controlling risk, it continuously optimized the transaction structure and strengthened the risk control by extending the debt maturity through debt restructuring, restoring the "blood-creating" (i.e. self-developing) capacity of local government platforms through asset restructuring and management reconstruction, in addition to efforts to enhance creditability by adding land for bidding and auction, and by co-undertaking debt by municipal core platforms. In the first half of 2020, the Company achieved a cumulative capital investment of RMB2.61 billion in tranches and successfully participated in the implicit debt swap of Zhenjiang by means of substantial restructuring, actively promoting local government's debt resolution.

## Supporting Enterprises to Overcome Difficulties and Mitigating Financial Risks

### 5.3 Seizing Opportunities to Reduce Leverage and Fuel Greater Vitality

China Huarong actively supports the nation's supply-side structural reform, and in accordance with the requirements of marketization and rule of law, actively and steadily starts market-oriented debt-to-equity swap work. Through "issuing shares for repaying debts", "debt collection rights for equity", "exchangeable bonds" and other business models, it improves the efficiency of market-oriented debt-to-equity swap and helps other companies lower leverage. In 2020, the capital market continued to pick up. The Company actively seized market opportunities and continued to optimize its business layout around the national industry orientation. It has increased the development and reserves of strategic emerging industries and technological innovation enterprises such as information technology, advanced equipment, new materials, new energy, energy conservation and environmental protection, and biomedicine.

Category	Unit	2020	2019
Cumulative size of investment in market-oriented debt-to-equity swap	RMB billion	<b>34.189</b>	22.119
Revenue realized from market-oriented debt-to-equity swap	RMB billion	<b>1.86</b>	2.19

In 2020, China Huarong Fund for M&A and Restructuring completed its registration in the Asset Management Association of China, with an initial fund size of RMB10.001 billion. It has carried out market-oriented debt-to-equity swap, M&A and restructuring investment, and other equity investment businesses in multiple channels, to effectively improve the structural reform on the supply side while actively and steadily reducing the leverage ratio of enterprises.

## 6. Practicing Green Development and Promoting Ecological Protection

China Huarong actively responds to the call of building a beautiful China, adheres to the concept of green development, actively develops green financial products and services, and contributes to the development of green environmental industry. Meanwhile, it actively practices green and low-carbon operation to support the nation's environmental undertaking and the effort for ecological development.

### 6.1 Supporting Low-Carbon Transition with Green Finance

China Huarong integrates green and low-carbon concepts into its whole process of business operation, product design and management, and uses green finance as a tool to help the society's low-carbon transition and contribute to the fight against climate change.

China Huarong incorporates environmental impact and climate risk into project risk consideration and assessment scope in its business development, and has formulated *Basic Regulations for Business Access*, which explicitly prohibits the development or investment in projects that do not meet national, local or industrial requirements for energy consumption and environmental protection, or projects with backward production capacity that do not meet safety standards and have not been rectified, or projects that have a serious impact on the normal operation of enterprises, with a view to guide each business unit to prudently select projects that meet the national environmental requirements. The Company requires business managers and reviewers to investigate and judge the energy consumption and environmental qualifications and other conditions of projects in the due diligence and business review process, to identify the risks of overcapacity, high energy consumption and low environmental risk in a timely manner, to establish a risk early warning system and increase risk monitoring through the advantages of the "finance + technology" business, and to promptly analyze and provide alerts about the environment-related risks of projects in various risk reports.

#### Green Credit

Huarong Xiangjiang Bank continuously improves its green credit management system, implements a watch-list-based management system for clients with implicit environmental and social risks, focuses on reviewing environmental approval documents during the loan evaluation stage, strictly controls environmental risks and loans to non-performing enterprises, and keeps increasing green credit support. As of December 31, 2020, the balance of loans for energy-saving and environmental protection projects and services was RMB2,771,157,900, an increase of RMB352,497,000 from the beginning of the year, accounting for 1.21% of the balance of all loans of the Bank.



## Practicing Green Development and Promoting Ecological Protection

### Green Leasing

Huarong Financial Leasing takes green leasing as a starting point to continuously improve its specialized and differentiated operating capabilities, refines the classification of key areas of green leasing in the access standard, negative list, industry investment and other systems, and strengthens its support for energy-saving and environmental industries engaged in pollution control, energy conservation and resource recycling.

#### Case:

#### Huarong Financial Leasing Supported an Enterprise to Implement a Hazardous Waste Disposal Project

In 2020, Huarong Financial Leasing carried out financial leasing business with an environmental technology company to support the implementation of its hazardous waste disposal project, which amounted to RMB35 million. The completion of the project will help narrow the capacity gap of the hazardous waste disposal industry and protect the environment and the safety and health of residents.

### Green Bond Issuance

China Huarong's branches are successively launching green bond issuance business to provide vigorous support for the development of green, environmental enterprises and projects.

#### Case:

#### Green Bond Issuance of Huarong Securities in 2020

- In 2020, Huarong Securities actively promoted green bond issuance, with a total amount of RMB53 million raised.
- Invested in the corporate bond named "20 Wind Power 01" and "20 Wind Power 03", which was issued by one wind power company, with a total amount of RMB120 million;
- Provided a new energy company with underwriting services for the public issuance of green renewable corporate bonds with a total face value of up to RMB5 billion, with all the funds raised for supporting the enterprise's business development in the field of green industries.

## Practicing Green Development and Promoting Ecological Protection

**Case:****Huarong Trading Center Assisted with the Circulation of Corporate Bonds from Green Industries**

Huarong Trading Center gave full play to the platform mechanism and successfully expanded the intended assignees for the listed projects involving the green circular economy, which strongly supported the development of the green circular economy.

- China Huarong's Hebei Branch added four intended assignees for the asset package of eight entities in Li County, Hebei, and completed 80 rounds of bidding, with a premium of RMB1.74 million and a premium rate of 198%.
- China Huarong's Hebei Branch added three intended assignees for the asset package of nine entities, including one sugar, tobacco and liquor company in Shahe city, and completed 60 rounds of bidding, with a premium of RMB1.53 million and a premium rate of 74%.

**Case:****Huarong Ruitong Helped a Clean Energy Enterprise to Reduce Leverage**

Huarong Ruitong invested RMB300 million to participate in subscribing the non-public issuance of shares of a clean energy company through "issuing shares for repaying debts" approach, thus helping the company to reduce its liability to asset ratio from 30.96% to about 26.97%, supporting its high-quality development.

## Practicing Green Development and Promoting Ecological Protection

## 6.2 Saving Energy and Reducing Consumption to Promote Green Office

China Huarong strictly abides by the relevant provisions of the *Environmental Protection Law of the People's Republic of China*, thoroughly implements the concept of green development, and actively promotes green office. It advocates low-carbon office and green travel, implements energy conservation and emission reduction, and promotes the low-carbon transformation, in a bid to grow into a green enterprise. In 2020, by taking a series of effective measures, China Huarong's total energy and resource consumption and total waste generation decreased compared with 2019, and the effect of energy conservation and consumption reduction was obvious.

**Headquarters:**

- Revises the *Management Measures of the Headquarters for Physical Assets*, explicitly stating that the use of physical assets must strictly follow the principle of energy conservation and emission reduction.
- Regulates the procurement and use of daily office supplies and advocates and enhances the promotion on paperless office.
- Advocates waste classification, distinguishes hazardous waste and domestic garbage, and hands them over to a professionally qualified third-party institution for proper disposal.
- Strengthens the management of official vehicles and strictly controls the use frequency and number of official vehicles.
- Replaces old equipment with high energy consumption in office buildings and installs energy-saving lamps such as LED lights.
- Strengthens supervision and inspections on energy and water conservation in the office area and ensures that the lights have been turned off upon office staff leaving the office.
- Increases the publicity and education of energy conservation, emission reduction, and green and low carbon practices, to raise the employees' awareness of energy conservation and environmental protection.

## Practicing Green Development and Promoting Ecological Protection

**Branches and Subsidiaries:**

- China Huarong Hainan Branch strengthens the daily maintenance of water equipment to prevent water spilling, leaking, dripping and unstopping flow, so as to avoid waste of water resources.
- China Huarong Yunnan Branch advocates electricity conservation, eliminates overnight burning of lights, urges the property management staff to strengthen maintenance and management, to reduce the consumption and wastage of light tubes, and to ensure that the lights in the office are turned off when persons leave.
- China Huarong Ningxia Branch actively promotes waste classification, increases the utilization rate of recycled products, and reduces the generation of harmful wastes such as plastics.
- Huarong Rongde has rationally made plans for the existing office space to improve its occupancy efficiency, adopted a circular energy-saving method for air-conditioning and heating system of the office building, and made LED-based energy-saving transformation for office lighting to reduce energy consumption.
- Huarong Trust issued *Notice of Huarong Trust on the Comprehensive Implementation of Paperless Office*, which effectively reduces the consumption of paper, toner cartridges and ink cartridges, and reduces the amount of waste generated from the root cause.
- Huarong Consumer Finance strictly calculates the daily diners to accordingly determine the total amount of food to be processed, so as to avoid food waste while controlling natural gas consumption; and posts water-saving slogans in toilets and pantries to improve the awareness of water conservation among all employees.

## Practicing Green Development and Promoting Ecological Protection

Table: Energy and Resource Consumption of the Group/Company<sup>2</sup>

Indicators		2020
Energy consumption	Electricity (kWh)	21,305,031.36
	Gasoline (tons)	460.13
	Natural gas (cubic meters)	460,923.39
	Outsourced heat (MKJ)	40,368.22
	Liquefied petroleum gas (cubic meters)	7,160.68
	Total energy consumption (ton of coal equivalent)	12,352.63
	Resource consumption intensity (ton of coal equivalent/person)	1.16
	GHG emissions in Scope 1 and Scope 2 <sup>3</sup> (tons of carbon dioxide equivalent)	26,996.10
	GHG emissions per person (ton of carbon dioxide equivalent/person)	2.53
Resource consumption	Water (tons)	197,588.85
	Water consumption per person (tons/person)	18.52
	Office Paper (tons)	95.15
	Office paper consumption per person (tons/person)	0.01

Note: Scope 1 GHG emissions are calculated based on *HKEx Reporting Guidelines for ESG Environmental Performance Indicators* and are derived from the conversion of direct energy use such as gasoline, diesel and LPG. Scope 2 GHG emissions are calculated according to *Baseline Emission Factors for China's Regional Grids in Emission Reduction Projects for 2017* and *HKEx Reporting Guidelines for ESG Environmental Performance Indicators*, through the conversion from electricity consumption.

2 During the reporting period, China Huarong conducted statistical calculations for various types of energy and resources consumed by the Company's headquarters, branches, and headquarters of subsidiaries, as the scope of disclosure in 2020. The energy consumed by China Huarong during its operations mainly includes office electricity, gasoline for office vehicles, and natural gas for office heating. The resources consumed are mainly office water and paper.

3 Scope 1 refers to the emission of greenhouse gases from gasoline, natural gas and other direct energy consumption, and Scope 2 refers to indirect greenhouse gas emissions from outsourced heat, electricity or steam.

## Practicing Green Development and Promoting Ecological Protection

**Table: Waste Generated in the Group/Company<sup>4</sup>**

Indicators	2020
Waste toner cartridges (pieces)	5,198.00
Waste toner cartridges per person (piece(s)/person)	0.49
Waste ink cartridges (pieces)	998.00
Waste ink cartridges per person (piece(s)/person)	0.09
Waste lamp (pieces)	7,415.00
Waste lamp per person (piece(s)/person)	0.70
Electronic waste (tons)	12.54
Electronic waste per person (ton(s)/person)	0.0012
Domestic garbage (tons)	4,408.53
Domestic garbage per person (ton(s)/person)	0.41
Kitchen waste (tons)	480.99
Kitchen waste per person (ton(s)/person)	0.05

<sup>4</sup> During the reporting period, China Huarong conducted statistical calculations for various types of wastes produced by the Company's headquarters, branches, and headquarters of subsidiaries, as the scope of disclosure in 2020. China Huarong's general wastes mainly include waste paper and office waste, without waste gas and waste liquid. Waste toner cartridges and ink cartridges generated during the operations are recycled by manufacturers, and waste light tubes and electronic waste are processed by qualified third-party institutions.

## 7. Protecting Employees' Rights and Interests to Fulfill the People-oriented Concept

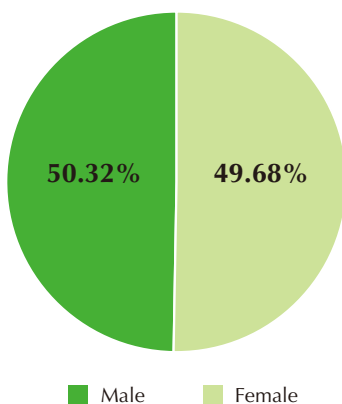
Upholding the “people-oriented” principle, China Huarong safeguards employees' immediate interests and works to build a platform for their growth. Adhering to the correct direction for the selection and employment of talents, it actively makes efforts to create a good environment for work and entrepreneurship, and promotes the unification of the growth and progress of employees with the high-quality development of the enterprise.

### 7.1 Selecting Employees Prudently and Implementing Employment Responsibility

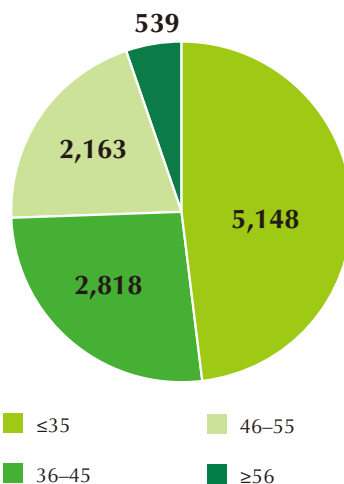
The Company strictly abides by laws and regulations including the *Labor Law of the People's Republic of China* and the *Labor Contract Law of the People's Republic of China*, and has established a sound internal employee management system. In internal rules and regulations such as *Rules for Recruitment*, *Rules for Employee Contract Management*, *Rules for Appointment and Removal of Posts*, *Measures for Employee Attendance and Leave Management* and *China Huarong Measures for Payroll Management (Trial)*, the Company clarifies requirements for recruitment, working hours, holidays, promotion, dismissal, and other entitlement and benefits. The Company sticks to the practice of selecting and hiring people in a proper manner while strictly prohibiting employment of child labor, forced labor and other disputed labor practices. The Company attaches great importance to the legitimate rights and interests of employees, and maximizes its efforts to create equal and diversified paths for their career development. For issues related to recruitment, salary, training and promotion, it eliminates all forms of discrimination, so as to ensure that all employees have open, fair and just work opportunities. The Company follows the principle of voluntary signing of labor contracts, and its labor contract signing rate reached 100% in 2020.

As of December 31, 2020, China Huarong employed 10,668 persons, including 5,300 female employees, accounting for 49.68%, and 109 overseas employees, accounting for 1.02%.

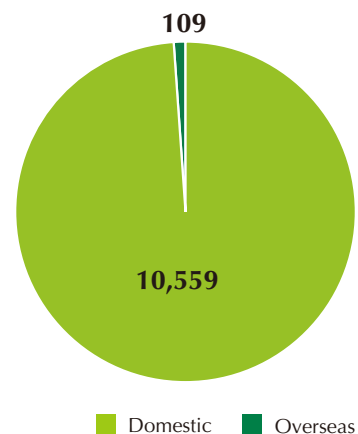
Employees Ratios by Gender



Number of Employees by Age



Number of Employees by Region



## 7.2 Developing Talents and Encouraging Employees to Grow

China Huarong actively introduces high-quality professional talents, constantly broadens the career development path of employees, strengthens their vocational skills training, and strives to build a high-quality talent team with “ideals, beliefs, ability to bear hardships and fight against difficulties”, in a bid to realize joint development and progress of China Huarong and its staff.

### Career Development

In 2020, the Company adhered to its correct practice in selecting and employing personnel, strengthened the development of cadres and general staff, and constantly optimized the structure of the talent base. It put in channels for employees' career development, regulated the selection and appointment procedures, and developed internal regulations such as *Rules for Appointment and Removal of Posts and Supervisory and Accountability Measures for the Selection and Appointment of Cadres (Trial)*, to set up a scientific, standardized and effective mechanism for staff selection and employment.

### Employee Training

In 2020, China Huarong developed and implemented an annual training work plan, and strengthened the cultivation of high-quality and professional talents through various training methods and channels such as off-the-job training, seminars, special lectures, video training and self-study. It carried out title audit and appointment, and rewarded amateur study to motivate employees to learn and grow; and on the basis of sufficient research, it continuously accelerated the building of the Company's online learning platform and worked actively to build up a learning-type organization. It also organized centralized training at different levels and in various classifications, with an aim to make the training activities more scientific and effective.

The Company constantly improves the system for vocational skills training that covers all aspects, and works out comprehensive training programs tailored for employees at different levels to elevate their vocational skills on a sustained basis. Targeted at personnel involved with the core businesses, the Company carried out centralized training in two sessions, namely the initial course and the advanced course, on the basis of a distinguishment between general business personnel and business backbone. Nearly 200 persons attended the training and more than 400 persons sat in.



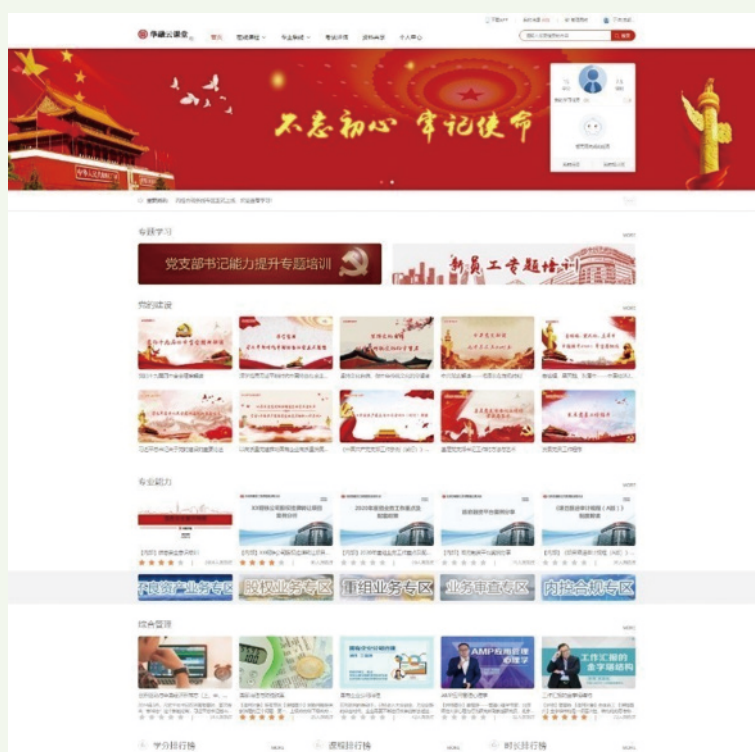
## Protecting Employees' Rights and Interests to Fulfill the People-oriented Concept

Training Course Title	Trainees	Content	Training Site
Capacity Enhancement Training Course for High-Quality Development (Session 1)	Middle management	It focused on the following three core topics: M&A and restructuring, industry analysis and the value chain, and the game thinking and business decision. Of a problem-oriented and practice-oriented nature, the lessons were given by famous experts from Tsinghua University.	
Public Lectures on Capacity Enhancement for High-Quality Development (Session 2)	Middle management and senior employees	There were two topics for the public lectures, namely <i>From Financial Data to Investment Decision</i> and <i>Digital Economy and Business Model Innovation</i> , which were respectively given by famous experts from Tsinghua University and attended by more than 400 middle-level managers and senior employees of the Company.	
New Employee Training (Session 1)	New employees	The lectures were given by relevant departments of the headquarters and external experts on topics such as the overall situation of the Company, compliance and discipline requirements, development of the core businesses, the basic system of the Company, and professional education, for the purpose of deepening the understanding of new employees on the development history and current situation of the Company, and enhancing their professional ability, practical skills and compliance-related awareness.	

## Protecting Employees' Rights and Interests to Fulfill the People-oriented Concept

### Case: Substantial Progress Made in the Building of the e-Learning Platform

In 2020, China Huarong's e-learning platform followed the principle of "keeping online, building mechanism, and focusing on key tasks" to promote the building of its e-learning platform in an orderly manner, with a total of 68 internal courses regarding nine lines launched, including operation of distressed assets, equity business, restructuring business, business review, risk management, internal control and compliance, audit, finance and accounting, and information technology. In addition, the platform produced and released 7 graded video courses for core business personnel, carried out 2 rounds of training on party building, and held 1 training session for the operation line, with a total of more than 10,000 people covered.



## Protecting Employees' Rights and Interests to Fulfill the People-oriented Concept

## Employee Motivation

China Huarong optimizes its remuneration mechanism and holds various competitions, selections and multi-dimensional employee activities to motivate the growth and development of employees. It prints and issues relevant internal systems and implementing rules on special rewards and incentives, and builds a scientific, rational and effective mechanism for positive incentive and restraint in accordance with the principle of properly matching “rights, responsibilities and benefits”. The Company strengthens the linkage between the results of performance assessment and the distribution of payroll, thereby effectively displaying the guiding role of the performance assessment and the payroll distribution.

In 2020, the Company's labor union organized the selection and commendation of 2019 annual labor competition for the Company's system, at which it commended 30 “Teams with Outstanding Performance” and 30 “Individuals Dedicated to Posts”, reported that the Business Department No. 6 of China Huarong's Beijing Branch was awarded the “National Financial Vanguard” title and the poverty alleviation cadre Fang Siguo was awarded the “National May Day Labor Medal for the Financial Industry”, and widely publicized their typical deeds to enable them to play an exemplary and leading role in the whole company. In addition, the Company promoted the in-depth development of annual labor competition activities, and formulated and released *Plan for 2020 Labor Competition Themed “Play a Responsible Role and Make Contributions to the New Huarong”* based on its actual conditions to deploy and guide its labor competition. In the middle of the year, the Company formulated and issued a Huarong newsletter entitled *“Further Promote China Huarong-wide Labor Competitions and Jointly Build the New Huarong with High-quality Development”* to create a motivating atmosphere for employees. It also held the theme exchange and practice activities for employees with outstanding performance in the Huarong organization in 2020, covering 29 employees who won the labor competition in 2019 and various honorary titles in the national financial system in 2020, and who showed outstanding performance in COVID-19 prevention and control.

## Protecting Employees' Rights and Interests to Fulfill the People-oriented Concept

### 7.3 Creating Employees' Consensus in a People-oriented Manner

China Huarong serves its employees wholeheartedly by seeking benefits and offering practical services for them. In every aspect of the employees' work and life, China Huarong shows care for its employees with practical actions, so as to strengthen their sense of belonging and recognition of the Company, and continuously boost the team's cohesiveness and synergy.

#### Employee Exchanges

In 2020, China Huarong held a total of 3 staff representative meetings, where 5 important systems were deliberated and voted on, including *Work Regulations for Handling Staff Violations (Trial)*, *Regulations for Staff Representative Assembly*, *Management Measures for Supplementary Medical Insurance (Revised)*, *Regulations for Annual Staff Appraisal*, and *Trial Measures for Quarterly Staff Appraisal*. The meetings also witnessed the election of the staff supervisors of the third session of the board of supervisors and the by-election of the members of the review committee for staff representatives' proposals. Subsidiaries and branches held a total of 76 staff (representative) meetings, voting on a series of significant matters relating to the personal interests of employees, including performance distribution, collective contract and employee management. In addition, the Company carried out the work on staff representatives' proposals, with 57 such proposals collected, and after deliberation by the meeting of the review committee for staff representatives' proposals, it finalized the proposal for case filing and processing and the proposal on work suggestions. The Company's labor union replied to the staff representatives one by one on the review of all the proposals and supervised the processing of the filed proposals. In August 2020, China Huarong was awarded "Model Unit for the Development of the Employee Representative Assembly System in the Financial System" by the National Committee of Chinese Financial Workers' Union.

## Protecting Employees' Rights and Interests to Fulfill the People-oriented Concept

## Employee Care

China Huarong consistently carries out the work on helping employees in difficulties. The Company's labor union organizations at all levels always stick to the principle of serving the employees, providing timely help, acting quickly and accurately and working on a long-term basis, and safeguard the legitimate rights and interests of employees in difficulties in accordance with the law. In 2020, the Company invested a total of RMB1.228 million in the employee aid funds. Of the amount: the Company's labor union funds included RMB440,000 as expenditures for the "Warmth Delivery" event on New Year's Day and Spring Festival in 2020, and RMB99,000 as the financial labor union's associated supporting funds; the Company's labor unions at all levels spent RMB657,000 to help and show care to employees seriously affected by the COVID-19 pandemic and family members of frontline anti-pandemic staff; and Huarong Trust Fund of Love helped employees in difficulty with RMB5,000. The Company helped and showed care to a total of 957 employees in difficulties throughout the year, including 124 employees in difficulties and poverty alleviation cadres in the "Warmth Delivery" event on New Year's Day and Spring Festival in 2020; 823 people seriously affected by the COVID-19 pandemic and family members of frontline anti-pandemic staff; 9 village-stationed cadres dispatched from China Huarong's Xinjiang Branch; and 1 employee aided by Huarong Trust Fund of Love.

### Case:

#### Protecting the Legal Rights and Interests of Female Employees

In 2020, the Company completed the renewal of the third *Special Collective Contract for the Protection of Rights and Interests of Female Employees in the Company* and filed it at the Human Resources and Social Security Bureau; the Company's labor union actively implemented *Opinions on Providing Greater Care for Female Employees during the Pandemic* released by the National Committee of Chinese Financial Workers' Union, earnestly took health protection measures for female employees during the pandemic, and did a good job in special labor protection for female employees during pregnancy and breastfeeding; the headquarters, subsidiaries and branches held over 20 activities themed on the "March 8" festival, provided special labor protection for women staff, and organized annual special health check-ups for female employees, with 341 women at the headquarters covered.

## Protecting Employees' Rights and Interests to Fulfill the People-oriented Concept

**Case:**  
**Holding a Special Lecture on Psychological Care for Employees**

To do a good job in the normalization of pandemic prevention and in the protection of the mental health of employees after the resumption of work and production, Huarong Huitong invited a famous domestic psychological counselor to hold a special lecture on *Striving together with a Positive Mindset* for all employees in August 2020 to guide employees to reduce their stress in a scientific way.



## 8. Decisively Fighting against Poverty and Contributing to Social Welfare

2020 is the year when the battle against poverty is won in an all-round way and the goal of building a well-off society in an all-round way is realized. China Huarong actively assumes its mission and tasks as a central financial enterprise to serve the country's major strategy for poverty alleviation. It is committed to social welfare and contributes to the early and overall victory in poverty alleviation and the building of a well-off society in an all-round way as scheduled.

### 8.1 Enhancing Efforts in Targeted Poverty Alleviation

China Huarong's Party Committee thoroughly implements the strategic plan of the CPC Central Committee on poverty alleviation, has made poverty alleviation as its central task of the Party while actively exploring and implementing innovative mechanisms and models for that end. According to the central government's poverty alleviation work requirements, the Company formulated *Management Regulations for Poverty Alleviation Work*, for the purposes of adapting to the poverty alleviation work under new situation, further standardizing the Company's management over poverty alleviation work, completing the national poverty alleviation tasks with high quality, and supporting the implementation of rural revitalization strategy. The *Management Regulations for Poverty Alleviation Work* mainly includes responsibilities and division of labor, planning and management of poverty alleviation, management of poverty alleviation funds, management of poverty alleviation cadres, and supervision and assessment on poverty alleviation work, etc.

In 2020, China Huarong overcame the impact of the COVID-19 pandemic, and in accordance with the annual poverty alleviation work plan, implemented various poverty alleviation tasks with high quality, such as the tasks specified in *Responsibility of Specific Poverty Relief of Central Units*. It supported Xuanhan County in Dazhou City, Sichuan Province, to achieve poverty eradication in February 2020, and all 205,800 poor households were removed from the list of the poor, thus realizing the huge transition from "the county with the largest poverty population" to "the county with the largest population relieved from poverty" in the province. China Huarong's experience and cases regarding the poverty alleviation work were published four times in the *Newsletter of Central Financial Units' Targeted Poverty Alleviation Work*, and were selected as "National Excellent Typical Cases of Poverty Alleviation by Consumption in 2020" by the National Development and Reform Commission, and as "Typical Cases of Excellent Organization and Innovative Practice of National Banking Industry in Assisting Poverty Alleviation". The advanced staff in the poverty allocation work were also awarded the "National Financial May Day Labor Medal" and "National Financial Vanguard" title.

## Decisively Fighting against Poverty and Contributing to Social Welfare

**Management over Poverty Alleviation**

In 2020, China Huarong, after carefully completing the poverty alleviation tasks in previous years and on the basis of the work reality, actively explored and practiced innovative mechanisms and models for poverty alleviation.

<b>Innovation Mechanism:</b>	<b>China Huarong established a management mechanism for poverty alleviation projects and signed the <i>Management Agreement for the Targeted Poverty Alleviation Project of China Huarong Asset Management Co., Ltd. with Xuanhan County to supervise and guide the county's performance of poverty alleviation responsibilities and related work.</i></b>
	<ul style="list-style-type: none"> <li>• Established an organizational system for tiered implementation by “the Company’s poverty alleviation leading group, the Poverty Alleviation Office at the Headquarters, and subsidiaries/branches”, and set up a group for promoting the targeted poverty alleviation work which is led by the Company’s headquarters and jointly participated by relevant subsidiaries and branches, in an effort to change the past practice of independent and separate performance;</li> <li>• Established a mechanism for promoting the poverty alleviation work which features “linkage from top to bottom, coordinated actions, and joint advancement”;</li> <li>• Established a three-in-one system that comprises the management of “money, personnel and affairs”;</li> <li>• Developed and improved <i>Management Regulations for Poverty Alleviation Work</i> and other systems and measures, which cover all aspects of the poverty alleviation work and detail its procedures, specifications and requirements, so as to ensure that the Company’s poverty alleviation work is based on evidence and rules;</li> <li>• Established a multi-pronged guarantee system comprising “assessment, supervision and evaluation”, and incorporated the poverty alleviation work into the annual Party building assessment to strengthen the management of such work throughout the system;</li> <li>• Regularly engaged in field investigations, inspections and communications with the county Party committee and the county government, focused on monitoring the implementation of the “two assurances and three guarantees”, and promptly urged related parties to make rectifications of problems found;</li> <li>• The Poverty Alleviation Office at the Headquarters and temporary poverty alleviation cadres managed and supervised the implementation of various works including the poverty alleviation funds and projects at various levels, and regularly conducted review and evaluation.</li> </ul>



## Decisively Fighting against Poverty and Contributing to Social Welfare

## Innovation Mode:

China Huarong's target fields for assistance have gradually upgraded from "single" to "diversified". According to the needs of designated counties, it has accumulatively carried out a total of 211 poverty alleviation projects. Gradually from the initial practice of poverty alleviation by education to a "portfolio" of poverty alleviation measures involving people's livelihood, industrial development, health and finance, it has realized the provision of all-round assistance.

- As its mode of assistance has changed from "blood transfusion" to "blood creation", the Company organized the whole system to build in pairs with Party Committee branches in poor villages;
- Carried out training for teachers and doctors in mountain villages to improve their ability and quality;
- Overcame the restrictions of lack of inclusive business, it developed financial poverty alleviation products such as leasing, funds and trust to support industrial development by market-oriented means;
- The means of assistance have changed from "direct investment" to "leverage". By cooperating with China Foundation for Poverty Alleviation and other parties in poverty alleviation insurance, the Company leveraged more support than the assistance offered by social funds. It also worked on industrial projects jointly with Xuanhan County and poverty alleviation coordinated agencies in the eastern and western regions, and cooperated with banks and e-commerce companies in the establishment of dedicated online areas for poverty alleviation, for the purposes of mobilizing customers to alleviate poverty by consumption and create the greatest synergy.

### Poverty Alleviation by Improving Financial Conditions

To innovate the model for poverty alleviation by improving financial conditions, China Huarong integrated internal and external financial resources, actively leveraged its advantages in financial licenses and expertise, and built up the independent development capabilities of poverty alleviation areas.

China Huarong, as an asset management company, overcame the limitation that it did not have any inclusive business such as poverty alleviation loans, and based on its combined advantages of subsidiary licenses, innovated the poverty alleviation model and created a "leasing + fund + trust + insurance + training" financial model for poverty alleviation. On a new way of poverty alleviation with its characteristics of an asset management company, the Company helped the development of local agricultural industry, supported Xuanhan County to consolidate the effect of poverty eradication and established a long-term mechanism to prevent repeated poverty.

## Decisively Fighting against Poverty and Contributing to Social Welfare

**Case:****A Fund is Set Up to Support the Development of Characteristic Agricultural Businesses**

In response to the problems of tight cash flow, broken capital chain and difficulties in industrial development of agricultural projects in poor areas of Xuanhan County, China Huarong carefully studied the issue and, according to the development plan of modern agriculture, funded the establishment of a poverty alleviation fund for the agricultural industry targeted at Xuanhan. By the end of November 2020, the fund had supported more than ten industrial projects and benefited 1,872 people in five villages.

- Using credit means to support the development of characteristic agricultural businesses. By means of loans from the fund, China Huarong provided low-interest loans to registered and archived poor villages and households for their initial investment and daily turnover funds for the development of planting, breeding and agro-tourism industries.
- Strengthening the specialized management of the fund. The Company introduced Huarong Securities' subsidiary for the specialized management of the fund, so as to strengthen pre-investment selection, due diligence and post-investment management of the fund, and increase support for Xuanhan County's characteristic agricultural businesses such as cherry and crisp red plums, which have a strong radiation and leading effect.
- Implementing the interest linkage mechanism for poverty alleviation. A reasonable interest linkage mechanism was designed to ensure the participation of poor households and long-term benefits. Taking the "peach blossom" rice project of Renyi Village as an example, a benefit distribution model was carefully designed to distribute project income for individual poor households, members of professional cooperatives and village collectives, which created 11 jobs for poor households in Renyi Village.



Before the Company provided assistance, the crisp red plums were basically for direct consumption by farmers themselves or for native brewing, and most of the fruit was scattered and rotted in the ground without anyone's attention.



After the Company's involvement, the Company actively helped the local people to tap and enhance the market value of the crisp plum products, turning "small plums" to "gold coins," and supported plum wine as a key industrial project.

## Decisively Fighting against Poverty and Contributing to Social Welfare

### Poverty Alleviation by Consumption

From April to June 2020, China Huarong uniformly procured Xuanhan County's agricultural products under industrial poverty alleviation projects, such as golden fungus, wild bamboo shoots and mushrooms; during the same period, it, in a centralized manner, procured characteristic agricultural products such as red sesame oil and miscellaneous grains produced by the targeted poverty alleviation areas and counties designated by CBIRC (Hezheng County and Lintao County in Gansu Province, and Chahar Right Middle Banner and Chahar Right Back Banner in Inner Mongolia). As a result of the impact of the COVID-19 pandemic, tea in a number of areas in Hubei Province became unsalable and overstocked. In order to help local tea enterprises to overcome the difficulties and help them fight poverty, China Huarong purchased RMB20,000 of tea, and its total output to poverty alleviation by consumption in 2020 was over RMB100,000.

### Poverty Alleviation by Party Building

In 2020, China Huarong's Party Committee attached great importance to Party building and poverty alleviation work, actively leveraged the Party building-related advantages of a state-owned financial enterprise, and deeply implemented the requirements of the education themed "Remain true to our original aspiration and keep our mission firmly in mind" and the spirit of instructions from General Secretary Xi Jinping. It strengthened the leading role of Party building, actively explored new models of poverty alleviation work, and promoted both the Party building work and the poverty alleviation tasks through such practical actions as joint building of branches to strengthen the bases, creating platforms to strengthen the business, deepening training to add driving force, and donating to help fight the pandemic.

## Decisively Fighting against Poverty and Contributing to Social Welfare

### Case: China Huarong Branches Paired with Villages in Difficulties to Carry out Joint Building Activities

Nine units from the China Huarong system and 12 villages in difficulties carried out various forms of pairing and joint building activities, such as joint learning from advanced practices, introducing resources to provide assistance, poverty alleviation by industrial development, poverty alleviation by consumption, poverty alleviation by employment, and educational support and care.

- The two paired sides raised the national flag together, recited the Party admission oath, visited the Red Army's battle memorial sites, and watched films on the deeds of contemporary models.



Personnel from the General Office, Sichuan Branch and a village under joint construction watched together a film on the advanced deeds of Zhang Fuqing and Zhou Yongkai.



Hebei Branch introduced funds to support the construction of a center for Party building activities in a village under joint construction.



## Decisively Fighting against Poverty and Contributing to Social Welfare

### Case: China Huarong Branches Paired with Villages in Difficulties to Carry out Joint Building Activities

The “bringing in” and “going out” strategies are combined. Customers are introduced to provide support for industrial development and employment, and efforts are made to promote grassroots Party and government cadres and students from poor families to go out of mountain villages to study in big cities.



Beijing Branch introduced clients from wine breweries to provide consultancy service for the plum wine plant of a village under joint construction.



Sichuan Branch organized cadres in a village under joint construction to pay a study visit to an advanced demonstration village in Chengdu.



Huarong Financial Leasing organized students in a village under joint construction to have a study visit to Shaoxing.



Jiangsu Branch organized cadres in a village under joint construction to have a study visit to a Party building demonstration village in Yixing.

## Decisively Fighting against Poverty and Contributing to Social Welfare

**Case:  
China Huarong Branches Paired with Villages in Difficulties to Carry out Joint  
Building Activities**

Actively leveraging financial advantages and deepening poverty alleviation and intellectual support, the Company provided tailor-made financial intelligence training courses for Xuanhan County, in addition to free professional consultation.



The Company held financial training and provided consultancy for government agencies, government authorized units and key enterprises of Xuanhan County.



The Company disseminated financial knowledge, which is urgently needed in rural areas, among cadres from the villages and township of Miao'an Town.

## Decisively Fighting against Poverty and Contributing to Social Welfare

### Poverty Alleviation by Education

China Huarong continued to actively organize and carry out the work on educational support in line with the Company's requirement in the *Notice on Actively Carrying out the Poverty Alleviation Work on "One-to-One" Educational Support*. In 2020, the Company organized some staff to hold this event for students from poor families in Xuanhan County, with 250 poverty-stricken students aided. By 2020, this event had been carried out for six consecutive years, nearly 1,000 students were sponsored and a platform for employees to participate in poverty alleviation and dedication has been built, which is widely recognized by all walks of life in Xuanhan County. In 2020, the Company organized donation events, with 4,772 pieces of clothes, 2,635 books and 101 printers donated to poverty-stricken areas. It supported the "Children's Home" project of the Communist Youth League's Sichuan Provincial Committee by providing a learning and entertainment base for 538 left-behind children.

Centering on the goal of "guaranteeing compulsory education", the Company is engaged in poverty alleviation projects through intellectual development. With the Company's continuous support for three years, Huangjin Middle School completed its relocation in 2020 and increased its students from 1,700 to 2,500. For this school, China Huarong donated funds for the building of a student canteen, 1,250 student beds, dining tables and school bags. It rewarded 60 teachers, sponsored 1,080 students, trained 2,936 persons from the "three teams" in the whole county, namely grassroots cadres, technical personnel and leading wealth creators. Since the targeted assistance and support was provided in 2002, the Company has focused on the three elements of "schools, teachers and students" to build schools and ensure all-round educational coverage from kindergarten to secondary school. By 2020, the Company has donated 3 schools, 41 school buildings, student dormitories and sports fields, as well as more than 1,800 student beds, desks and school wells for drinkable water; supported 1,532 outstanding teachers for their sticking to the rural classroom; sponsored 4,354 students from poor families to return to the classroom and to change their fate through knowledge; and trained more than 5,200 people from the "three teams".

## Decisively Fighting against Poverty and Contributing to Social Welfare

**Case:  
The China Huarong Scholarship Program**

The China Huarong Scholarship Program has been implemented for 8 years accumulatively and has sponsored more than 3,430 students. The scholarship program was established specially for students from registered and archived poor families in the senior middle school of Xuanhan County, a county of targeted poverty alleviation in Sichuan Province. It granted scholarship to 60 students at RMB3,000 per person and provided grants for 770 students at RMB1,000 each.

**Case:  
The Most Beautiful Mountain Village Teacher Award Program by China Huarong and Xuanhan County**

The Most Beautiful Mountain Village Teacher Award Program by China Huarong and Xuanhan County has been implemented for seven years accumulatively, with 1,532 teachers in mountain villages trained and sponsored. Through this project, 50 to 60 teachers from poor mountain villages in Xuanhan County were selected each year, and each was given a cash reward of RMB8,000, in addition to targeted training based on Xuanhan County's needs. The program aims to encourage outstanding teachers to take root in rural schools and develop rural education.



Decisively Fighting against Poverty and Contributing to Social Welfare

Case: China Huarong's Branches Donate Materials to Elementary Schools in Villages under Joint Construction

During the pandemic, China Huarong's branches donated masks, temperature probes and other essential anti-pandemic materials to villages under joint construction, and sent food, oil, books and other condolences to party members in difficulties, poor households and children left behind.



Guangdong Branch distributed stationery for children in a village under joint construction



Gansu Branch donated school supplies for the elementary school in a village under joint construction



Jiangsu Branch distributed school bags for children in a village under joint construction



Headquarter of China Huarong donated educational books for promoting children's growth to the elementary school in a village under joint construction



Chongqing Branch distributed masks, temperature probes and other anti-pandemic materials in a village under joint construction

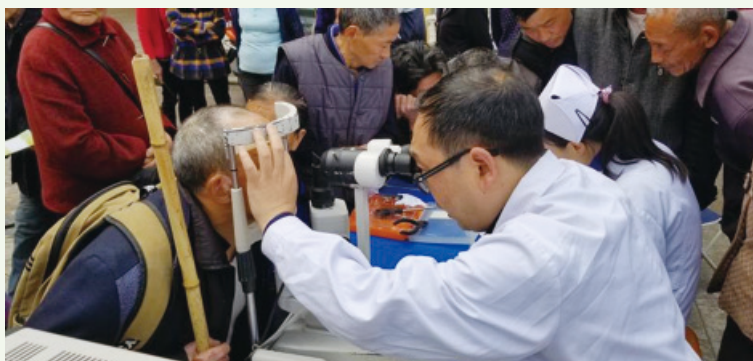
## Decisively Fighting against Poverty and Contributing to Social Welfare

**Poverty Alleviation by Health Care**

In order to solve the problem of repeated poverty due to diseases in poor areas and improve the health level of villagers of targeted poverty alleviation, China Huarong leverages its financial advantages to carry out multi-dimensional poverty alleviation actions through health care with an aim to consolidate the outcome of poverty alleviation.

**Case:****China Huarong's Cataract Surgery Relief Program in Xuanhan County**

Centering on the goal of “ensuring basic medical care”, China Huarong increases its investment in health relief projects year by year. In order to help poor cataract patients in Xuanhan County regain their sight through surgery with “zero payment”, the Company has launched a surgery relief program for poor cataract patients for two consecutive years since 2019, and organized its subsidiaries, Huarong Trust and Huarong Capital, to set up the “Huarong Trust-No. 1 Charitable Trust for Targeted Poverty Alleviation” by employing their financial expertise. For two consecutive years from 2019 to 2020, the program accumulatively helped more than 800 poor cataract patients to regain their sight by surgery with no payment.



## Decisively Fighting against Poverty and Contributing to Social Welfare

**Case:****Establishment of the Anti-Poverty Charitable Trust Program**

Huarong Trust established the first charitable trust plan for poverty alleviation, "Targeted Poverty Alleviation No. 1", and the trust property is used to pay for the surgery costs of poor cataract patients. The transfer of the initial input of this project, RMB200,000, was all completed by the end of 2020, and helped 345 cataract patients to undergo surgery.

**Case:****Skills Training for Rural Doctors as an Effort to Provide Lasting Support**

China Huarong has funded RMB370,000 for two consecutive years to provide training for more than 720 rural doctors from 211 poor villages on the subjects of public health, maternal and child care, and other skills to improve rural doctors' expertise and ability to serve the public. In 2020, knowledge on rural pandemic prevention and emergency aid was added to the training based on anti-pandemic needs. The training has improved the skills of rural doctors and served as part of the Company's effort for lasting support.



A training course for rural doctors in Xuanhan County

## Decisively Fighting against Poverty and Contributing to Social Welfare

**Poverty Alleviation by Intellectual Empowerment**

Upholding the idea of combining poverty alleviation and intellectual empowerment, China Huarong increases its support to intellectual poverty alleviation year by year. In 2020, it instructed one of its subsidiaries, Huarong Securities, to provide four rounds of financial training for 350 people in Xuanhan County for two consecutive years from 2019 to 2020. The move aims at: providing a strong intellectual support to promote the economic and social transformation of Xuanhan County, boosting the ability of grassroots cadres to alleviate poverty, providing guidance to wealth-creating entrepreneurs on business development, enhancing the motivation and ability of poverty alleviation in poor areas, and further strengthening the “blood-creating” function of the poverty alleviation work in poor areas.

**Case:  
Financial Knowledge Training in Poverty-stricken Areas**

In response to the low-level development situation of financial credit business in poverty-stricken areas of Xuanhan County, China Huarong optimized and upgraded its financial knowledge training in 2020 in the following aspects: expanding the scope of training targets from county governments, government-authorized units and key enterprises to grassroots cadres in townships and villages; enhancing the relevance of the training; on the basis of continuous training on special debt for poverty alleviation and enterprise financing, and according to the actual needs of local villages and towns, adding training courses on the prevention of financial frauds, personal credit information collection, forest rights mortgage, rural land transfer and other knowledge about rural inclusive finance; providing comprehensive financial services, issuing comprehensive financial service materials to important government-authorized units and key enterprises in Xuanhan County with financing needs, and offering free professional consulting services to enhance the “blood-creating” function.



## Decisively Fighting against Poverty and Contributing to Social Welfare

### Local Poverty Alleviation

In 2020, a number of China Huarong's branches and subsidiaries formed pairs with aid targets across the country. Based on the actual conditions of poverty relief targets, the branches and subsidiaries focused on weak links and took multiple measures to actively engage in poverty alleviation work. In addition to Xuanhan County, a region of targeted poverty alleviation, China Huarong stationed 49 poverty alleviation cadres in seriously poverty-stricken areas of more than 10 provinces and regions, including Xinjiang, Gansu and Sichuan, to ensure comprehensive company-wide assistance for poverty-stricken areas.

#### Case:

#### The "Joint Construction by Paired Parties plus Donations" Activities

China Huarong's Gansu Branch went deeply to Hezheng County, Linxia Hui Autonomous Prefecture of Gansu Province, a county designated by CBIRC for poverty alleviation, and carried out the "Joint Construction by Paired Parties plus Donations" activities with the Party Branch of Jinchanggou Village, Xinzhuang Township. In the activities of "Joint Construction by Paired Parties plus Donations", the Gansu Branch donated 1,000 masks, 100 handkerchiefs, 90 bottles of disinfectant and other anti-pandemic materials to the Party branch of Jinchanggou Village, 77 Dongxiang and Han children and 15 preschool children in Jinchanggou elementary school, as well as 15 desktop computers, 5 laptops, 1 printer, 6 boxes of printing paper together with toner cartridges and other office supplies, 80 sets of stationery, 279 toys and sports equipment, and 134 books for extracurricular reading.

## Decisively Fighting against Poverty and Contributing to Social Welfare

**Case:  
Poverty Alleviation through Consumption Supporting Dajing Village in Industrial Development**

China Huarong's Hebei Branch and Dajing Village established a paired partnership for Party building in May 2020. The Hebei Branch donated Party fees of RMB89,000 to support the building of the Party Group Service Center in Dajing Village as an effort to consolidate the Party's site for activities; invited 17 villagers and Party members from Dajing Village to Shijiazhuang, Hebei Province from July 25 to 27 to join a Party event themed on "Stay true to our founding aspiration and keep our mission firmly in mind"; and promoted the industrial development of Dajing Village through consumption-based poverty alleviation to help cultivate the village-level industrial system. Through online promotion and offline procurement, the Company helped sell more than RMB130,000 of agricultural products from Dajing Village, and promoted more than 50 registered and archived households to increase their income. In addition, it organized its supermarkets under Hebei Trade to purchase Dajing Village's agricultural products on a wholesale basis, expanding long-term supply channels and establishing a sustainable "blood-creating" mechanism to alleviate poverty.

**Case:  
Targeted Purchase of Agricultural and Sideline Products for Poverty Alleviation**

On a targeted basis, China Huarong's Inner Mongolia Branch purchased agricultural and sideline products for poverty alleviation from Ulanqab Middle Banner and Back Banner for RMB5,040, and from Ulanqab Front Banner for about RMB9,920 by way of unit purchase. It also purchased aquatic products from a designated anti-poverty relief recipient locality, Xindianzi Town of Horinger County, for an accumulative amount of RMB22,100.

## Decisively Fighting against Poverty and Contributing to Social Welfare

### Case: Huarong Xiangjiang Bank Granting Loans for Poverty Alleviation

In 2020, Huarong Xiangjiang Bank actively implemented the decision and deployment for poverty alleviation, strived to overcome the impact of the COVID-19 pandemic on poverty alleviation, and effectively conducted each work for poverty alleviation. With a balance of RMB4.261 billion for loans granted for poverty alleviation, it assigned 23 staff members to poverty alleviation sites, and spent RMB11,184,800 on various types of poverty alleviation funds, achieving remarkable results of the work to relieve poverty.

## 8.2 Enthusiastically Engaging in Public Welfare and Promoting Social Well-Being

Always concerned about social welfare, China Huarong provides voluntary services for socially disadvantaged groups and vigorously engages in social welfare practices in the following way: reaching out to the inside of communities and strengthening the popularization and publicity of financial knowledge, so as to enrich the public's financial knowledge and heighten their risk prevention awareness. The Company actively takes various public welfare actions such as donating money to schools, helping the poor and those in need, participating in environmental campaigns, and supporting people's livelihood and development, in a bid to contribute to the building of a harmonious society.

## Decisively Fighting against Poverty and Contributing to Social Welfare

**Case:  
Warmth and Care Delivery Activities during the Spring Festival**

China Huarong's Gansu Branch actively paid visits and sent warmth to poor families during the Spring Festival. It distributed flour and cooking oil to 205 households in Xiabanshan Village and Xicha Village, with a total input of RMB33,600.





## Decisively Fighting against Poverty and Contributing to Social Welfare

**Case:  
The “Love Parcels for Daliang Mountain” Event**

After learning that the residents of Niha Village in Meigu County, Daliang Mountain, Sichuan Province, were in urgent need of winter clothes and that local children lacked extracurricular books, China Huarong’s Jiangsu Branch initiated the “Love Parcels for Daliang Mountain” event, donating 12 boxes of winter clothes and quilts, and 50 sets of extracurricular books with more than 700 books to the local community. At the same time, the Youth League Committee of Jiangsu Branch also launched a project entitled “Huarong Jiangsu — With Your Love and for Aid to Students”, which received donations of more than RMB20,000 in total from the staff of the branch. By doing so, the branch has, for five consecutive years, sponsored poor students in Sichuan minority areas and its co-constructed poverty alleviation areas to complete their studies, and one of them has completed his studies and started working.



## Decisively Fighting against Poverty and Contributing to Social Welfare

**Case:  
Participating in the “Building Dreams for the Homeless” Charity Donation Campaign**

Huarong Xiangjiang Bank's Youth League Committee organized staff to participate in the “Building Dreams for the Homeless” charity donation campaign launched by Changsha Charity Foundation on QQ.com, and the whole bank donated a total of RMB5,875.84 to provide 1,175 rehabilitation opportunities for people with intellectual disabilities.



## 9. Feature: Actively Fighting against the Pandemic and Resolutely Shouldering Social Responsibility

In 2020, China Huarong resolutely implemented the national decision and deployment on COVID-19 prevention and control. While coordinating the anti-pandemic work and business operation, it promptly issued ten measures to increase financial service support, actively fulfill corporate social responsibility, and fully support the fight against the pandemic.

Ten Measures for Pandemic Prevention and Control	I. Strengthening the Party's leadership to provide a solid political guarantee for winning the decisive battle against the pandemic;
	II. Effectively giving play to the functions of assistance-oriented financial services to support the operation and production of affected enterprises;
	III. Opening up a green channel for anti-pandemic financial services;
	IV. Providing preferential services for medical equipment leasing;
	V. Providing preferential services for the issuance of bond products;
	VI. Adopting different credit policies for individuals affected by the pandemic;
	VII. Strengthening online financial services;
	VIII. Organizing donations and actively performing social responsibility;
	IX. Effectively working on the pandemic-related monitoring, screening, early warning, prevention and control;
	X. Effectively engaging in positive publicity and mass work.

Feature: Actively Fighting against the Pandemic and Resolutely Shouldering Social Responsibility

### Assisting Key Enterprises in Pandemic Prevention to Relieve the Difficulties

Since the outbreak of the COVID-19 pandemic, China Huarong has resolutely implemented the decision and deployment of the CPC Central Committee and the work requirements of the CBIRC by responding quickly and taking actions actively. Based on the function of financial aid services, it worked out preferential policies for anti-pandemic businesses and continuously increased financial support for pandemic prevention and control, in a bid to help affected enterprises to overcome difficulties and stabilize operations, and to jointly win the severe combat against the pandemic.

In 2020, by means of debt restructuring, liquidity relief and restructuring of problematic enterprises, China Huarong supported pharmaceuticals, medical care, materials transportation, livelihood materials manufacturing and other industries to resume work and production. A total of 75 restructuring projects were implemented, amounting to RMB5.7 billion. Among them, the financial industry's first action to acquire and restructure debts for an anti-pandemic project was successfully carried out.

Huarong Xiangjiang Bank provided loan extension services for customers affected by the pandemic and invested a total of RMB1.6 billion in loans for anti-pandemic enterprises. Moreover, Huarong Securities invested over RMB1.8 billion in bonds related to pandemic prevention and control. Huarong Financial Leasing reduced rental interest, penalty interest and default fees for enterprises by RMB51.34 million.

Feature: Actively Fighting against the Pandemic and Resolutely Shouldering Social Responsibility

**Case:**

**Providing Financial Guarantee for the R&D-related Supply to Anti-pandemic Pharmaceutical Enterprises**

- Affected by the pandemic, the medical insurance quota is generally in short. In addition, the time for drug sales reimbursement of Sinopharm Group's member units is extended, which has increased its pressure of fund reimbursement in the short term. In order to implement the deployment of the Party Committee of China Huarong to combat the pandemic, Huarong Huitong, centering around the specific needs of Sinopharm Group, carried out business cooperation by acquiring the non-performing debts of the Group's member units. Huarong Huitong acquired a total of 21 debts with a subject amount of RMB101 million, all of which were accounts receivable generated from the supply of drugs, medical consumables and devices, involving 30 public hospitals in 18 cities and 9 provinces across the country. These efforts provided support for Sinopharm Group's members to increase capital recovery and improve the procurement capacity of anti-pandemic materials.
- In 2020, Huarong International optimized financial services to contribute to the pandemic prevention and control, and successfully implemented a US\$50 million loan project for one medicine group, providing strong financial guarantee for anti-pandemic medicine enterprises to expand production capacity, increase pharmaceutical R&D, and consolidate the defensive line for life.
- One group is a large private enterprise in Hunan Province engaged in medicine and public welfare services. Since the outbreak of the pandemic, it has taken the initiative to respond to the government's call by using the existing clean production workshops to expand the production of alcohol and disposable medical products, which are urgently needed for controlling the pandemic. However, this move increased the production cost and tightened the liquidity at the stage. After learning of the difficulties of this group, Hunan Branch quickly formulated a service plan to alleviate the short-term financial pressure of the enterprise by acquiring and restructuring existing debt of RMB200 million, and provided strong support for the production and supply of pandemic prevention materials during the pandemic.

Feature: Actively Fighting against the Pandemic and Resolutely Shouldering Social Responsibility

**Case:**  
**Assisting Small and Medium-sized Banks to Rise to the Impact of the Pandemic**

In 2020, Huarong Securities, as the lead underwriter and bookrunner, successfully booked and issued the “Hankou Bank’s Special Financial Bonds under Small and Micro Enterprise Loans (Phase I) 2020”. In this project, the company provided RMB1 billion in special funds for small and micro enterprise loans. Focusing on the difficulties, breakpoints and barriers in the process of pandemic prevention and control across the pandemic-stricken core areas, and in the resumption of production by small and micro enterprises, it aims at supporting medium-sized, small and micro enterprises in these areas to actively rise to the impact of the pandemic and achieve stable and healthy development.

**Case:**  
**Supporting Enterprises in the Pandemic-stricken Key Areas Against the Challenges**

At the early stage of the pandemic, Huarong Ruitong strictly followed the guidance of the regulatory authorities and achieved the goal of zero stock reduction, thus demonstrating how a state-owned financial institution shouldered its due responsibility for maintaining the stability of the capital market. During the pandemic, Huarong Ruitong actively learned about the production and operation of 16 listed companies, as well as about the fight against the pandemic and their financial needs. It also supported 19 enterprises in 13 pandemic-stricken key areas to carry out market-oriented debt-to-equity swap business with a total input of RMB5.9 billion.

Feature: Actively Fighting against the Pandemic and Resolutely Shouldering Social Responsibility

### Assisting in Ensuring the Supply of Anti-pandemic Materials

Under the impact of the COVID-19 pandemic, the normal supply of anti-pandemic materials, living materials and medical services has become a focus of livelihood issues. The Company advances stability on the six fronts (to keep employment, the financial sector, foreign trade, foreign and domestic investments, and expectations stable) and security in the six areas (employment, basic living needs, operations of market entities, food and energy security, stable industrial and supply chains, and the normal functioning of primary-level governments). Specifically, it requires its subordinate units to take the initiative to meet the demand of producers of key materials for pandemic prevention and control, focus on supporting the efficient operation of the supply chain of medical supplies, ensure the supply for people's livelihood, shoulder the responsibility of a state-owned enterprise and contribute its energy to the double victories in the fight against the pandemic and in the mission to achieve economic and social development goals.

Feature: Actively Fighting against the Pandemic and Resolutely Shouldering Social Responsibility

**Case:**

**Supporting Anti-pandemic Chemical Enterprises to Increase Production and Expand Capacity**

- The petrochemical company in the case is the largest polypropylene producer in Fujian Province, and also one of the 20 key leading enterprises that receive support from the Fuzhou City government in their resumption of production. After learning that the enterprise faced the difficulty of tightening short-term liquidity since the outbreak of the pandemic, China Huarong quickly opened the green channel, acquired and restructured existing debt of RMB305 million of the enterprise, and thus relieved the financial pressure of the enterprise. During the pandemic, the enterprise overcame many unfavorable factors and revamped its production. With a daily output of 1,300 tons, its polypropylene has been supplied all over the country and provided a strong guarantee for the raw material of mask production. It is therefore highly recognized by all walks of life.
- The chemical company in the case mainly produces and sells non-woven fabrics and related products, and it is one of the important material manufacturers involved in pandemic prevention and control. In February 2020, after learning about the company's capital needs, Huarong Xiangjiang Bank took the initiative to contact the company, opened a green channel and promptly deployed business backbones to the company for service, in accordance with the requirements of "fast due diligence, fast account opening, green approval and fast loan granting". Then the Bank completed account opening, data collection and loan approval within 40 hours, and took the lead in granting a pure credit loan named "Tax Syndicated Loan" (or Shuilian Loan) to the chemical company, which was worth RMB2 million, to help the latter speed up production and ensure the supply of anti-pandemic materials.



Feature: Actively Fighting against the Pandemic and Resolutely Shouldering Social Responsibility

**Case:  
Helping Enterprises Involved in Anti-pandemic Projects to Tide over  
Difficulties**

A local state-owned enterprise in Jining has undertaken the procurement of many pandemic prevention materials and the construction of anti-pandemic projects in the city, including the procurement of medical facilities such as mobile cabin hospitals and testing centers, and the building of supermarkets for anti-pandemic materials. But it faced great financial pressure in the short term. After understanding the situation, China Huarong's Shandong Branch cooperated with the restructuring division of the Company and worked out a special relief plan to acquire and restructure RMB300 million of the enterprise's existing debt and to support the implementation of local livelihood projects and the supply of livelihood materials, which provided strong assistance for its fight against the pandemic and for maintaining supply.

**Case:  
Helping Food Enterprises Stabilize Market Supply**

During the pandemic, one of the food enterprises was included in the list of key enterprises for national pandemic prevention and control, and was designated as one of the enterprises responsible for the transportation of essential goods in Henan Province. In order to actively implement the requirements of the central government, this enterprise resumed work and production as soon as possible, but there was still short-term pressure due to the pandemic. After learning of the enterprise's demand, Huarong Rongde quickly responded by acquiring the enterprise's accounts receivable from enterprises in Wuhan and other pandemic-stricken areas. It then completed the design of the transaction structure, approval for the plan, contract signing and fund placement within one month, for the purpose of helping the enterprise to expand production capacity and stabilize food market supply.

Feature: Actively Fighting against the Pandemic and Resolutely Shouldering Social Responsibility

**Case:  
Multiple Measures Combined to Provide Financial Support**

In 2020, Huarong Consumer Finance issued loans of more than RMB43.83 million to 7,428 households in Hubei through online financial services and thus helped the people in the province fight the pandemic in a timely manner. It extended and rolled over loans for 36,000 pandemic-affected customers nationwide, and exempted and reduced interest and fees by RMB5.514 million throughout the year, effectively alleviating the financial pressure of small and micro enterprises. It also opened up a green channel for credit information collection, and provided credit information service for nearly 90,000 pandemic-affected customers.

### Active Engagement in Pandemic Prevention and Control

The Party Committee of China Huarong promptly conveyed and implemented the work deployment of the CBIRC's Party Committee, swiftly distributed donation proposals, and organized voluntary donations from Party members to support the COVID-19 pandemic prevention and control. It called on all Party members to voluntarily exert their utmost efforts to help win the anti-pandemic battle with practical actions.

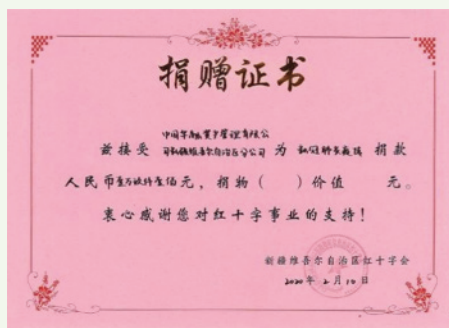
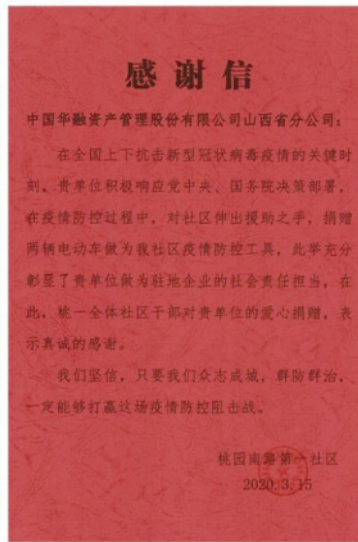
When the COVID-19 pandemic broke out, China Huarong quickly organized and set up 99 youth volunteer teams in five categories, including pandemic prevention and control, financial assistance, customer service, business development, and logistics support, with 1,601 volunteers, embodying the courage and commitment of Huarong's youth in the new era. China Huarong's Zhiyuan Anti-pandemic Youth Team was awarded the title of "Advanced Collective for Youth Volunteer Service in the National Financial System to Combat the COVID-19 Pandemic" by the Financial Youth League Work Committee of the CPC Central Committee while Zou Yaju of China Huarong's Hubei Branch was awarded the title of "Advanced Individual for Youth Volunteer Service in the National Financial System to Combat the COVID-19 Pandemic".

Since the outbreak of the COVID-19 pandemic, donations from China Huarong and its organizations and individual employees have amounted to nearly RMB12 million, forming a strong synergy for the unanimous fight against the pandemic.

Feature: Actively Fighting against the Pandemic and Resolutely Shouldering Social Responsibility

### Case: Active Donations to Help Local Pandemic Prevention and Control

After the outbreak of the pandemic in 2020, China Huarong's Shanxi Branch donated masks, alcohol and other pandemic prevention materials in shortage to the local communities according to their actual needs. It helped to prevent the pandemic in the targeted poverty-stricken villages and supported the customer enterprises to resume work and production; China Huarong's Xinjiang Branch actively responded to the call and participated in the donation activities voluntarily and actively, and raised a total of RMB53,900 from 111 persons for 3 times; China Huarong's Zhejiang Branch donated 243 silk quilts to people at the homes for the elderly and the disabled, in addition to RMB30,000 to the "Spring Wind Action".



## Feature: Actively Fighting against the Pandemic and Resolutely Shouldering Social Responsibility

<p><b>Huarong Financial Leasing</b></p>	<ul style="list-style-type: none"> <li>• Initiated a donation initiative targeted at all leaders and employees of the Company, which was themed on “Fight the pandemic with love”, and donated over RMB90,000 to the Sir Run Run Shaw Hospital affiliated to Zhejiang University School of Medicine through the Zhejiang University Education Foundation.</li> <li>• Donated RMB500,000 respectively to the First Hospital affiliated to Zhejiang University School of Medicine and Hangzhou Xixi Hospital, which are the two designated hospitals in Zhejiang Province for the diagnosis and treatment of pneumonia caused by the COVID-19 infection. For a total of RMB1 million, it was used to support the purchase of medical supplies and equipment needed for the prevention and control of the pandemic in the two hospitals.</li> </ul>
<p><b>Huarong Macau</b></p>	<p>Concerned about Hubei’s condition, Huarong Macau donated MOP 200,000 to Hubei Province through the special collection account of the Liaison Office of the Central People’s Government in Macau, and the amount was used by medical institutions in Hubei Province for the purchase of masks, protective clothing and other protective materials, as part of the effort to win the battle against the pandemic.</p>

## 10. Appendix

### 10.1 Social Recognition

- China Huarong was ranked 90th in the China's Top 500 list of Fortune Magazine in 2020
- China Huarong was selected as one of the "Top 300 Traders in the Interbank Market in Local Currency 2020" of the National Interbank Funding Center
- China Huarong was included in the list of "National Excellent Typical Cases of Poverty Alleviation by Consumption in 2020" and "Typical Cases of National Banking Industry in Assisting Poverty Alleviation"
- China Huarong won the "Chinese Banking Industry Excellent News Award in 2020"
- China Huarong won the second China "Data Quality Management Benchmark Award" in 2020
- China Huarong's 2019 Annual Report won the 2019 LACP Vision Awards: Silver Award for Integrated Enterprise Industry, the Top 50 Annual Reports in China, and Technical Achievement Award

## 10.2 Independent Assurance Report of the Social Responsibility Report



Ernst & Young Hua Ming LLP  
Level 16, Ernst & Young Tower  
Oriental Plaza, 1 East Chang An Avenue  
Dongcheng District  
Beijing, China 100738

安永华明会计师事务所(特殊普通合伙)  
中国北京市东城区东长安街1号  
东方广场安永大楼16层  
邮政编码: 100738

Tel 电话: +86 10 5815 3000  
Fax 传真: +86 10 8518 8298  
ey.com

### Social Responsibility Report Independent Assurance Report

安永华明(2021)专字第 60098698\_A03 号

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

#### I. Scope of Our Engagement

The 2020 Social Responsibility Report (the "CSR Report") of China Huarong Asset Management Co., Ltd (the "Company") has been prepared by the Company. The management of the Company is responsible for the collection and presentation of information within the CSR Report referring to the Stock Exchange of Hong Kong Limited ("HKEx") Listing Rules - Appendix 27 Environmental, Social and Governance Reporting Guide, in accordance with the criteria selected by the Company. The Management is also responsible for maintaining adequate records and internal controls that are designed to support the corporate social responsibility reporting process.

Our responsibility is to carry out limited assurance procedures over key social responsibility performance indicators for the year ended 31 December 2020 and to issue the assurance statement in accordance with the "International Standard on Assurance Engagements 3000: Assurance Engagements other than Audits or Reviews of Historical Financial Information" (ISAE3000), based on the Management's instructions and as agreed with Management in our terms of reference signed .

Our work was limited to these stated above and our report is made solely to you, as a body, and for no other purpose. We do not therefore accept or assume any responsibility for any other purpose or to any other person or organization. Any reliance any such third party may place on the CSR Report is entirely as its own risk.

#### II. Work Performed

Our review has been planned and performed in accordance with ISAE3000. In order to form our

conclusions, we carried out the following procedures:

The limited assurance procedures were performed over the following key performance indicators in the CSR Report for the year ended 31 December 2020:

- Natural gas consumption
- Gasoline consumption
- Paper consumption
- Fresh water consumption
- Electricity consumption

In preparing the above key performance indicators, China Huarong applied the criteria in the Stock Exchange of Hong Kong Limited ("HKEx") Listing Rules - Appendix 27 Environmental, Social and Governance Reporting Guide.

A limited assurance engagement consists of making enquiries, primarily of persons responsible for preparing the key performance indicators subject to assurance, and applying analytical and other limited assurance procedures.

The limited assurance procedures performed included, but were not limited to:

- Interviewing the company's management and staffs responsible for the selected key performance information;
- Performing analytical review procedures;
- Performing sample inspection on the selected key performance information;
- Performing recalculation procedures on the selected key performance information;
- Other procedures we considered necessary.

We believe that the evidence obtained is sufficient

## Appendix



安永华明(2021)专字第 60098698\_A03 号

and appropriate to provide a basis for our limited assurance conclusions.

### III. Limitations of Our Scope

Our scope of work did not include:

- Assessing the accuracy or fairness of the information (including financial information) other than the selected key performance information.
- Reviewing the forward-looking statements made by the Management.
- Reviewing and consequently providing assurance on historical data.

### IV. Level of Assurance

Our evidence gathering procedures have been designed to obtain a limited level of assurance on which to base our conclusion. The procedures conducted do not provide all the evidence that would be required in a reasonable assurance engagement and, accordingly, we do not express a reasonable assurance opinion or an audit opinion. While we considered the effectiveness of the Management's internal controls when determining the nature and extent of our procedures, our review was not designed to provide assurance on internal controls.

### V. Our Conclusions

Subject to the limitations of scope and based on the procedures specified above for this 'limited level' assurance engagement, we provided the following conclusions:

Nothing has come to our attention that causes us to believe that the selected indicators were not presented fairly in all material respects in the 2020 Social Responsibility Report of China Huarong Asset Management Co., Ltd, in accordance with the criteria defined above.

### VII. Our Independence

We are in compliance with the Ernst & Young Global Independence Policy which was designed to comply with the requirements of the IFAC Codes of Ethics for Professional Accountants (the IFAC Code). We believe that there were no events or prohibited services provided which could impair our independence.

### VIII. Our Assurance Team

Our assurance team has been drawn from our sustainability assurance service network, which undertakes similar engagements to this with a number of domestic or international businesses. We have the required competencies and experience to conduct this assurance engagement.



### 10.3 HKEX ESG General Disclosure and KPIs

Subject Areas, Aspects, General Disclosures and KPIs		Response
<b>Environmental</b>		
<b>A1: Emissions</b>		
General Disclosure		Adopted
A1.1	The types of emissions and respective emissions data	The Group operates within office building, which has minor effect towards environment.
A1.2	Greenhouse gas emissions in total (in tons) and, where appropriate, intensity (e.g. per unit of production volume, per facility)	Adopted
A1.3	Total hazardous waste produced (in tons) and, where appropriate, intensity (e.g. per unit of production volume, per facility)	Adopted
A1.4	Total non-hazardous waste produced (in tons) and, where appropriate, intensity (e.g. per unit of production volume, per facility)	Adopted
A1.5	Description of measures to mitigate emissions and results achieved	Adopted
A1.6	Description of how hazardous and non-hazardous wastes are handled, reduction initiatives and results achieved	Adopted



## Appendix

Subject Areas, Aspects, General Disclosures and KPIs		Response
<b>A2: Use of Resources</b>		
General Disclosure		Adopted
A2.1	Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility)	Adopted
A2.2	Water consumption in total and intensity (e.g. per unit of production volume, per facility)	Adopted
A2.3	Description of energy use efficiency initiatives and results achieved	Adopted
A2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency initiatives and results achieved	Adopted
A2.5	Total packaging material used for finished products (in tons) and, if applicable, with reference to per unit produced	The Company's business concerns service providing. Packaging material is not applicable
<b>A3: The Environment and Natural Resources</b>		
General Disclosure		Adopted
A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them	Adopted
<b>Social</b>		
<b>Employment and Labor Practices</b>		
<b>B1: Employment</b>		
General Disclosure		Adopted
B1.1	Total workforce by gender, employment type, age group and geographical region	Partially adopted
B1.2	Employee turnover rate by gender, age group and geographical region	To be adopted in the future

Subject Areas, Aspects, General Disclosures and KPIs		Response
<b>B2: Health and Safety</b>		
General Disclosure		Adopted
B2.1	Number and rate of work-related fatalities	Not applicable
B2.2	Lost days due to work injury	Not applicable
B2.3	Description of occupational health and safety measures adopted, how they are implemented and monitored	Adopted
<b>B3: Development and Training</b>		
General Disclosure		Adopted
B3.1	The percentage of employees trained by gender and employee category (e.g. senior management, middle management)	To be adopted in the future
B3.2	The average training hours completed per employee by gender and employee category	To be adopted in the future
<b>B4: Labor Standards</b>		
General Disclosure		Adopted
B4.1	Description of measures to review employment practices to avoid child and forced labor	Adopted
B4.2	Description of steps taken to eliminate such practices when discovered	Adopted
<b>Operating Practices</b>		
<b>B5: Supply Chain Management</b>		
General Disclosure		Adopted
B5.1	Number of suppliers by geographical region	To be adopted in the future
B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored	Adopted

## Appendix

Subject Areas, Aspects, General Disclosures and KPIs		Response
<b>B6: Product Responsibility</b>		
General Disclosure		Adopted
B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons	The Company does not provide physical good directly
B6.2	Number of products and service related complaints received and how they are dealt with	Adopted
B6.3	Description of practices relating to observing and protecting intellectual property rights	Adopted
B6.4	Description of quality assurance process and recall procedures	The Company does not provide physical good directly
B6.5	Description of consumer data protection and privacy policies, how they are implemented and monitored	Adopted
<b>B7: Anti-corruption</b>		
General Disclosure		Adopted
B7.1	Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period and the outcomes of the cases	Not applicable
B7.2	Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored	Adopted
<b>Community</b>		
<b>B8: Community Investment</b>		
General Disclosure		Adopted
B8.1	Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport)	Adopted
B8.2	Resources contributed (e.g. money or time) to the focus area	Adopted

## 10.4 About the Report

This report is the fifth publicly disclosed Social Responsibility Report of China Huarong Asset Management Co., Ltd., complied with the *Appendix 27 Environmental, Social and Governance Reporting Guide (“ESG Reporting Guide”) of Rules Governing the Listing of Securities (“Listing Rules”)* of The Stock Exchange of Hong Kong Limited (“HKEX”). This report aims at responding to stakeholders’ expectation and demonstrates China Huarong’s concept, management, actions and performance of environmental, social, corporate governance and sustainability.

### Reporting Reference

This report is prepared with reference to the *Appendix 27 ESG Reporting Guide of Listing Rules*, the *Opinions Concerning Enhancing the Social Responsibility of Banking and Financial Institutions* (《關於加強銀行業金融機構社會責任的意見》) issued by China Banking and Insurance Regulatory Commission (“CBIRC”) and the *Guidelines for Corporate Social Responsibility of Chinese Banking and Financial Institutions* (《中國銀行業金融機構企業社會責任指引》) released by China Banking Association. This report also meets the requirements set out in the *Chinese Corporate Social Responsibility (CSR) Report Preparation Guide (CASS — CSR4.0)* (《中國企業社會責任報告編寫指南(CASS — CSR4.0)》) issued by the Chinese Academy of Social Sciences and other national and international corporate social responsibility reporting guidance.

### Scope of the Report

Unless otherwise stated, this report includes China Huarong Asset Management Co., Ltd.’s headquarters, all its branches and subsidiaries.

### Report Data Specification

All key financial data disclosed in this report are collected from “2020 Annual Results Announcement of China Huarong Asset Management Co., Ltd.”, other data are mainly sourced from internal management systems of the Company.

### Reporting Period

January 1, 2020–December 31, 2020. Some content is sourced from historical data.

## Appendix

### Reporting Specification

For the convenience of expression and reading, “China Huarong Asset Management Co., Ltd.’s headquarters and all its branches” may be expressed as “the Company”, while “China Huarong Asset Management Co., Ltd.’s headquarters, all its branches and subsidiaries” may be expressed as “China Huarong” or “the Group”. Unless otherwise specified, the terms “yuan”, “10,000 yuan” and “100 million yuan” in this report respectively represent “RMB”, “RMB10,000” and “RMB100 million”.

### Reporting Cycle

This is an annual report.

### Access to the Report

This report can be browsed or downloaded in Chinese and English from the “Social Responsibility” template at China Huarong Asset Management Co., Ltd.’s official website or from website of HKEX.

## 10.5 Feedback Form

Dear readers:

Thank you for reading the 2020 Social Responsibility Report of China Huarong Asset Management Co., Ltd. We sincerely hope to get your comments and suggestions regarding this report and our work as well. Please send the filled feedback form to us via mail, or call directly for your valuable advice. Really appreciate it.

Address: China Huarong Board Office, 8 Financial Street, Xicheng District, Beijing, China

Post code: 100033

Tel: 86-10-59619119

1. Which of the following stakeholder do you or your organization belong to?
 

<input type="checkbox"/> Shareholder	<input type="checkbox"/> Employee	<input type="checkbox"/> Supplier	<input type="checkbox"/> Customer
<input type="checkbox"/> Government	<input type="checkbox"/> Supervisory authorities	<input type="checkbox"/> Community	<input type="checkbox"/> Other (please specify)
  
2. Have you read the Social Responsibility Report of China Huarong Asset Management Co., Ltd.? (If no, please ignore No. 3, 4, and 5)
 

<input type="checkbox"/> Yes	<input type="checkbox"/> No
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3. If yes, do you read a paper version or an electronic version?
 

<input type="checkbox"/> Paper version	<input type="checkbox"/> Electronic version
--	---
  
4. Do you wish to read a paper version or an electronic version?
 

<input type="checkbox"/> Paper version	<input type="checkbox"/> Electronic version
--	---
  
5. What is your overall evaluation for 2020 Social Responsibility Report?
  - Readability (i.e. intelligible expression, beautiful design, attractive content, and easy to find the required information)
 

<input type="checkbox"/> 3 (good)	<input type="checkbox"/> 2 (general)	<input type="checkbox"/> 1 (poor)
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  - Reliability (The information in this report is true and reliable)
 

<input type="checkbox"/> 3 (good)	<input type="checkbox"/> 2 (general)	<input type="checkbox"/> 1 (poor)
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  - Completeness (The report should reflect positive and negative information, and meet your needs in information)
 

<input type="checkbox"/> 3 (good)	<input type="checkbox"/> 2 (general)	<input type="checkbox"/> 1 (poor)
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In addition to the contents that have been disclosed in this report, what kind of information do you wish to read?

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**中国华融资产管理股份有限公司**

**CHINA HUARONG ASSET MANAGEMENT CO., LTD.**



地址：北京市西城区金融大街8號

郵編：100033

電話：010-59618888

傳真：010-59618000

網址：<http://www.chamc.com.cn>

Address: No. 8 Financial Street, Xicheng District, Beijing

Postal code: 100033

Tel: 010-59618888

Fax: 010-59618000

Website: <http://www.chamc.com.cn>

