



2021

社會責任報告

SOCIAL RESPONSIBILITY
REPORT



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

2021 中國華融
CHINA HUARONG
SOCIAL RESPONSIBILITY REPORT
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1. 董事長致辭

2021年是極不平凡的一年，也是中國華融歷史上具有特殊意義的一年。面對複雜嚴峻的內外部環境和自身經營的重大考驗，在黨中央、國務院的親切關懷下，在上級部門、廣大股東、社會各界的鼎力支持下，中國華融堅決貫徹落實上級各項決策部署，主動作為，攻堅克難，堅持以黨建為引領，堅守主責主業，穩定經營發展大局，順利完成引戰增資，持續鞏固脫貧攻堅成果，積極履行環境、社會和公司治理責任，新華融高質量發展取得重要階段性成果。

沉著應對重大風險挑戰，夯實可持續發展基礎。面對年報延遲披露、市場波動、股票停牌、改革重組等一系列重大考驗，中國華融保持戰略定力，加強公司黨的領導和黨的建設，強化內部治理，積極穩妥做好引戰增資工作，有序推進機構瘦身健體，始終保持流動性穩定，確保公司股票按期復牌，牢牢守住不發生系統性風險的底線同時，風險抵禦能力進一步提升，經營業績實現扭虧為盈，公司治理結構不斷完善，可持續發展的基礎更加堅實。

堅守不良資產主責主業，踐行金融央企使命擔當。中國華融立足功能定位，堅持防範化解金融風險、服務供給側結構性改革與支持實體經濟發展相結合，著力提升主業發展能力，充當發揮不良資產行業國家隊、主力軍作用。公開市場全年收購資產包規模779億元，市場佔比保持同業領先。落地一批上市企業紓困、國企主輔剝離、違約債券收購重組等項目，有效滿足實體經濟發展的特殊金融需求。市場化債轉股重點投向互聯網、大數據、醫療健康等領域，推動戰略新興產業高質量發展的引領帶動作用。

穩步發展綠色金融，服務「雙碳」目標。中國華融堅持將綠色發展理念融入經營管理全過程，積極支持經濟社會綠色低碳轉型。以綠色金融為抓手，完善制度體系，優化產品結構，華融湘江銀行綠色信貸規模增速遠高於全行各項貸款增速，華融金融租賃綠色租賃業務佔比持續提升。助力國家「3060」雙碳戰略，加大節能環保、清潔能源、生態治理等業務的金融支持，助力低碳企業轉型發展。倡導綠色運營，培育綠色文化，推進節能降碳，加快公司業務經營數字化轉型。

鞏固拓展脫貧成果，助力鄉村振興發展。中國華融按照「四個不摘」的要求，持續推進鞏固拓展脫貧攻堅成果與鄉村振興有效銜接，定點幫扶取得新成效。創新幫扶模式，拓展扶貧渠道，構建內部、客戶、黨建幫扶平台，首次在市場化專業電商平台上線消費幫扶專區。打出金融幫扶「組合拳」，通過直接投入幫扶資金、成立「華融—宣漢鄉村振興產業基金」及運用金融手段等方式，推動一批幫扶項目落地，促進鄉村振興發展。2021年中國華融獲評金融單位定點扶貧先進集體，彰顯了金融企業的社會責任擔當。

堅持人本理念，積極搭建員工成長發展舞台。中國華融踐行以人為本的經營理念，關注員工成長，重視員工發展。完善組織人事機制建設，優化薪酬管理體系，加強業務條線培訓，構建員工職業發展通道，不斷促進員工職業發展與成長進步。關心關愛員工身心健康，暢通內部溝通渠道，在醫療保險、線上培訓、退休保障、心理健康、工作環境等多方面為員工辦實事，切實提升員工的滿意度和獲得感。

回顧過去的一年，我們每一步前行都付出了艱辛的努力，每一點成績都離不開相關各方的支持。在此，我謹代表公司董事會，誠摯感謝上級部門、股東和社會各界對中國華融的關心和幫助，衷心感謝全系統廣大幹部員工的付出與貢獻。

展望未來，2022年是中國向第二個百年奮鬥目標進軍的關鍵之年，也是中國華融進入新發展階段的開局之年。站在新的歷史起點，中國華融將堅持以習近平新時代中國特色社會主義思想為指導，把握新發展階段，貫徹新發展理念、融入新發展格局，強化黨建引領，聚焦不良資產主責主業，守正創新、開拓進取，以自身職責使命服務「國之大者」，以中央巡視整改促進高質量發展，以優異成績回報股東、客戶、員工和社會，向黨的二十大勝利召開獻禮！

董事長：劉正均

2022年5月20日

2. 關於我們

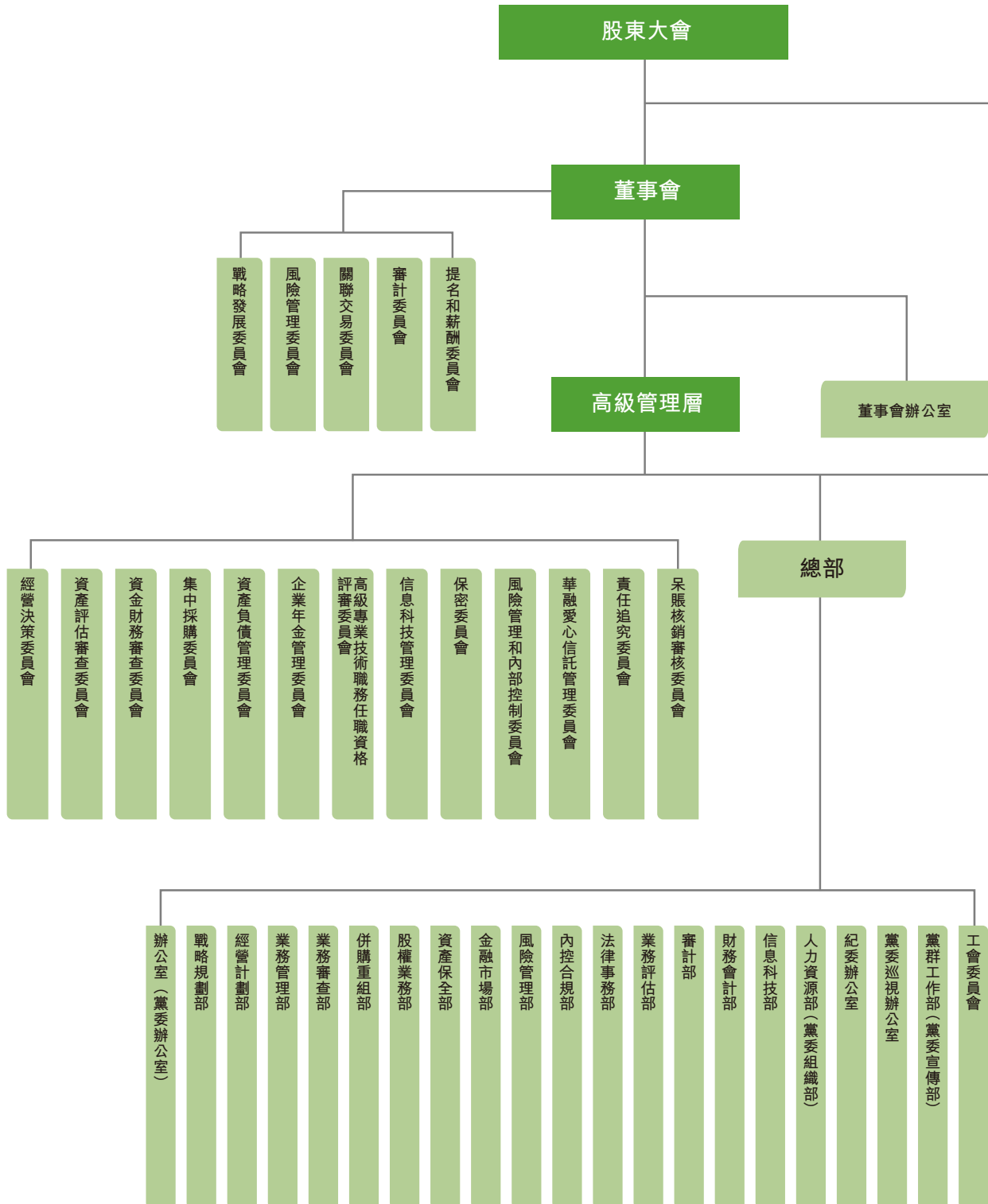
2.1 公司概況

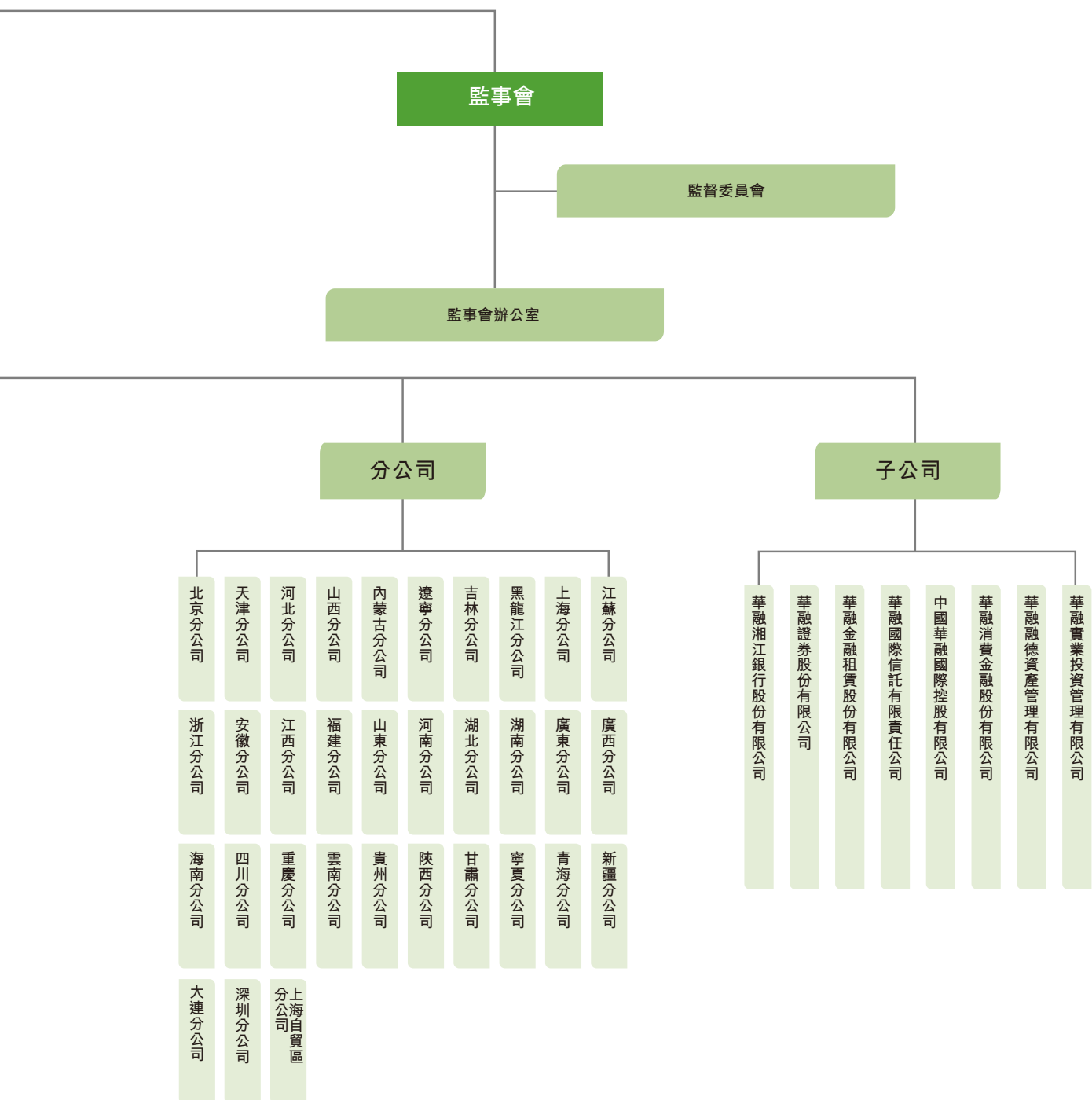
公司簡介

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。目前，公司主要股東包括中國中信集團有限公司、財政部、中保融信私募基金有限公司、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2021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，旗下擁有華融證券、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。

組織架構





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，加強投資者關係管理，提升信息披露管理水平，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，以維護公司股票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，決定有關董事、監事的報酬事項；審議批准董事會、監事會的報告；審議批准公司的年度財務預算方案、決算方案；審議批准公司的利潤分配和彌補虧損方案；對公司增加或者減少註冊資本做出決議；對發行公司債券、任何種類股票、認股證或者其他有價證券及上市做出決議；對公司合併、分立、解散、清算或者變更公司形式做出決議；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。2021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30項，聽取匯報1項。

董事會

董事會根據公司章程對股東大會負責。董事會依法行使的職權包括但不限於以下各項：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2021年末，董事會由11名董事組成，包括執行董事3名，非執行董事4名，獨立非執行董事4名。2021年，董事會共召開9次會議，其中定期會議4次，臨時會議5次，審議通過議案58項，聽取匯報17項。通過的議案中，經營管理議案30項，制度建設議案9項，人事任免議案4項，其他議案15項。

為提升董事會的效益及企業管治水平，中國華融制定了《董事會多元化政策》。在甄選候選人時，提名和薪酬委員會從多樣性角度出發，考慮包括但不限於性別、年齡、文化及教育背景、專業經驗、技能、知識及或服務年限等方面的互補性，以確保董事會成員具備適當的才能、經驗及多樣化的視角和觀點。截至2021年末，董事會有三分之一以上的獨立非執行董事；至少有一名獨立非執行董事具備符合監管要求的專業資格；至少有一名董事會成員是女性。

監事會

監事會是本公司的監督機構，根據公司章程向股東大會負責並報告工作。監事會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定監事會議事規則修正案；提名股東代表監事、外部監事及獨立董事；對董事的選聘程序進行監督；提議召開董事會臨時會議；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；向股東大會提出提案等。截至2021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，職工監事2名。2021年度，監事會共召開6次會議，審議通過19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，堅守合規經營底線，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貪污、反洗錢、反恐怖融資以及員工行為管理，全面確保公司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，基本建立全面規範的新華融制度體系。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。

2021年，中國華融開展「內控合規管理建設年」等活動，組織業務領域道德風險排查整改和風險項目「回頭看」，逐一梳理查找業務與管理中的風險點，總結汲取賴小民案發前的風險教訓，強化風險管控措施，提升風險識別與管控能力。同時，進一步加強內控合規體系建設，完善培訓宣導及問題整改督促機制，強化依法合規經營理念。

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，搭建了以公司治理為基礎的三個層面、風險管理專業團隊組成的三個梯度，以及實務操作上的三道防線組成的立體風險管理體系。

2021年，中國華融將化險攻堅作為核心任務，切實加大風險防範與化解力度。建立重大項目風險化解機制，優化考核體系，加大激勵力度，切實壓降風險敞口。加強業務准入、授權、客戶限額和集中度管理，完善風險預警和監測機制，加強資產質量管控，有效防控新增風險。全力穩定融資，建立流動性應急工作機制，加強資金頭寸管理，確保公司流動性安全。強化風險管理信息系統和條線隊伍建設，為風險管理工作提供有力支持。

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，持續強化供應商管理，制定實施《公司總部歸口管理中介機構選用實施細則》《律師事務所聘用管理規程》《審計、評估中介機構管理辦法》等規章制度。

2021年，中國華融制定《集中採購管理辦法》和《集中採購管理委員會工作規則》，全面規範公司的集中採購管理體系。搭建採購組織架構，成立集中採購管理委員會，進一步完善採購操作流程管理，對獲得大宗物品、服務或工程建設的行為進行全面規範管理及監督；積極踐行綠色採購原則，明確集中採購應優先採購節能環保產品。

2021年，公司總部單項採購金額100萬元以上的供應商數量共計32家，其中華北區域27家，華東區域4家，華南區域1家。

反腐倡廉

中國華融深入貫徹落實全面從嚴治黨要求，紮實推進黨風廉政和反腐敗工作，以案為鑒，以案促改，積極營造風清氣正政治生態，築牢防腐拒變思想防線。公司制定了《中國華融資產管理股份有限公司黨委巡視工作辦法》《員工個人投資行為廉政規定》以及《關於經營活動中防止利益輸送有關規定的通知》等制度及規範性文件，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。

2021年，中國華融加強系統黨內監督，高質量推進巡視巡察全覆蓋，紮實有序推進巡視工作，全年共派出9個巡視組，分三輪對20家分子公司黨委開展巡視；壓實整改責任，推動標本兼治，通過巡視「雙反饋」，壓實被巡視單位黨委整改主體責任和黨委書記整改第一責任人職責。繼續堅持「嚴」的主基調，科學研判公司全面從嚴治黨、黨風廉政建設和反腐敗鬥爭形勢，在保持查處違規違紀問題高壓態勢的同時，著力抓好修復政治生態、助力公司經營發展等工作；召開包商銀行嚴重信用風險事件背後系列監管腐敗案件專題警示教育大會，傳達貫徹落實上級精神，部署安排全系統警示教育工作，觀看專題警示教育片；組織全系統開展廉政風險排查防控和員工個人投資行為專項排查，對防止利益輸送專項整治工作進行「回頭看」，通過員工自查、單位排查、風險評級、制定防控措施等方式，進一步壓減權力設租尋租空間，著力建立以防範利益輸送為重點的廉政風險防控體系。

中國華融重視廉潔文化建設和反腐敗培訓，致力營造清廉文化氛圍，報告期內，全年人均廉潔教育培訓課時達到20小時以上。同時，公司積極鼓勵和組織董事、監事參加反腐敗相關培訓，董事會和監事會全體成員在日常履職中持續學習反腐敗相關監管信息和要求，包括《打擊洗錢及恐怖分子資金籌集條例》（香港法例第615章）、《香港防止賄賂條例》（香港法例第201章）、《中華人民共和國反不正當競爭法（2019年修訂）》、《中華人民共和國反洗錢法》等法律法規。

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》和《洗錢風險評估及客戶分類管理辦法》，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。

2021年，中國華融持續完善反洗錢和反恐怖融資制度建設，制定了《洗錢和恐怖融資風險自評估工作管理辦法》，明確開展自評估工作應當遵循的原則及自評估工作的流程和方法等；進一步深入貫徹落實監管機構反洗錢工作要求，部署安排反洗錢工作，設立反洗錢工作領導小組；持續推進開展自評估準備工作；持續加強反洗錢系統建設，進一步優化完善系統功能，加強內部系統各項功能銜接，優化系統操作環境；加強反洗錢工作指導監督，持續開展非現場檢查；開展反洗錢管理培訓，組織實施多次反洗錢宣傳活動，提高全體員工反洗錢意識和洗錢風險防控能力。2021年，反洗錢工作領導小組召開會議，審議反洗錢工作報告並提出工作要求。報告期內，公司未發現重大洗錢風險事件。

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 董事會聲明

中國華融立足金融資產管理公司功能定位，在建設高質量新華融的同時，主動承擔並踐行企業社會責任。

中國華融明確公司董事會對ESG策略及報告承擔責任，經營層建立由多個職能部門協同運作的社會責任履行及管理機制，並在各部門、分支機構建立定點聯繫人制度。

公司董事會作為最高決策機構，遵循香港聯交所ESG指引要求，負責制定ESG管理方針、策略及目標，以及評估公司ESG風險。董事會依託內控管理機制，識別ESG相關的關鍵風險控制內容，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ESG事宜，評估、監督公司ESG運行，經營層負責統籌落實與執行ESG具體工作。

公司董事會通過確定利益相關方溝通及重大性議題判定結果，將重點議題納入考量，並嚴格按照治理程序，審議涵蓋年度ESG管理與實踐進展的公司ESG報告，以確保董事會在ESG管治及相關信息披露中的全過程參與。

2021年，公司董事會對於依法合規運營、服務國家發展戰略、氣候變化應對、社會公益等ESG相關議題的政策、措施進行審閱和監督。本報告已詳盡披露公司2021年度上述工作及其他ESG議題的進展與成效，並於2022年5月20日經董事會審議通過。

3.3 利益相關方參與

中國華融始終堅持通過多種渠道開展利益相關方溝通，與監管機構、地方政府、股東和投資者、客戶、社區、員工、供應商等七大利益相關方建立常態化的溝通機制，並把各利益相關方的訴求納入運營和決策過程中，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達公司社會責任理念，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"> 穩健的企業運營 完善的內部控制體系與風險管控體系 積極履行金融企業社會責任 	<ul style="list-style-type: none"> 定期匯報 參與行業會議 公司官方網站 中國華融微信公眾號 	<ul style="list-style-type: none"> 建立全面的企業內控體系，提升企業治理水平 積極行動，化解金融風險 提高企業運營效益
地方政府	<ul style="list-style-type: none"> 帶動地方及周邊產業發展 合規運營 依法納稅 	<ul style="list-style-type: none"> 政府會議 不定期拜訪 政府工作人員監察 公司官方網站 中國華融微信公眾號 	<ul style="list-style-type: none"> 提高就業崗位，貢獻稅收 配合政府監察工作，完善內部合規監察制度 遵守法律法規
股東和投資者	<ul style="list-style-type: none"> 持續穩定的投資回報 及時的信息披露 合規的企業運營 	<ul style="list-style-type: none"> 股東大會 定期報告及公司公告 投資者見面會、業績發佈會、路演等信息發佈渠道 公司投資者關係電話及郵箱 公司官方網站 中國華融微信公眾號 	<ul style="list-style-type: none"> 提升業務多元化水平，鞏固行業領先地位 接待投資者來訪、來電及來函，加強有效溝通和信息披露 完善內部合規體系
客戶	<ul style="list-style-type: none"> 高質量的產品和服務 及時響應客戶要求 提供綜合解決方案 	<ul style="list-style-type: none"> 客戶回訪 定期拜訪 客戶滿意度調查 公司官方網站 中國華融微信公眾號 	<ul style="list-style-type: none"> 建立全面的服務響應制度 完善客訴處理流程 制訂服務標準化指導手冊

利益相關方類型	主要關注點	主要溝通方式	主要回應措施
社區	<ul style="list-style-type: none"> 支持社區發展 尊重社區文化，參與社區活動 	<ul style="list-style-type: none"> 社區代表調查 日常走訪 公司官方網站 中國華融微信公眾號 	<ul style="list-style-type: none"> 支持社區各項事業發展 開展社區公益服務活動 保持良好溝通
員工	<ul style="list-style-type: none"> 廣闊的職業發展空間 豐富的薪酬福利 完善的健康安全保障 	<ul style="list-style-type: none"> 內部網站 企業內刊 職工代表大會 公司官方網站 中國華融微信公眾號 	<ul style="list-style-type: none"> 完善員工招聘、晉升等內部管理制度與體系 豐富員工生活 提供多樣化的員工工作與生活保障
供貨商	<ul style="list-style-type: none"> 公平公正公開的採購流程 按時履行合同約定 帶動企業成長，實現雙贏 	<ul style="list-style-type: none"> 定期質量溝通會議 公司官方網站 中國華融微信公眾號 	<ul style="list-style-type: none"> 保證採購流程的透明度，接受內部及外部監察 合理管控企業現金，保證及時付款 促進與供貨商溝通交流

3.4 重大性議題判定

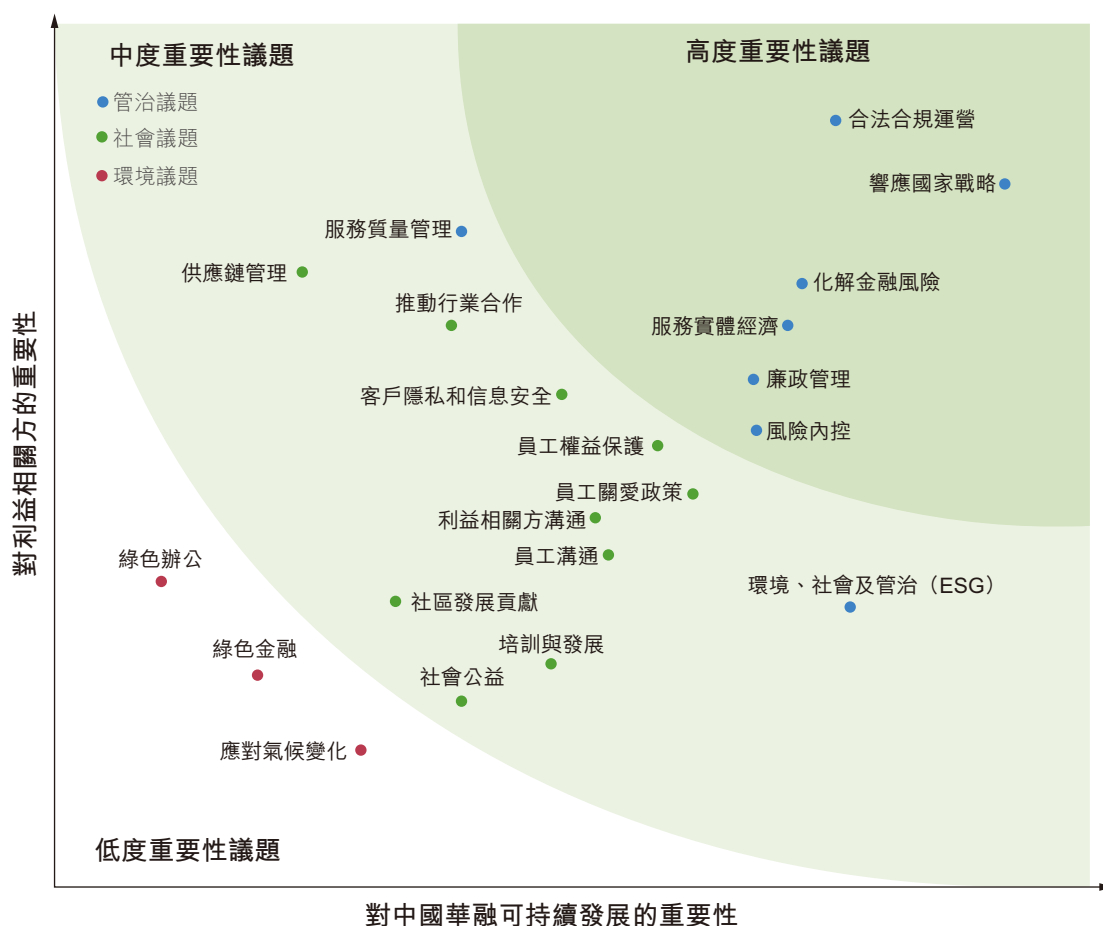
中國華融結合香港聯交所ESG指引、相關監管政策要求和宏觀經濟熱點，開展了大量前期研究和分析，通過行業對標研究、利益相關方問卷調研等形式，建立了本次社會責任報告重大性議題清單。通過全面評估各議題對利益相關方和中國華融的影響程度，識別出21個與中國華融密切關聯的實質性議題，將其作為ESG戰略制定、目標設置與持續信息披露的重要參考。議題判定由公司獨立第三方顧問開展。

2021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指引和監管政策、分析宏觀經濟熱點，評估收集社會責任議題21個。
2. 調研關注程度	通過向外部利益相關方發佈調查問卷，共收集到907份有效調查問卷，並結合公司經營管理重點，全面評估各項議題對外部利益相關方的影響程度，由此確定實質性議題。
3. 分析運營影響	通過向內部管理層發佈調查問卷，共收集到65份有效調查問卷，並結合公司經營管理重點，全面評估各項議題對中國華融的影響程度，由此確定實質性議題。
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ESG戰略制定、目標設置、報告編制及持續信息披露的重要參考依據。

2021年，中國華融社會責任重大性議題判定結果如下：

中國華融2021年社會責任重大性議題矩陣



4. 服務國家戰略 深化轉型發展

2021年是我國「十四五」規劃開局之年，中國華融聚焦國家重大戰略決策，立足新發展階段，貫徹新發展理念，構建新發展格局，推進高質量發展，充分發揮救助性金融功能，服務「六穩」「六保」，進一步加大對國家重點領域、重大戰略的支持力度；支持重點民生工程建設，助力地方風險化解，維護經濟社會穩定，持續提升服務實體經濟質效；優化客戶體驗，強化信息科技建設，重視研究創新能力與知識產權保護，不斷提高新華融轉型發展質量。

4.1 發揮優勢，服務國家戰略

服務國家戰略

中國華融自覺服務國家發展大局，積極踐行央企使命擔當，發揮金融服務優勢，優化公司業務和資產佈局，聚焦雄安新區建設、京津冀協同發展、長江經濟帶建設、支持鄉村振興等戰略，為我國區域經濟建設作出積極貢獻。

<p>服務雄安新區建設</p>	<p>華融證券擔任獨家主承銷商的保定市國控集團有限責任公司非公開發行2021年公司債券分兩期成功發行。債券主體評級AA+，期限為5(3+2)年，發行規模20億元，票面利率4.80%和4.10%。兩期債券發行均創河北省2021年以來同評級同期限單期公司債券最大規模和最低票面利率，助力保定城市戰略升級和雄安新區建設。</p>
<p>服務京津冀協同發展</p>	<p>武清區是京津冀三省市交匯點、國家「京津冀協同發展」戰略的重要核心區。近年來，華融證券不斷深化與武清區合作，先後開展了武清小城鎮保障房ABS、示範鎮保障房ABS以及武清國投公司債等業務，積極支持京津冀協同發展。2021年1月，華融證券擔任計劃管理人及獨家銷售機構的武清示範鎮保障房資產支持證券項目完成發行，發行總規模9.5億元，拓寬了武清區保障房建設融資渠道，有效改善了當地群眾居住環境，為服務京津冀協同發展作出積極貢獻。</p>
<p>服務長江經濟帶建設</p>	<p>華融金融租賃依託「金融租賃服務長江經濟帶戰略聯盟」，發揮西南業務部、華中業務部等區域業務部屬地優勢，重點支持長江綠色生態走廊、產業轉型升級等領域建設，全年累計投放長江經濟帶業務191.34億元，投放佔比達到71.05%。</p>
<p>支持鄉村振興</p>	<p>華融消費金融積極貫徹落實黨中央、國務院「鄉村振興」戰略部署，積極運營華融消費金融APP消費幫扶商城，在幫扶專區銷售公司定點扶貧四川省宣漢縣的特色農產品，截至2021年12月末，「線上商城」消費幫扶專區實現銷售額52,520元；為鞏固脫貧成果，促進鄉村振興，推出幫扶消費貸款產品。</p>

支持戰略新興產業

中國華融堅守主責主業，主動服務國家戰略，優化行業佈局和資產佈局，聚焦醫療健康、高端裝備製造、電子通信、新材料、新能源以及大消費等行業，發揮戰略性新興產業對經濟增長轉型升級、推動高質量發展的引領帶動作用。

案例



佈局醫療健康領域

華融融德緊跟國內外形勢、監管要求和產業趨勢，在醫療健康行業主動探索「金融+醫療」的發展路徑。面對專業門檻高的醫療健康領域，組建了一支具有醫學專業背景的「專業+投資」團隊，深度佈局醫療健康投資領域，實現創新醫藥、高端器械、醫療科技、醫療服務四大細分領域全覆蓋，參與投資40餘家實體企業，累計投資人民幣40億元。

2021年4月，在「第五屆未來醫療100強」大會上，華融融德投資的8家優秀企業入圍多項榜單和獎項，華融融德作為國內醫療健康產業投資機構榮膺「年度生物醫藥投資機構TOP 10」。



案例



服務實體經濟 推動製造強國建設

2021年，華融金融租賃立足租賃主業，加大對高端裝備製造、新能源新材料、節能環保等戰略新興產業的支持力度，「一企一策」提供差異化金融支持，積極滿足製造業企業中長期、多元化金融服務需求，信貸資金全部投向實體經濟。2018年以來公司累計投放製造業項目318.79億元，2021年同比增長超30%，在同業中處於前列，為建設「製造強國」貢獻華融力量。

案例



參與戰略性新興產業

2021年，由華融證券擔任保薦機構（主承銷商）的大唐高鴻數據網絡技術股份有限公司非公開發行項目順利完成發行，募集資金12.5億元。本次發行募集資金主要用於車聯網系列產品研發及產業化項目，屬於國家重點建設項目。

案例



加大高新產業金融支持力度

華融湘江銀行緊緊圍繞湖南重大戰略佈局，全面落實湖南省「三高四新」戰略定位和使命任務，持續加大對先進製造業、科技創新企業、外貿實績企業的金融支持力度，將信貸資源和金融服務向重點領域傾斜，積極履行責任擔當。2021年累計為670家重點製造業企業投放信用171.22億元、為494家高新技術企業投放信用166.86億元、為109家外貿實績企業投放信用153.37億元；與120家省級以上園區開展授信合作，對528家規模以上企業投放信用286億元。

案例



助力高新技術企業創業板上市

元道通信股份有限公司是我國領先的通信技術服務企業，提供包括通信網絡維護與優化、通信網絡建設在內的通信技術服務，通過互聯網、大數據、物聯網和人工智能等新一代信息技術賦能通信技術服務主業，推動行業和新技術深度融合、加速產業升級。2021年8月，華融證券為該企業提供首次發行股票並在創業板上市的保薦承銷服務，助力高新技術企業充分運用資本市場加快經營發展。

4.2 保障民生，踐行普惠金融

支持重點民生工程建設

中國華融堅決貫徹落實中央經濟會議工作部署，緊跟國家政策導向，立足逆週期金融救助功能定位，盤活重點民生工程，助力地方風險化解，維護經濟社會穩定，履行央企責任擔當。

案例



參與困境企業重組 切實保障民生

中國肉製品龍頭企業雨潤集團近年來接連遭遇金融債務違約、訴訟仲裁、資產查封凍結等衝擊，企業發展陷入困境。作為與民生高度相關的食品加工及物流企業，雨潤集團旗下員工超過3萬人，產業鏈條相關的農戶、養殖戶、經營戶涉及數十萬人。中國華融江蘇分公司充分發揮救助性金融功能，積極參與雨潤集團重整，向雨潤精選證券化平台提供紓困資金，助力雨潤恢復、提升產能，「新雨潤」公司將向社會提供更多就業崗位，帶動更多市場主體。

案例



多方聯動盤活重點民生工程

位於福建省莆田市仙游縣的木蘭溪國際廣場項目是仙游縣重點民生工程，由於資金鏈斷裂且涉及較多債務糾紛，自2019年便處於停工狀態，嚴重侵害了購房者及施工單位權益，不僅成為當地金融系統的風險項目，還對地方社會穩定造成威脅。中國華融福建分公司有力發揮盤活存量功能，創新通過與「政府、法院、重組方」三方聯動，成功重組盤活木蘭溪國際廣場項目，維護了當地經濟社會穩定。目前，該項目開發建設已全面重啟，已實現400餘戶新房交付，後續還有千餘戶業主即將入住。

案例

**「債股聯動」盤活資產 惠民生促和諧**

青島富航置業因經營不善資不抵債，於2017年被法院宣告破產清算，2020年破產項目進入資產法拍階段。中國華融山東分公司協同華融實業聯合產業投資人積極介入，通過「股債聯動」的出資方式，聯手取得富航置業法拍資產，並由華融實業全面操盤項目的後期開發建設，以經營思路盤活低效資產，逐步恢復項目的良性運行。中國華融打出的業務協同「組合拳」，為當地政府解決了「急難愁盼」的民生問題，產生積極的社會影響。

案例

**助力地方棚戶區改造**

中國華融青海分公司以「產業+金融」的合作模式對康泰公司實施問題企業重組，通過解決水電四局小區棚戶區改造項目的困境，化解棚戶區居民回遷安置等多年困擾當地政府的民生問題，進行危房改造保障群眾生命安全，改善居民生活環境。

服務小微企業

中國華融積極踐行普惠金融理念，通過優化信息平台等方式，強化金融精準對接，提升融資效率，降低融資成本，為小微企業紓困解難，持續服務「六穩」「六保」。

案例

**提升服務小微企業質效**

華融金融租賃持續加強對民營、小微領域的金融支持，以廠商租賃數字化為發力點，根據小微企業資金需求「短、頻、急」特點，成功上線並全面推廣廠商信息化融資租賃平台，實現廠商租賃項目申請、審查審批、簽約放款、租後管理全流程線上流轉，從客戶註冊到放款，最快可20分鐘內完成，提升了融資效率，降低了融資成本，小微企業、個體工商戶的金融服務獲得感、滿意度明顯提升。2021年以來華融金融租賃投放廠商租賃項目同比增長超300%，小微項目金額佔民營企業投放超三成，合同數佔比超七成，單戶最小規模12.57萬元，為小微企業紓困解難，涵養民生就業注入金融活水。

案例

**紓困解難中小企業**

湖南神舟醫藥有限公司是湖南省慈利縣唯一一家集藥材製造、醫療器械預包裝、散裝食品、乳製品、消毒產品等銷售批發零售於一體的醫藥公司，疫情期間無條件響應國家號召，助力各大醫院醫療物品的補給。後疫情時代，中小企業生存發展面臨嚴峻挑戰。2021年，該藥企出現資金鏈緊張、流動資金周轉困難的情況。華融湘江銀行投放2,240萬元流動資金貸款，為企業運營減負，成功助力企業恢復生產經營，解企業燃眉之急。

4.3 多措並舉，賦能高質發展

提升服務質效，優化客戶體驗

中國華融不斷深耕客戶管理實踐，為全面了解客戶訴求，更好的建立和維護客戶關係，切實提升客戶服務質效，提高客戶對公司服務的滿意度，制定《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》等制度，並定期對當年與公司有存續業務或有合作意向的主辦客戶進行滿意度調查，協調各經營單元不斷提高客戶溝通效率，優化客戶體驗，為客戶提供優質的綜合金融服務。截至2021年12月末，中國華融共有44家經營單位開展客戶回訪，回訪客戶2,919戶。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98.87%。

華融金控	制定《客戶投訴管理辦法》，明確公司投訴受理過程，包括接訴、立項和轉辦，調查處置，後續回訪等環節；設置專門客服，向客戶提供客服專線及客服郵箱，及時高效處理客戶的問詢及反饋。
華融融德	開展主辦客戶回訪工作，發佈《客戶回訪調查表》《客戶業務需求調查問卷》。從客戶服務評價需求偏好，客戶業務需求兩大方面開展客戶回訪，共收到有效反饋問卷101份。
華融湘江銀行	<p>在服務保障方面，修訂《華融湘江銀行營業網點服務規範指引》，增加特殊客戶服務規範內容；制定《提升老年人支付服務便利化 推動解決老年人運用智能技術困難實施方案》，針對老年客戶上線簡潔版手機銀行，開通老年人客戶服務專線，製作老年客戶服務宣傳冊，開展多樣化的老年客戶服務宣傳，提升支付服務適老化程度與老年客戶服務質量。</p> <p>在投訴管理方面，修訂完善《華融湘江銀行金融消費者投訴管理辦法》；開展投訴專項治理活動；切實加強投訴管理，實施投訴跟蹤處理和滿意度回訪機制；開展投訴數據分析與應用，按季下發投訴情況的通報。</p>

保障客戶隱私，確保數據安全

保障客戶隱私與信息安全、維護市場公平是與客戶建立長遠互信關係的關鍵。中國華融始終堅持客戶的信息安全與隱私保護，建立信息數據安全保障制度，提高信息安全和隱私保障能力。2021年，中國華融多個子公司在客戶隱私保護和數據安全方面進行了全面實踐。

華融金控	<p>遵從《個人資料(隱私)條例》，嚴謹處理及保護客戶的所有個人資料；制定及上線了可疑／大額／第三方交易報告流程，如面對數據洩露及內幕交易、虛假交易、操控價格等市場失當行為時，應作出適當的應對及跟進提供指引；頒佈合規手冊制定保護客戶隱私相關條款，2021年未收到任何與洩漏客戶隱私相關的報告。</p>
華融交易中心	<p>制定《華融中關村不良資產交易中心股份有限公司會員信息保密制度(暫行)》，規範會員信息管理工作，維護會員信息安全，切實保障會員合法權益。</p>
華融科技	<p>制定《生產數據操作管理辦法》，對數據查詢、修訂、傳輸、存儲過程中涉及客戶隱私和數據安全的要求進行了歸檔。</p>
華融湘江銀行	<p>完善業務制度，修訂《華融湘江銀行股份有限公司隱私政策》；強化系統控制和技術保障；加強監督管理，組織開展個人金融信息安全排查，對於檢查發現的問題積極督促分支機構進行整改；加強外包管理，強化外包人員准入和業務權限限制，加強業務及消保培訓，並將個人金融信息保護內容納入外包風險評估與相關管理條線檢查範圍，監控其服務過程，保證信息安全能力；組織應急演練。將個人金融信息洩露突發事件納入應急演練範圍；開展宣教活動，向客戶和員工進行包含個人金融信息保護在內的金融知識普及教育，增強客戶金融風險識別能力，強化員工客戶信息保護意識。</p>

強化金融科技，推進信息建設

2021年，在信息科技治理方面，中國華融持續完善科技制度體系，不斷提升信息安全系統防禦機制建設，推動數字化轉型，有效提升信息科技基礎服務能力，充分彰顯科技賦能作用。

在信息安全制度建設方面，中國華融制定《信息科技風險及信息安全管理規程》《計算機信息安全管理辦法》《信息系統突發事件應急管理辦法》《信息系統生產數據安全使用管理辦法》等信息安全制度，從安全框架、組織、環境安全、運維開發安全、網絡安全、數據安全、突發事件管理等不同工作領域，對信息安全管理要求進行了詳細規定。

在信息安全系統運行方面，2021年，公司信息系統的連續運行水平穩步提升，系統平均可用率達到了99.9%以上，並建立了運維安全月度分析機制，安全管理向精細化監測轉變；重點推進包括國家信息安全等級保護定級備案、應用級災備體系建設、網絡安全防禦機制建設、自動化監控體系建設等重點項目建設，做好日常信息安全的精細化管理水平。

在金融科技管理提升方面，集中對國有大行、金融科技公司、頭部互聯網企業、外部諮詢機構及同業機構開展了全面的調研，深入了解數字化轉型，同業IT規劃及建設情況等金融科技發展形勢；分析公司業務轉型要求，初步梳理各條線業務共性特徵，形成業務能力清單，參照金融業情況，提出了公司智能化應用的可能場景，為後續公司數字化轉型提供了參考路徑；結合公司所需要的不良資產智能化盡職調查、審計底稿要素提取等應用場景，調研自然語言處理、圖像識別等智能化技術平台產品，加強技術模型專業性訓練擴展，提高平台對公司專有業務場景的適用性，依託審計系統夯實公司智能化科技能力建設基礎，逐步擴大全文檢索、圖像識別綜合應用範圍的建設思路。

強化創新能力，促進行業發展

中國華融在業務實踐中不斷摸索，圍繞不良資產市場監管政策、破產重整、個貸不良、風險化解等熱點問題開展研究，加強研究賦能，以研究帶動創新，為「大不良」行業實現新躍升貢獻智慧和力量，促進行業發展。公司持續完善博士後科研工作站培養體系，在「新華融」建設中發揮「創新研究、成果轉化、人才培養、平台交流」的積極作用，為行業發展培養科研管理人才。

<p>行業發展</p>	<p>中國華融牽頭整合系統行業研究資源，圍繞不良資產市場監管政策、破產重整、個貸不良、風險化解等熱點問題，組織13家系統單位定期撰寫47篇行業研究報告、53篇關鍵數據報告和8篇專題報告，對國內外宏觀經濟、不良資產、房地產、煤炭、化工、醫藥健康、鋼鐵行業、有色金屬、電子、建材等數十個行業進行定期研究。</p>
<p>重點課題研究</p>	<p>中國華融積極開展重點課題研究，共完成15篇《研究報告》。研究主題涉及聚焦主業轉型與經營發展、重點領域研究分析、宏觀經濟和不良資產市場形勢分析等。</p>
<p>博士後工作站</p>	<p>2021年，公司博士後工作站堅持產學研結合和人才培養的設站方針，精心組織第18批博士後招錄工作，全面做好在站博士後人員日常管理和科研管理工作，保持和上級主管單位、七家合作單位和同業博士後工作站的良好溝通。2021年，公司在站博士後人員公開發表論文共計2篇。</p>

重視知識產權，防範侵權行為

中國華融注重維護和保障知識產權，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辦法》《軟件項目管理辦法》等制度，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。同時制定相關規定，防範可能出現的侵權行為。

5. 化解金融風險 維護金融安全

中國華融充分發揮救助性金融功能，通過不良資產收購、債務重組、困境企業資產重組、破產重整等綜合金融服務，實施國企主輔業剝離、司法拍賣、上市公司紓困、違約債券收購等重大項目，盤活存量資產，優化資源配置，提升資產價值，防範化解金融風險、服務實體經濟發展和支持供給側結構性改革。

5.1 立足定位，聚焦不良資產主業

2021年，中國華融堅守金融資產管理公司的功能定位，圍繞「轉型年、攻堅年」總體要求，細化落實「化風險、活存量、優增量、強基礎」四大經營任務，聚焦「大不良」業務領域，優化業務結構，創新違約風險債券收購、理財資管計劃收購等新產品新模式，充分發揮不良資產行業國家隊、主力軍作用。2021年，全年收購資產包規模779億元，公開市場佔比保持同業領先；收購處置類業務全年新增收購成本290億元，處置不良債權資產340億元，已實現處置收益84億元，較上年增長16.2%，已結項目內含報酬率為12.4%，保持較高收益水平。

案例



多渠道收購不良資產 化解實體經濟流動性風險

威馬股份是新能源汽車領域創新車企，由於銷售問題引發債務危機，導致後續科创板上市受阻，無法償還地方融資，發生短期流動性困難。為支持國家戰略性新興產業佈局，充分發揮金融資產管理公司的不良資產主業優勢，中國華融上海分公司積極介入國家主導的新興行業，通過收購存量不良債權的方式幫助威馬股份償還地方融資，同時充分考慮企業經營現金流需要，為其定制金融服務方案，設置了分期付款方式及階梯式浮動利率，幫助企業化解流動性風險，實現了經濟效益和社會效益相統一。

案例



創新思維處置存量資產包

某化工公司是中國華融青海分公司前期收購不良資產包中的一戶債務人，是一家通過鹽湖開採生產鉀肥、工業鹽等化工原料的企業。青海分公司通過精細摸查和深度挖掘，及時把握產業發展週期，發現該戶資產的抵押物鹽湖硼鉀礦的採礦權具有一定價值，將其作為資產推介的重點，積極聯繫產業投資人。2021年7月，青海分公司將該公司4筆債權資產掛牌交易，當月即溢價完成交易。本次債權轉讓實現了青海分公司存量資產包的有效處置，實現了不良資產的價值發現、價值匹配與價值提升。

案例

**創新不良資產新產品新模式 維護資本市場穩定發展**

2021年底，資管新規結束三年過渡期，中國華融抓住資管業務整改窗口期良好機遇，積極探索信託、基金、理財資管計劃等表外不良資產收購重組新領域。2021年，中國華融了解到某客戶契約基金已到期並數次延期，基金投資者受到資管新規影響及自身戰略調整要求，在2021年底前存在強烈的退出需求。中國華融積極發揮救助性金融功能，通過收購有限合夥份額的方式幫助進行該到期資管產品清理，有效緩解基金管理人的兌付壓力，助力推動資管業務在過渡期內規範整改，幫助轉讓方實現結構和戰略調整。

案例

**開創單戶對公不良貸款轉收購業務 保障地方經濟社會穩定**

2021年，中國華融積極響應不良貸款轉讓試點工作，中國華融江蘇分公司通過公開競價，成功競得某銀行轉讓的江蘇一家房地產公司不良貸款，債權本息合計1.6億元。該戶債權涉及的房地產項目自2014年起頻發債務糾紛，企業流動性承壓，導致項目陸續停工，並引發集體上訪，影響了業主權益及地方社會穩定。江蘇分公司及時發揮救助性金融功能，聯合地方政府共同推動資產後續處置工作，盤活存量資產，支持地方經濟，保障社會穩定。這是江蘇省內首單通過銀登中心轉讓的單戶對公不良債權，也是中國華融在此業務領域的首次成功嘗試。

案例



科技賦能深化「互聯網+不良資產」模式

中國華融加強科技賦能，應用「互聯網+」打造線上不良資產推介平台，多措並舉，提升資產處置質效，持續發揮整合資源、盤活存量的獨特功能作用。

- 2021年，中國華融自主研发的不良資產推介營銷平台「中國華融·融易淘」微信小程序榮獲「財聯社·2021中國年度金融創新價值獎」。「中國華融·融易淘」微信小程序以服務客戶為核心理念，運用「互聯網+」模式打通不良資產價值鏈上的核心環節，打造多方共贏的不良資產生態圈，對於撮合社會資源、拓寬獲客渠道、提速資產周轉、盤活與重組困境資產、支持實體企業發展具有重要意義。
- 以「乘風破浪」為主題，全年在京東拍賣平台組織開展了8場直播，推介約150戶聚焦於長三角、大灣區、京津冀、成渝城市群等重點區域的亮點資產。在阿里拍賣平台開設「中國華融資產專區」，對重點資產廣泛招商，為投資者提供琳琅滿目的選擇。
- 中國華融積極培育金融機構、中介機構、二級投資者等上下游客戶群，強化與銀行、行業頭部企業、律所、投行、AIC、地產基金和專業地產整合商等的業務聯繫，著力打造「大不良」客戶生態圈、朋友圈。

5.2 化解風險，重構不良資產價值

2021年，受疫情衝擊和三週期疊加等宏觀因素影響，實體企業面臨資金錯配、盈利能力下降、資金鏈斷裂、資產缺乏流動性等問題，金融資產管理公司防範化解系統性風險任務加重。中國華融有效發揮金融資產管理公司「穩定器」作用，以投行思維、創新思維持續推動業務轉型升級，積極參與困境企業資產重組、破產重整，紓困實體企業，幫助困境企業修復信用、提升價值，助力危機企業恢復經營、實現再生，切實化解潛在金融風險，深度參與產業升級，提升服務實體經濟質效。2021年，公司收購重組類業務全年實現收入280億元，月均年化收益率達9.6%，較上年增加0.6個百分點。

案例

**化解流動性危機 助力企業脫困解困**

三胞集團是江蘇省一家大型民營企業集團，主營業務為消費和大健康，旗下擁有多家上市公司，因前期盲目多元化擴張陷入流動性危機。2021年11月，在地方政府的大力支持下，三胞集團「全額留債+紓困資金」的重組方案獲金融債委會表決通過並實施，其中，中國華融江蘇分公司作為紓困資金方介入重組，助力三胞集團盤活主業優質資產。

案例

**參與企業破產重整 積極化解金融風險**

作為遼寧省綜合乳業龍頭企業，輝山乳業於2017年爆發債務危機，債務涉及區域內多家金融機構。中國華融遼寧分公司深度參與輝山乳業破產重整，定制化收購多家金融機構的輝山乳業系列不良資產包，助力銀行機構化解金融風險，理順企業債權債務關係，引薦重組投資人，支持企業引入戰略重組方，推動重組方案順利落地。

案例

**靈活業務手段 提升資產價值**

河南天冠燃料乙醇有限公司是「十五」期間國家發改委批准的全國3個新建燃料乙醇定點生產企業之一。近年來受國際油價影響，燃料乙醇售價出現斷崖式下跌，加之企業自身經營管理不善，大量債務未能如期清償。中國華融河南分公司深入挖掘企業不良資產潛在價值，運用經營思維盤活不良資產，靈活運用處置手段，充分考慮企業經營現金流需要，採取分期付款方式幫助企業緩解短期流動性壓力，讓利實體經濟，成功幫助企業通過破產重整化解債務危機。該企業現已恢復正常生產經營，並陸續開展技術改造，多年遺留的職工債權問題也得到全面解決，維護了地方民生穩定，實現了經濟效益和社會效益相統一。

案例

**收購重組違約債券 化解債券違約風險**

新疆某實業投資企業發行的債券於2021年1季度末部分回售到期，企業因償債壓力較大，難以全額兌付，可能發生公開市場違約。中國華融新疆分公司了解到企業難處後，積極介入，創新交易結構，在債券收購、債券轉售、債券註銷、債務重組等關鍵環節實施詳細的流程控制，順利幫助企業如期兌付到期債券，解決了企業短期流動資金緊張問題，避免發生債券違約進而引發重大信用風險，也有力維護了新疆區域資本市場信用，產生積極的社會影響。

案例



助力實體企業併購重組 全力支持地方經濟整合發展

山東勝通鋼簾線有限公司(「勝通鋼簾線」)是一家專業從事輪胎用鋼簾線等高端金屬製品研發製造的大型企業，在產品研發、客戶網絡、品牌聲譽等方面有較好基礎。但受區域內擔保圈風險觸發、貿易戰等因素影響，集團財務狀況持續惡化，於2019年3月與山東勝通集團等11家企業以不能清償到期債務為由，向法院申請合併破產重組。2021年，中國華融山東分公司通過「存量+增量」「處置+重組」的專業化運作，成功推動勝通鋼簾線等4家企業的併購重組，引進行業龍頭企業作為產業投資人，幫助實體企業實現可持續發展，有力維護了地方金融和就業穩定，支持地方實體經濟整合發展，取得了良好的經濟效益和社會效益。

5.3 行業協作，積極促進行業發展

中國華融積極開展與行業協會的全方位合作，充分發揮各自優勢，實現資源共享、互利共贏，加強與地方行業協會在破產清算、破產重組、不良資產、破產投資及其他金融領域業務的交流與合作，共促經濟持續、健康、快速發展。

案例



中國華融上海分公司與上海市破產管理人協會簽署戰略合作協議

2021年4月22日，中國華融上海分公司和上海市破產管理人協會舉行戰略合作協議簽約儀式，上海分公司將在破產重組、財產處置、共益債等業務上與上海市破產管理人協會展開合作，進一步發揮金融救助功能，幫助有重整價值和可能性的企業盡快恢復正常經營，重回健康軌道發展，為優化上海市營商環境作貢獻。



案例

**中國華融廣東分公司與廣東省破產管理人協會簽署戰略合作協議**

2021年5月18日，中國華融廣東分公司與廣東省破產管理人協會舉行戰略合作協議簽約儀式，圍繞廣州國家中心城市的戰略定位和支持實體經濟的共同社會責任開展深入合作，為推進廣州地區營商環境優化和經濟高質量發展貢獻力量。



6. 助力「雙碳」目標 促進綠色發展

為全面支持國家「碳達峰」「碳中和」戰略目標實現，中國華融積極面對氣候變化挑戰，將綠色低碳發展理念貫穿業務經營發展全過程，積極服務「雙碳」目標實現。

6.1 應對氣候變化，厚植低碳理念

氣候變化是21世紀人類面對的最嚴重挑戰之一，也是當前國內國際社會關注的焦點議題之一。為積極應對氣候變化，助力我國「雙碳」目標的實現，中國華融制定《業務基本准入規程》，將環境影響和氣候風險納入項目風險考量和評估範疇，加強風險識別。同時，中國華融將綠色低碳理念融入業務經營和產品設計的全過程，發揮主業優勢，助力企業低碳轉型，為應對氣候變化貢獻自身力量。

加強氣候變化風險識別

對業務選擇進行風險識別和管控：業務經辦人員和審查人員在盡職調查和業務審查環節，對項目的能耗、環保資質等情況進行調查和判斷，若項目存在高能耗、落後產能、未達到環保標準等情況，將無法開展該項目。

建立風險預警系統：通過「金融+科技」業務優勢，加大風險監測力度，通過推送企業輿情信息，提示和引導經營單位審慎開展相關業務，選擇符合國家環保要求的企業開展業務。

案例



華融金融租賃舉辦綠色金融與碳交易專題培訓

2021年7月，華融金融租賃舉辦綠色金融與碳交易專題培訓。培訓內容包括中國碳市場的發展狀況、碳交易機理、CCER項目開發及林業碳匯項目實踐等相關產業專業知識，培訓採用現場授課和線上直播相結合的形式。



深化氣候變化風險應對

在《業務基本准入規程》明確規定，禁止開展「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，引導業務單位審慎選擇符合國家環保要求的項目。

對於「產能過剩、高能耗、低環保行業」等業務，及時在各類風險報告中進行分析和提示。

加強信息系統建設，進一步強化和督促各機構建立健全風險管理系統，盡量通過系統採集和報送數據，減少紙質報送，保護環境，提升工作效率。

6.2 聚焦「雙碳」賽道，創新綠色金融

中國華融作為綠色金融的實踐者，認真貫徹落實黨中央、國務院關於「碳達峰」「碳中和」的重大戰略部署，不斷創新拓展綠色金融服務，助力企業低碳轉型發展，加快國家「雙碳」目標的實現。

助力低碳轉型

作為綠色金融的踐行者，中國華融不斷創新拓展綠色金融服務，助力低碳企業高質量轉型發展，不斷加大對節能環保、清潔能源、生態治理等企業及項目金融支持，共同探索推進綠色發展、循環發展、低碳發展，更好服務國家「雙碳」戰略目標，傳遞以綠色金融服務實體經濟發展的華融聲音。

案例



助推新能源企業轉型發展

協鑫(集團)控股有限公司是一家以光伏矽料生產、光伏組件製造及銷售、清潔能源發電、產業園區熱電聯產等低碳經濟業務為主營業務的企業集團，位列2021年全球新能源企業500強榜單第4位。近年來，受行業政策變化、金融去槓桿等因素影響，企業流動性和生產經營承擔較大壓力。2021年，中國華融充分發揮救助功能，為企業量身定制金融服務方案，通過債務重組方式盤活該集團低效資產，有效緩解企業流動性壓力，推進企業綜合能源服務業務的科技轉型，幫助企業逐步提高盈利能力和抗風險能力，加快綠色發展進程。

案例



創新風電企業金融支持方式 發放知識價值信用貸款

「雙碳」目標下，風電作為新能源，對於推動我國能源結構轉型有著重要的戰略支撐作用。世優電氣作為湖南省一家致力於風力發電領域產品研發和製造的企業，擁有較強的科研研發能力和新產品開發能力。華融湘江銀行積極創新對風電企業的金融支持方式，於2021年9月對世優電氣發放企業知識價值信用貸款500萬元，世優電氣成為湘潭高新區首家獲得科技型企業知識價值信用貸款企業。該項舉措有助於企業擴大產能，提升企業生產效率，推動風電市場高質量發展。

案例



助力垃圾發電公司

華融金融租賃通過餐廚處理及沼氣發電生產線設備回租方式為某垃圾發電公司融資1億元。該企業主要經營餐廚垃圾收集、運輸、處理、生活垃圾處理、固體廢棄物處理、餐廚沼氣發電、售電，對能源再利用、節能項目進行投資。華融金融租賃通過售後回租提升企業流動性，助力企業新建高溫高壓循環流化床生物質鍋爐、高溫高壓抽凝機組、發電機組及相關附屬設施，建成後企業餐廚垃圾最大處置能力可達到500噸/天，實現垃圾無害化處理。

發展綠色金融

中國華融各分支機構大力開展綠色金融業務，包括綠色債券、綠色信貸、綠色租賃等，通過金融力量助力社會低碳發展。

綠色債券：

報告期內，華融湘江銀行累計發行35億元綠色金融債，募集資金全部投向綠色產業項目，涉及污染防治、環境修復工程、生物質資源回收利用、自然生態保護及旅遊資源保護性開發等多個項目。

綠色信貸：

華融湘江銀行制定《華融湘江銀行綠色信貸管理辦法》，明確了綠色信貸業務流程風險監控體系中貸前調查、授信審查、審批、放款審核、貸後檢查等管理要求與關注重點。此外，根據客戶面臨的環境和社會風險性質和嚴重程度，採取差別化的授信權限和審批流程。

在管理架構上，銀行董事會作為綠色金融工作的最高決策機構，負責制定全行綠色信貸發展戰略，審批高級管理層制定的綠色信貸目標，監督、評估全行綠色信貸發展戰略執行情況；定期審議經營管理層綠色信貸評估報告。銀行高級管理層負責執行經董事會批准的綠色信貸戰略、目標和總體政策、建立綠色信貸管理機制和流程，明確各部門職責和權限，開展綠色信貸內控檢查和考核評價；每年度向董事會報告綠色信貸發展情況，並及時向監管機構報送相關情況。

2021年，華融湘江銀行綠色信貸規模增速較快，遠高於全行各項貸款增速。

綠色租賃：

華融金融租賃踐行綠色發展理念，積極開拓綠色租賃業務，制定了《綠色租賃項目投向指引》等業務營銷管理機制，在水處理、固廢處理、清潔能源等領域積極探索綠色租賃業務。2021年，華融金融租賃累計投放在資源循環利用、可再生能源及清潔能源、垃圾處理及污染防治等類別的綠色租賃項目金額達18.53億元，佔比達到6.88%。

6.3 建設低碳企業，倡導綠色文化

中國華融嚴格遵守《中華人民共和國環境保護法》和《中華人民共和國節約能源法》的有關規定，持續深入貫徹落實綠色發展理念，積極推行低碳辦公，倡導綠色出行，努力減少資源能源消耗及廢棄物排放，落實節能減排、促進低碳轉型，打造綠色企業。2021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量、廢棄物產生量大部分比2020年有所下降。

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節能減排原則。
- 規範日常辦公用品的採購和領用，倡導並加大推廣無紙化辦公及線上會議。
- 優化辦公樓燈源智能控制及用電，通過各區域分開開燈，減少燈源開啟數量，細化燈源啟用及關閉數量。
- 積極響應北京市政府號召，紮實推進垃圾分類工作，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。
- 制定《總部公務用車管理辦法》，規範公務用車管理，提高公務用車使用效率，嚴格控制公務用車次數和規模。
- 以保障辦公樓人員正常用水為前提，積極倡導節約用水、中水重複等使用方式，節約水資源。
- 加強節能減排、綠色低碳、節約糧食的宣傳教育，全系統提倡「節約一張紙，一度電，一粒糧，一滴水，一滴油」的五個「一」的活動，增強員工節能環保意識。

分支機構：

- 華融信託：對72套老舊格柵燈進行節能改造，更換成LED節能燈，功耗節能近50%。
- 華融湘江銀行：制定節能降耗方案，從空調、照明、公共區域設備、電梯、旋轉門、亮化燈、直飲水機、熱水器等方面制定相關措施實施節能降耗工作；辦公場地使用LED節能燈管、節水馬桶；空調設定溫度夏季26度、冬季20度。
- 華融融德：實行網絡信息化、無紙化辦公；倡導辦公紙張雙面打印、不打印與工作無關的內容；倡導員工養成隨手關燈、關空調等節能習慣；推廣電話會議；減少不必要出行；辦公樓宇空調及供暖系統採取循環節能方式；辦公照明逐步採取LED節能改造。
- 華融交易中心：加強照明節電管理，辦公室、會議室等場所全部使用節能燈具，充分利用自然光，杜絕白晝燈和長明燈；增加適宜的植物和盆栽，吸收室內有害氣體；倡導雙面複印，提倡使用再生紙；加強公務用車使用管理，建立健全公務用車使用管理辦法，嚴格控制公務用車的次數和規模。

表：集團／公司能源及資源消耗情況

指標	單位	2021年	
能源消耗	用電量	千瓦時	26,869,983.09
	汽油使用量	噸	462.95
	天然氣使用量	立方米	519,964.20
	外購熱力	百萬千焦	4,827.22
	液化石油氣使用量	立方米	4,690.70
	能源消耗總量 ¹	噸標煤	11,365.80
	能源消耗強度	噸標煤／人	1.04
	範疇一與範疇二溫室氣體排放量 ²	噸二氧化碳當量	20,433.68
	人均溫室氣體排放量	噸二氧化碳當量／人	1.87
資源消耗	用水量	噸	226,869.38
	人均耗水量	噸／人	20.81
	辦公用紙量	噸	86.85
	人均辦公用紙量	噸／人	0.01

1 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2021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。

2 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。其中，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³

指標	單位	2021年
廢棄硒鼓	件	4,439.00
人均廢棄硒鼓	件／人	0.41
廢棄墨盒	件	738.00
人均廢棄墨盒	件／人	0.07
廢棄燈管	件	6,416.00
人均廢棄燈管	件／人	0.62
電子廢棄物	噸	85.06
人均電子廢棄物	噸／人	0.0078
生活垃圾	噸	3,912.73
人均生活垃圾	噸／人	0.36
廚餘垃圾	噸	612.66
人均廚餘垃圾	噸／人	0.06

3 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2021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的經營理念，著力建設高素質專業化人才隊伍。樹立正確選人用人導向，匡正選人用人風氣。持續完善組織人事機制建設，不斷健全公開透明、科學合理的正向激勵約束機制。重視員工培訓與發展，注重員工成長。積極回應員工關切，關愛員工健康，保障員工權益，與員工共同發展、共同進步。

7.1 履行僱傭責任，保障員工合法權益

中國華融嚴格遵守《中華人民共和國勞動法》《中華人民共和國勞動合同法》等法律法規，建立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》《員工職務任免規程》《員工考勤和休假管理辦法》《中國華融工資管理辦法(試行)》等公司規章制度中，對招聘、晉升、解僱、薪酬、工作時數、假期、培訓、多元化、反歧視以及其他待遇及福利做出明確規定，最大程度為員工創建平等和多元化的職業發展路徑，實行人性化管理，嚴禁僱傭童工、強制勞工及其他勞動爭議行為。公司遵循勞工合同自願簽訂原則，2021年公司員工勞動合同簽訂率達100%。

截至2021年12月31日，中國華融擁有員工10,904人，其中女員工5,358人，佔比49.14%；境外員工193人，佔比1.76%。

指標名稱	單位	2021年
員工總數 ⁴	人	10,904
合同員工	人	10,904
勞務派遣用工	人	448
勞動合同簽訂率	%	100
社會保險覆蓋率	%	100
按性別劃分		
男員工人數	人	5,546
女員工人數	人	5,358
按地區劃分		
境內員工人數	人	10,711
境外員工人數	人	193

4 統計口徑為勞動制合同員工。

指標名稱	單位	2021年
按年齡劃分		
35週歲及以下	人	4,942
36週歲–45週歲	人	3,146
46週歲–55週歲	人	2,219
56週歲及以上	人	597
員工流失率⁵		
按性別劃分		
男員工流失率	%	7.35
女員工流失率	%	6.85
按地區劃分		
境內流失率	%	1.70
境外流失率	%	6.79
按年齡劃分		
35週歲及以下流失率	%	2.56
36週歲–45週歲流失率	%	6.44
46週歲–55週歲流失率	%	2.33
56週歲及以上流失率	%	1.23

指標名稱	單位	2021年	2020年	2019年
因工死亡人數	人	2	0	0
因工死亡比例	%	0.02	0	0
工傷損失工作日數	日	261	—	—

5 員工流失率 = 2021年該類別的離職人數 / (2020年底該類別員工總人數 + 2021年底該類別員工總數) / 2

7.2 激發人才活力，促進員工成長發展

中國華融加強高素質專業化人才隊伍建設，不斷拓寬員工職業發展路徑，加強員工職業技能培訓，持續促進員工成長進步與公司高質量發展相統一。

職業發展

中國華融堅持正確選人用人導向，構建科學規範的選人用人機制，加強幹部員工隊伍建設，不斷優化人才隊伍結構。公司制定《員工職務任免規程》《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，嚴格制定選人用人標準，規範選拔任用程序，促進系統員工的職業發展與成長進步。

員工激勵

中國華融通過優化工資費用分配機制與各類競賽、評選活動，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，堅持以崗定薪、以績定獎，不斷強化經營業績貢獻為導向的激勵約束機制，切實發揮績效考核和薪酬分配的「指揮棒」作用，構建具有市場競爭力的、合理有效的薪酬管理體系。

2021年，公司持續開展豐富多樣的活動，營造積極向上的工作氛圍，激發員工幹事創業熱情。一是持續開展群眾性勞動競賽。圍繞公司年度工作會議精神和經營任務目標，制定《公司2021年度「建功十四五 奮鬥新華融」勞動競賽活動方案》，部署和指導系統勞動競賽活動開展。評選公司2020年度勞動競賽「績效突出班組」12個、「崗位奉獻個人」30名。二是大力開展工會推優工作，廣泛宣傳先進典型事跡，在全系統發揮示範引領作用。推報中國華融上海分公司高級經理陳沛被授予「全國金融五一勞動獎章」、中國華融江蘇分公司業務經營二部和華融湘江銀行金融市場部被授予「全國金融先鋒號」，推報「金融五一巾幗標兵崗」候選集體等工作。三是舉辦先進員工主題交流實踐活動。組織公司系統22名先進個人開展公司2021年度系統先進員工主題實踐交流活動。

員工培訓

中國華融緊密圍繞經營發展，加大培訓力度，創新培訓方法，拓寬培訓渠道，不斷提升幹部、員工的履職能力和業務素質。2021年，公司加強教育培訓統籌規劃，全面促進培訓轉型升級。圍繞公司中心工作，全面統籌公司系統教育培訓工作，制定並實施年度培訓計劃，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。採取靈活培訓方式，分層級、分類別開展思想政治類、專業及業務類培訓，著力提升培訓的科學性和有效性。持續加強網絡學習平台建設，完善內外部課程體系，開展網絡專題培訓，積極打造學習型組織。

指標名稱	單位	2021年
員工培訓覆蓋率	%	100
高級管理層人均培訓小時數	小時	55.67
中級管理層人均培訓小時數	小時	75.05
基層員工人均培訓小時數	小時	89.71
男性員工人均培訓小時數	小時	88.94
女性員工人均培訓小時數	小時	88.94
高級管理層培訓佔比	%	0.06
中級管理層培訓佔比	%	4.22
基層員工培訓佔比	%	95.72
男員工培訓佔比	%	48.81
女員工培訓佔比	%	51.19

案例

**開展主業培訓**

為切實提升員工的業務開展能力，持續推動主業轉型、攻堅，中國華融組織系統內各分公司、部分子公司及總部部室員工開展主業系列培訓。

案例

**開設分、子公司財務負責人培訓班**

為加強員工培訓工作的針對性和專業性，2021年，中國華融組織各分、子公司財務負責人及相關業務員工參加專業培訓。培訓邀請業內及高校的專家學者對金融環境與創新、經濟資本管理、企業與財務戰略、稅收籌劃、金融工具實務解讀、業績評價與考核評價以及華為的業財融合實踐等專業前沿領域及熱點問題進行了專業講解。

案例

**持續打造網絡學習平台**

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，持續完善線上課程體系，為員工提供暢通內外網、支持PC端和手機端、隨時隨地的學習資源。2021年，網絡學習平台新上線發佈專業課程81門，思想政治類課程85門，共計166門專題課程，累計學習16萬餘學時，獲得員工的廣泛認可和積極反饋。

案例



子公司積極開展各類培訓活動

- 華融金控：向內部持牌人員提供CPT培訓學時，進一步提高全員牌照業務、上市規則、公司治理等業務、管理、合規知識能力和認知水平。
- 華融科技：開展6期華融科技大講堂，216人參訓，共計10.5課時；開展「高級需求分析最佳實踐與全程沙盤演練」3天，有針對性的對產品方案部、軟件開發部的31名員工進行專業能力提升培訓。
- 華融華僑：圍繞《不良資產清收中債務人的心理特徵及追討話術》主題開展培訓；圍繞《高效溝通能力》主題，提供企業文化及領導力培訓，學習掌握高效溝通技巧。
- 華融信託：舉辦定增量化對沖策略培訓，邀請知名基金機構業務部和量化部負責人，講授定增業務模式和定增量化對沖策略等相關內容。公司部分高管成員及業務骨幹共60餘人參加本次培訓。

7.3 凝心聚力發展，關愛員工身心健康

中國華融始終堅持「以人為本」，竭誠為員工服務，注重員工身心健全發展，切實為員工謀福利、辦實事，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

2021年，中國華融召開第三屆第九次職工代表大會，審議並表決通過履職待遇、業務支出管理等重大事項，改選了公司第三屆監事會職工監事。全年審核批覆基層職工(代表)大會40件次，調整優化子公司包括《員工安置方案》等員工利益相關事宜提交職工大會審議表決，切實維護員工合法權益。不斷深化「智慧工會」建設工作，印發《關於做好系統工會微信服務號相關工作的通知》，推廣「中國華融職工之家」微信服務號，關注人數超過8,000人。完善工會微信小程序功能，實現信息發佈、興趣小組管理、活動報名、網絡投票等「一站式」整合，登錄人次超過23,000人。完成對「華融員工健步走活動平台」的優化調整，上線「友緣」華融員工聯誼新功能。通過微信服務號製作上傳「華融雲拜年」視頻、「頌

歌獻給黨」文藝展演、新冠防控H5健康宣傳等專題視頻圖文信息10餘期。舉辦公司2021年度機關工會幹部培訓班暨團建活動，開展與中國信達工會工作專題座談交流和現場觀摩活動。

員工關愛

中國華融重視加強員工關愛和服務保障，制定《華融愛心信託管理辦法》《困難員工幫扶救助辦法》等制度，並採取一系列措施切實維護員工合法權益。在醫療保險、線上培訓、退休保障、心理健康、工作環境等多個方面切實為員工辦實事。通過公司內網或郵件徵集、座談交流、走訪調研等方式及時聽取員工意見，暢通內部溝通渠道。

<p>推進「職工之家」建設</p>	<p>建立完善基層員工食堂、閱覽室、健身房等設施，提升綜合服務保障水平。組織開展2019–2020年度公司系統「模範職工之家」和「優秀工會幹部」評選工作，表彰先進基層工會組織16個、優秀工會幹部63人，提升基層工會「建家」工作水平和工會幹部履職熱情。</p>
<p>「送溫暖」工作常態化</p>	<p>2021年度元旦春節「送溫暖」，投入工會經費53.7萬元，慰問幫扶系統困難員工、扶貧幹部147人次。春節前夕組織總部留京過年員工慰問活動，為59名員工發放慰問品。結合全國總工會「工會進萬家」活動，慰問系統勞模、扶貧幹部、防疫先進個人和困難員工72人次，並現場走訪5名在京人員。關注基層疫情反覆和自然災害情況，下撥防疫和抗災專項資金51萬元。</p>
<p>有效發揮華融愛心信託功能</p>	<p>充分發揮華融愛心信託「大病救助、困難幫扶、社會公益」功能，向四川宣漢撥付更新配置救護車項目資金50萬元，幫扶困難員工2人。</p>
<p>加強女員工保障水平</p>	<p>持續推動系統各單位做好《女職工權益保護專項集體合同》續簽工作，整體簽訂率100%（不含3家境外機構）。圍繞慶祝「三八節」開展系列主題活動，組織系統女員工才藝作品徵集活動並製作發佈優秀作品電子相冊，舉辦1次女性健康專題知識講座，落實公司年度女員工健康專項體檢，對總部大樓哺乳室升級改造，啟用2個「總部女員工關愛室」。</p>
<p>做實做細員工關愛服務</p>	<p>聘請專家舉辦員工心理健康關愛講座，幫助員工科學減壓。響應國家號召為員工配置發放抗疫防災減災家庭「應急包」，加強員工及家人健康保障和安全防護。</p>

8. 踐行責任擔當 致力社會公益

2021年是「十四五」規劃開局之年，是全面推進鄉村振興的第一年，也是鞏固拓展脫貧攻堅成果、實現同鄉村振興有效銜接的起步之年。中國華融承擔中央金融企業使命任務，積極響應國家政策，強化黨建引領，拓寬資金渠道、放大幫扶效應，創新金融幫扶取得重要突破，切實推進鞏固拓展脫貧成果與鄉村振興有效銜接。同時，公司積極參與公益事業，支持民生發展，助力社會和諧發展。

8.1 深化定點幫扶，助力鄉村振興

2021年，中國華融深入學習貫徹習近平總書記對中央單位定點幫扶工作的重要指示批示精神，落實「四個不摘」要求，繼續以攻堅的精神落實鞏固拓展脫貧成果與鄉村振興有效銜接工作，從金融幫扶、消費幫扶、黨建幫扶、教育幫扶、民生幫扶、智力幫扶等多方面持續深入推動幫扶工作。獲評金融單位定點扶貧先進集體、先進個人，1名幫扶幹部被授予「全國脫貧攻堅先進個人」榮譽稱號並受到國家表彰，定點幫扶案例榮獲中國網財經「2021鄉村振興優秀案例」等多個獎項。

定點幫扶

中國華融高度重視定點幫扶工作，將定點幫扶工作作為公司「轉型年、攻堅年」的重點任務，統籌抓好鞏固脫貧攻堅成果與鄉村振興有效銜接工作。

1. 拓寬資金來源、放大幫扶效應。	中國華融加大創新力度，通過捐贈資金、業務資金、引入資金、愛心信託等多渠道向宣漢縣投放幫扶資金，支持宣漢鄉村振興發展。
2. 完善工作機制、加強幫扶力量。	為推進鄉村振興開新局，中國華融優化完善工作體系，將領導小組成員單位從14家擴大到25家，總部定點幫扶辦按期組織推進會、按周督辦重點工作。
3. 選優配強幹部，加強管理關愛。	全系統50餘名幫扶幹部深入落實「一線戰鬥員」職責。脫貧攻堅戰以來公司獲評國家級、省級獎項等18項。

金融產業幫扶

中國華融整合全系統資源，2021年深化開展金融幫扶項目，實現幫扶模式的複製推廣，幫扶金額及質量均較上年明顯提升。

案例



多措並舉推動金融幫扶

- **創新成立「華融—宣漢鄉村振興產業基金」**
為發揮金融機構專業優勢，穩步推進鞏固脫貧成果與鄉村振興戰略的無縫銜接，中國華融投入資金並與定點縣財政資金共同成立華融—宣漢鄉村振興產業基金，首期實繳1,000萬元，其中華融證券提供基金專業服務。
- **立足不良主業，助力金融幫扶**
中國華融四川分公司在定點縣所在地區成功落地市場化債轉股金融幫扶—達州鋼鐵項目，實現年產鋼材307萬噸、同比增長192%，帶動就業400人。
- **發揮金融專業優勢**
華融金融租賃連續第3年開展融資租賃項目，累計提供130萬元資金支持，幫助廟安鎮李子酒廠盤活機器設備，提升脆李產業附加值，並在此基礎上複製推廣設備回租幫扶模式，支持巴山大峽谷文旅產業發展。
- **調研幫扶實際需求，提供諮詢服務**
為有針對性地實施金融幫扶，中國華融重慶分公司到宣漢縣現場調研當地幫扶實際需求，並現場為宣漢縣國資辦、平台公司提供了不良資產、債務優化等方面的諮詢服務。

消費幫扶

中國華融持續深化消費幫扶，支持脫貧地區農產品銷售。以內網專欄、產品專櫃為陣地加強宣傳，全系統各單位積極參與，各級工會通過「健步走」等特色關愛活動，將農產品送到員工手中。全系統引入機關、銀行、超市等企事業幫銷。

中國華融與專業電商「本來生活」網合作，上線「中國華融消費幫扶專區」，面向其4,800萬客戶群專門推廣銷售宣漢農產品。此外，6家子公司在線上服務平台、官網等渠道上線推介專區，全方位拓展定點縣農產品銷售渠道。

教育智力幫扶

人才振興是鄉村振興的基礎和關鍵，教育是實現人才振興的根本途徑和重要保障。中國華融高度重視教育幫扶工作，積極組織開展愛心助學工作。截至2021年，連續第7年開展員工愛心助學，累計捐贈近270萬元資助1,200餘名學生，其中2021年捐贈60餘萬元資助300名學生；公司歷年捐資建成的3所學校、5處教學樓及操場等持續為1.2萬名學生提供保障；2021年通過送金融知識下鄉、組織外出學習、專項技能培訓等形式培訓三支隊伍2,736人，得到宣漢縣社會各界的廣泛認同。

案例



中國華融青年支教服務團赴宣漢縣開展黨史學習教育暨愛心支教活動

中國華融紮實開展黨史學習教育，將「我為群眾辦實事」與開展公益志願服務相結合，切實為公司定點幫扶的四川省宣漢縣辦實事、解難題。2021年9月，公司組織中國華融青年支教服務團赴宣漢縣華融學校開展「助力幫扶 愛心同行」黨史學習教育暨愛心支教活動，引導全系統青年幹部員工珍惜韶華、奮發有為，在助力鄉村振興的實踐中踐行初心使命，讓團旗在基層一線高高飄揚。來自總部機關，北京、四川、重慶、山西分公司及華融湘江銀行、華融證券、華融實業的10名志願青年參加本次支教活動。本次活動通過青年黨史學習教育和愛心支教相融合，為223名小朋友上了一堂「紅色課」。



引進幫扶

中國華融重視民生問題，從多角度、全方位推進民生幫扶工作，貢獻自身力量，不斷取得新的成績。

案例



招引企業發展當地產業

中國華融重慶分公司為南坪鎮車厘子產業發展招引企業，2021年在當地無償投入16萬元資金，用於購買生產發展所需的化肥和支付當地務工人員的工資，有利支持了當地產業的發展和老百姓的務工增收。

案例



支持鄉村建設

中國華融上海分公司為定點幫扶縣引進幫扶資金11萬元。資金用於幫扶宣漢縣仁義村困難家庭學生的獎助學基金、部分村民入戶路的硬化改造、村民聚居點的風貌改造、鄉村建設等。

案例



設立合作社

中國華融山西分公司深度挖掘結對幫扶的寧武縣東寨鎮大廟村資源優勢，多方宣傳，拓寬思路，引進外部投資200萬元在大廟村所在地設立了寧武雲霧野生毛尖茶加工專業合作社。合作社通過收購村民採摘的生茶、僱傭村民參與加工銷售等環節，有效提高了大廟村在村村民收入，現已成為大廟村產業支柱。

智力幫扶

中國華融堅持以實際行動積極推進「智力幫扶」，以多樣的形式向公眾分享專業知識。

案例



開展金融幫扶智力培訓工作

2021年，華融證券在宣漢縣以現場培訓、線上直播及座談三種形式開展金融幫扶智力培訓工作，為城投公司開展諮詢服務，並向當地政府機關及各村幫扶工作人員重點介紹了當地村民較為關心的預防金融詐騙、查詢個人徵信報告、運用林權抵押貸款及農村土地流轉等知識。此次金融培訓活動形式多樣，覆蓋面廣，受眾總人數達1,200人。

案例



開展「學雷鋒月」主題志願活動

深圳分公司青年志願服務隊聯合社區義工組織，走進社區工作站，為社區周邊開展「行走文明社區」活動，並結合反洗錢工作、「個人信息安全及權益保護」、《民法典》等領域向社區居民進行了金融知識普及和政策宣傳，通過製作宣傳手冊為社區居民講解案例，解答疑問，用實際行動促進了社區居民金融安全意識的增強。

黨建幫扶

中國華融將落實精準幫扶要求與加強基層黨組織建設緊密結合，著力把黨建優勢轉化為幫扶優勢，將黨組織活力轉化為鄉村振興動力，實現黨建與幫扶工作雙促進雙提升。2021年，新增系統6家單位參與定點縣結對，實現系統15家單位黨支部和19個脫貧村黨支部共建。豐富結對共建模式，針對共建村發展方向缺乏指導的難題，組織黨員幹部赴先進示範村、現代農業示範園考察，拓寬視野、打開思路；針對村裡初創型農產業發展困難，引入客戶「大廠帶小廠」提供免費指導；針對基層農技人員、創業致富帶頭人缺乏技術知識的情況，協助提供就業諮詢及崗前培訓，增強內生發展動力和能力。

2021年，中國華融積極開展黨建幫扶行動，結合各地區特點和中國華融各子分公司優勢，以實際行動落實地方幫扶，多措並舉，推動地方發展。公司已連續3年開展結對共建，助力定點縣基層黨組織建設，帶動了黨組織及黨員的熱情和行動，激發了基層黨組織和黨員的凝聚力和戰鬥力。其中，公司駐點幫扶的仁義村成為全縣343個行政村中唯一榮獲「達州市先進基層黨組織」的支部。

相關榮譽

案例

**中國華融扶貧幹部被授予「全國脫貧攻堅先進個人」榮譽稱號**

2021年2月25日，全國脫貧攻堅總結表彰大會在北京人民大會堂隆重舉行。中共中央總書記、國家主席、中央軍委主席習近平向全國脫貧攻堅楷模榮譽稱號獲得者等頒獎並發表重要講話。中國華融扶貧幹部方思國被授予「全國脫貧攻堅先進個人」榮譽稱號。



中國華融扶貧幹部方思國被授予「全國脫貧攻堅先進個人」榮譽稱號

案例



國家鄉村振興局向中國華融發來感謝信

2021年，國家鄉村振興局向中國華融發來感謝信，對公司及廣大幹部員工在脫貧攻堅戰中做出的突出貢獻表示感謝。

国家乡村振兴局

感谢信

华融资产管理公司：

党的十八大以来，以习近平同志为核心的党中央把脱贫攻坚摆在治国理政的重要位置，采取了一系列具有原创性、独特性的重大举措，组织实施了人类历史上规模空前的脱贫攻坚战，贫困人口数量持续快速减少。2月25日，习近平总书记在全国脱贫攻坚总结表彰大会庄严宣告，经过全党全国各族人民共同努力，我国脱贫攻坚取得了全面胜利，现行标准下9899万农村贫困人口全部脱贫，832个贫困县全部摘帽，12.8万个贫困村全部出列，区域性整体贫困得到解决，完成了消除绝对贫困的艰巨任务，创造了又一个彪炳史册的人间奇迹！

脱贫攻坚战的胜利，离不开贵单位的支持帮助，凝聚着贵单位干部职工的心血汗水。8年来，贵单位深入学习贯彻习近平总书记关于扶贫工作的重要论述，认真贯彻落实党中央脱贫攻坚决策部署，把贵单位之力支持脱贫攻坚，牢记使命，挺身而出，领导同志身体力行，各级干部倾力奉献，广大职工热情参与，为如期完成脱贫攻坚目标任务作出了突出贡献！在此，向贵单位表示衷心感谢并

案例



中國華融獲評金融單位定點扶貧先進集體、先進個人

中國華融堅持以習近平新時代中國特色社會主義思想為指導，落實「四個不摘」要求，以攻堅的精神和責任落實各項任務，為鞏固拓展脫貧攻堅成果、全面推進鄉村振興貢獻華融力量。中國華融旗下華融金融租賃獲評先進集體，辦公室李鐸同志獲評先進個人；公司創新金融幫扶的3篇論文案例成功入選中央金融單位定點扶貧工作領導小組辦公室主編的《決戰脫貧攻堅的金融實踐》。



中國華融獲評金融單位定點扶貧先進獎項

案例

**中國華融定點幫扶成效獲得廣泛認可**

中國華融定點幫扶案例榮獲中國網財經「2021鄉村振興優秀案例」、「全國銀行業助力脫貧攻堅優秀組織典型案例及創新實踐典型案例」、國家發改委「2020年全國消費扶貧優秀典型案例獎」等。



8.2 投身公益事業，增進社會福祉

中國華融始終心繫社會公益事業，大力開展社會公益實踐。公司積極開展幫困助貧，保護環境，捐資助學，為社會弱勢群體提供志願服務等各項公益活動，支持民生及發展，為建設和諧社會貢獻企業力量。

案例



走訪慰問留守老人和兒童

中國華融定點扶貧駐村第一書記代表公司慰問了宣漢縣仁義村的困難群眾。為山區留守兒童建設學習娛樂場所「童伴之家」，贈送了「華融愛心書包」、文具、書籍、口罩以及慰問金，並對他們給予鼓勵和慰問；扶貧幹部走訪留守老人，幫助他們打掃院落、整理內務，贈送物資，用華融溫暖送去關心關愛，緩解在外務工子女的后顧之憂。



中國華融駐宣漢縣仁義村扶貧幹部春節期間開展慰問幫扶



案例

**值守一線 為民服務**

中國華融新疆分公司「訪惠聚」駐村工作隊整個春節都在和田吐沙拉鎮墩村、坎特艾日克村、阿克提其村與村民們一起度過。8名駐村工作隊員全員值守，與村民一道寫春聯、送福字、掛燈籠，為村裡兒童送上營養餐食，講述防疫及安全知識小故事，用喜聞樂見的節日文化活動形式，把關懷和溫暖送入少數民族群眾心坎裡。

中國華融系統各單位積極了解民情，為群眾辦實事。中國華融湖南分公司駐村工作隊連夜組織開展村組道路施工，及時解決因大雨造成的塌方問題，保障村民出行安全；華融信託扶貧幹部組織村民開展志願服務，淨化公共區域衛生，落實垃圾分類；中國華融山西、江西、甘肅、貴州分公司及華融湘江銀行扶貧幹部和工作人員為困難群眾送上物資，幫助解決實際困難的同時，鼓勵群眾堅定發展信心。

案例

**捐資助學**

2021年以來，中國華融江蘇分公司共向幫扶地區困難學生提供助學金2.08萬元。其中參加「一對一」愛心助學提供助學金1萬元，資助困難學生5名；資助埡豁村貧困學生4名，提供助學金0.8萬元；資助四川大涼山彝族困難學生3人，提供助學金0.28萬元。

案例

**開展捐衣贈物公益活動**

2021年，中國華融廣東分公司組織開展「我為群眾辦實事」捐衣贈物公益活動，募集物品範圍包括禦寒衣物、書籍、書包、文具、棋類、體育用品、音樂器材等物品。廣東分公司全體員工積極參與，活動共收集兒童書籍、秋冬衣物等300餘件。

案例



組織開展義務植樹活動

2021年是全民義務植樹活動開展40週年，同時，2021年3月12日也是我國第43個植樹節。中國華融海南分公司組織參加了海口市龍華區政府開展的義務植樹活動，廣大黨員和青年積極參與了本次活動。



案例



開展獻血志願活動

為進一步弘揚「無償獻血、救助他人」的傳統美德，中國華融海南分公司組織開展「血融萬家，愛聯天下」主題獻血志願活動。廣大員工積極響應，紛紛踴躍報名參加。



案例

**「保護母親河」綠色公益活動**

2021年，中國華融河北分公司組織青年員工赴滹沱河畔撿拾垃圾，淨化河灘，青年員工積極踴躍參加，沿河灘收集、撿拾各類垃圾，向遊客講解並散發自行印製的「保護母親河」生態環境倡議宣傳單。通過活動，激發出青年員工爭做綠色理念的傳播者、生態環境的守護者、生態建設的實踐者的熱情和動力，營造出人人爭當生態衛士的良好風尚。

案例

**開展「大愛築綠城 低碳我先行」環保公益活動**

2021年，為助力實現「雙碳」目標，中國華融湖南分公司組織團員青年、螢火蟲志願者在長沙西湖公園植樹100棵，積極踐行低碳環保理念。

案例

**為河南暴雨災情受困青少年籌集資金**

中國華融湖南分公司積極參加湖南共青團「湘豫共進 希望同行」緊急救助活動，組織青年員工向河南省因暴雨災情受困的青少年提供資助，籌集愛心資金共計13,106元。

9. 附錄

9.1 社會認可

- 中國華融入選全國銀行間同業拆借中心「2021年度銀行間本幣市場交易300強」榜單
- 中國華融榮獲第七屆中國資產證券化論壇「年度創新機構獎」和「年度十佳交易獎」
- 中國華融自主研發的不良資產推介營銷平台「中國華融•融易淘」微信小程序榮獲「財聯社•2021中國年度金融創新價值獎」
- 中國華融榮獲2021年銀行業「創新發展」好新聞獎
- 中國華融定點幫扶案例榮獲中國網財經「2021鄉村振興優秀案例」、「全國銀行業助力脫貧攻堅優秀組織典型案例及創新實踐典型案例」、國家發改委「2020年全國消費扶貧優秀典型案例獎」



9.2 社會責任報告獨立鑒證報告



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社會責任報告獨立鑒證報告

安永華明（2022）專字第60098698_A01號
中國華融資產管理股份有限公司

中國華融資產管理股份有限公司董事會：

我們接受委託，對中國華融資產管理股份有限公司（以下簡稱“中國華融”或“貴司”）編製的《中國華融資產管理股份有限公司 2021 社會責任報告》（簡稱“《社會責任報告》”）中選定的 2021 年度績效信息發表有限保證鑒證意見。

一、績效信息

本報告就以下選定的 2021 年度績效信息實施了有限保證鑒證程序：

- 員工總數（人）
- 女員工人數（人）
- 天然氣使用量（立方米）
- 汽油使用量（噸）
- 辦公用紙量（噸）
- 用水量（噸）
- 用電量（千瓦時）

我們的鑒證工作僅限於《社會責任報告》中選用的 2021 年度的績效信息，《社會責任報告》所披露的其他信息、2020 年及以前年度信息均不在我們的工作範圍內。

二、標準

貴司編製 2021 年度《社會責任報告》績效信息所採用的標準列於《社會責任報告》“報告編製說明”中的“編製標準”（以下簡稱“編製標準”）中。

三、董事會的責任

選用適當的編製標準，並按照編製標準的要求編製《社會責任報告》中的 2021 年度績效信息是貴司董事會的責任。這種責任包括設計、執行和維護與編製績效信息相關的內部控制，在編製績效信息的過程中做出準確的記錄和合理的估計，以使該等內容不存在由於舞弊或錯誤而導致的重大錯報。





社會責任報告獨立鑒證報告（續）

安永華明（2022）專字第60098698_A01號
中國華融資產管理股份有限公司

四、我們的責任

我們的責任是根據我們所執行的程序對《社會責任報告》中的 2021 年度績效信息發表有限保證鑒證結論。我們按照國際審計與鑒證準則理事會發佈的《國際鑒證業務準則第 3000 號（修訂）—歷史財務信息審計或審閱以外的鑒證業務》（“ISAE3000”）的規定執行了鑒證工作。ISAE3000 要求我們計劃和實施鑒證工作，以對《社會責任報告》中的 2021 年度績效信息在所有重大方面依據編製標準進行編製取得有限保證。鑒證程序的性質、時間和範圍的選擇基於我們的判斷，包括對由於舞弊或錯誤而導致重大錯報風險的評估。我們相信獲取的證據充分、適當，為形成有限保證鑒證結論提供了基礎。

五、我們的獨立性和質量控制

我們遵守國際會計師職業道德準則理事會《國際會計師職業道德守則》對獨立性和其他道德的要求。我們的團隊具備此次鑒證任務所需的資質和經驗。我們的質量控制採用《國際質量控制準則第 1 號》。

六、鑒證工作程序

有限保證鑒證所實施的程序的性質和時間與合理保證鑒證不同，且範圍較小。因此，有限保證鑒證業務的保證程度遠低於合理保證鑒證。我們沒有執行合理保證的其他鑒證中通常實施的程序，因而不發表合理保證鑒證意見。雖然在設計鑒證程序的性質和範圍時，我們考慮了管理層相關內部控制的有效性，但我們並非對內部控制進行鑒證。我們的鑒證工作不包括與信息系統中數據匯總或計算相關的控制測試或其他程序。有限保證鑒證程序包括詢問負責編製《社會責任報告》的核心人員，實施分析性覆核以及其他適當的程序。

在我們的工作範圍內，我們僅在貴司總部層面、貴司上海市分公司和子公司華融證券股份有限公司開展工作，工作內容包括：

- 1) 對中國華融參與提供《社會責任報告》中所選定的績效信息的相關部門進行訪談；
- 2) 實施分析程序；
- 3) 實施抽樣檢查；
- 4) 重新計算；
- 5) 我們認為必要的其他程序。



社會責任報告獨立鑒證報告（續）

安永華明（2022）專字第60098698_A01號
中國華融資產管理股份有限公司

七、結論

根據我們所實施的鑒證工作，我們未發現《社會責任報告》中所選定的 2021 年度績效信息在所有重大方面存在與編製標準的要求不符合的情況。

八、報告的使用

本鑒證報告僅向貴司董事會出具，而無其他目的。我們不會就本報告的內容向任何其他人士承擔任何責任。

安永華明會計師事務所（特殊普通合夥）

安永華明會計師事務所（特殊普通合夥）

中國北京

2022年5月20日

9.3 香港聯交所ESG指標索引

層面、一般披露及 關鍵績效指標	描述	報告位置
強制披露規定		
管治架構	<p>由董事會發出的聲明，當中載有下列內容：</p> <p>(i) 披露董事會對環境、社會及管治事宜的監管；</p> <p>(ii) 董事會的環境、社會及管治管理方針及策略，包括評估、優次排列及管理重要的環境、社會及管治相關事宜(包括對發行人業務的風險)的過程；及</p> <p>(iii) 董事會如何按環境、社會及管治相關目標檢討進度，並解釋它們如何與發行人業務有關連。</p>	董事會聲明
匯報原則	<p>描述或解釋在編備環境、社會及管治報告時如何應用下列匯報原則：</p> <p>重要性：環境、社會及管治報告應披露：(i)識別重要環境、社會及管治因素的過程及選擇這些因素的準則；(ii)如發行人已進行持份者參與，已識別的重要持份者的描述及發行人持份者參與的過程及結果。</p> <p>量化：有關匯報排放量／能源耗用(如適用)所用的標準、方法、假設及／或計算工具的資料，以及所使用的轉換因素的來源應予披露。</p> <p>一致性：發行人應在環境、社會及管治報告中披露統計方法或關鍵績效指標的變更(如有)或任何其他影響有意義比較的相關因素。</p>	報告編製說明
匯報範圍	<p>解釋環境、社會及管治報告的匯報範圍，及描述挑選哪些實體或業務納入環境、社會及管治報告的過程。若匯報範圍有所改變，發行人應解釋不同之處及變動原因。</p>	報告編製說明

層面、一般披露及 關鍵績效指標	描述	報告位置
「不遵守就解釋」條文		
A. 環境		
層面A1：排放物		
一般披露	有關廢氣及溫室氣體排放、向水及土地的排污、有害及無害廢棄物的產生等的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	助力「雙碳」目標 促進綠色發展
關鍵績效指標A1.1	排放物種類及相關排放數據。	建設低碳企業， 倡導綠色文化
關鍵績效指標A1.2	直接(範圍1)及能源間接(範圍2)溫室氣體排放量(以噸計算)及(如適用)密度(以每產量單位、每項設施計算)。	建設低碳企業， 倡導綠色文化
關鍵績效指標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)。	建設低碳企業， 倡導綠色文化
關鍵績效指標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)。	建設低碳企業， 倡導綠色文化
關鍵績效指標A1.5	描述所訂立的排放量目標及為達到這些目標所採取的步驟。	建設低碳企業， 倡導綠色文化
關鍵績效指標A1.6	描述處理有害及無害廢棄物的方法，及描述所訂立的減廢目標及為達到這些目標所採取的步驟。	建設低碳企業， 倡導綠色文化

層面、一般披露及 關鍵績效指標	描述	報告位置
層面A2：資源使用		
一般披露	有效使用資源(包括能源、水及其他原材料)的政策。	建設低碳企業， 倡導綠色文化
關鍵績效指標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)。	建設低碳企業， 倡導綠色文化
關鍵績效指標A2.2	總耗水量及密度(如以每產量單位、每項設施計算)。	建設低碳企業， 倡導綠色文化
關鍵績效指標A2.3	描述所訂立的能源使用效益目標及為達到這些目標所採取的步驟。	建設低碳企業， 倡導綠色文化
關鍵績效指標A2.4	描述求取適用水源上可有任何問題，以及所訂立的水效效益目標及為達到這些目標所採取的步驟。	公司為金融服務 企業，不適用於 此指標
關鍵績效指標A2.5	製成品所用包裝材料的總量(以噸計算)及(如適用)每生產單位估量。	公司業務僅提供 服務，不涉及包 裝材料
層面A3：環境及天然資源		
一般披露	減低發行人對環境及天然資源造成重大影響的政策。	助力「雙碳」目標 促進綠色發展
關鍵績效指標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。	助力「雙碳」目標 促進綠色發展
層面A4：氣候變化		
一般披露	識別及應對已經及可能會對發行人產生影響的重大氣候相關事宜的政策。	應對氣候變化， 厚植低碳理念
關鍵績效指標A4.1	描述已經及可能會對發行人產生影響的重大氣候相關事宜，及應對行動。	應對氣候變化， 厚植低碳理念

層面、一般披露及 關鍵績效指標	描述	報告位置
B. 社會		
僱傭及勞工常規		
層面B1：僱傭		
一般披露	有關薪酬及解僱、招聘及晉升、工作時數、假期、平等機會、多元化、反歧視以及其他待遇及福利的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	保障員工權益履 行人本理念
關鍵績效指標B1.1	按性別、僱傭類型(如全職或兼職)、年齡組別及地區劃分的僱員總數。	保障員工權益履 行人本理念
關鍵績效指標B1.2	按性別、年齡組別及地區劃分的僱員流失比率。	保障員工權益履 行人本理念
層面B2：健康與安全		
一般披露	有關提供安全工作環境及保障僱員避免職業性危害的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料	保障員工權益履 行人本理念
關鍵績效指標B2.1	過去三年(包括匯報年度)每年因工亡故的人數及比率。	保障員工權益履 行人本理念
關鍵績效指標B2.2	因工傷損失工作日數。	保障員工權益履 行人本理念
關鍵績效指標B2.3	描述所採納的職業健康與安全措施，以及相關執行及監察方法。	保障員工權益履 行人本理念

層面、一般披露及 關鍵績效指標	描述	報告位置
層面B3：發展及培訓		
一般披露	有關提升僱員履行工作職責的知識及技能的政策。描述培訓活動。	員工培訓
關鍵績效指標B3.1	按性別及僱員類別(如高級管理層、中級管理層)劃分的受訓僱員百分比。	員工培訓
關鍵績效指標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。	員工培訓
層面B4：勞工準則		
一般披露	有關防止童工或強制勞工的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	保障員工權益履 行人本理念
關鍵績效指標B4.1	描述檢討招聘慣例的措施以避免童工及強制勞工。	保障員工權益履 行人本理念
關鍵績效指標B4.2	描述在發現違規情況時消除有關情況所採取的步驟。	保障員工權益履 行人本理念
營運慣例		
層面B5：供應鏈管理		
一般披露	管理供應鏈的環境及社會風險政策。	供應鏈管理
關鍵績效指標B5.1	按地區劃分的供應商數目。	供應鏈管理
關鍵績效指標B5.2	描述有關聘用供應商的慣例，向其執行有關慣例的供應商數目，以及相關執行及監察方法。	供應鏈管理
關鍵績效指標B5.3	描述有關識別供應鏈每個環節的環境及社會風險的慣例，以及相關執行及監察方法。	供應鏈管理
關鍵績效指標B5.4	描述在揀選供應商時促使多用環保產品及服務的慣例，以及相關執行及監察方法。	供應鏈管理

層面、一般披露及 關鍵績效指標	描述	報告位置
層面B6：產品責任		
一般披露	有關所提供產品和服務的健康與安全、廣告、標籤及隱私事宜及補救方法的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	保障客戶隱私， 確保數據安全
關鍵績效指標B6.1	已售或已運送產品總數中因安全與健康理由而須回收的百分比。	公司不直接提供 實體產品
關鍵績效指標B6.2	接獲關於產品及服務的投訴數目以及應對方法。	提升服務質效， 優化客戶體驗
關鍵績效指標B6.3	描述與維護及保障知識產權有關的慣例。	重視知識產權， 防範侵權行為
關鍵績效指標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
關鍵績效指標B6.5	描述消費者資料保障及私隱政策，以及相關執行及監察方法。	保障客戶隱私， 確保數據安全
層面B7：反貪污		
一般披露	有關防止賄賂、勒索、欺詐及洗黑錢的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	合規運營
關鍵績效指標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。	本報告期內未發 生
關鍵績效指標B7.2	描述防範措施及舉報程序，以及相關執行及監察方法。	合規運營
關鍵績效指標B7.3	描述向董事及員工提供的反貪污培訓。	反腐倡廉

層面、一般披露及 關鍵績效指標	描述	報告位置
社區		
層面B8：社區投資		
一般披露	有關以社區參與來了解營運所在社區需要和確保其業務活動會考慮社區利益的政策。	踐行責任擔當致力社會公益
關鍵績效指標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)。	踐行責任擔當致力社會公益
關鍵績效指標B8.2	在專注範疇所動用資源(如金錢或時間)。	踐行責任擔當致力社會公益

9.4 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」)要求編製的第六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。

編製標準

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。本報告遵循上市規則附錄二十七環境、社會及管治報告指引重要性、量化及一致性原則進行編製。

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2021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

2021年1月1日至2021年12月31日。部分內容適當追溯歷史數據。

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。

9.5 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2021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"/> 供貨商 | <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

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2021 中國華融
CHINA HUARONG
SOCIAL RESPONSIBILITY REPORT
社會責任報告

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1. Chairman's Statement

The year 2021 is an eventful year with special significance in the history of China Huarong. Under the loving care of the Party Central Committee and the State Council and with the support from the superior authorities, shareholders and the public, China Huarong, despite the complex and severe internal and external environment as well as its major operating challenges, resolutely implemented the decisions and arrangements of the superior authorities and took the initiative to overcome major operating challenges. Adhering to the guidance of Party building, China Huarong held fast to its main responsibility and core business and worked hard to stabilize overall business development. It successfully completed introduction of strategic investors by way of capital increase, continuously consolidated the results of poverty alleviation, and actively fulfilled its environmental, social and corporate governance responsibilities. Important progress was made in promoting the high-quality development of New Huarong in this period.

Responding with cool-headedness to major risks and challenges and consolidating the foundation for sustainable development. Given a series of major trials such as delayed disclosure of annual report, market fluctuation, suspension of stock trading, and reform and restructuring, China Huarong maintained its strategic focus, strengthened Party leadership and building within the Company, enhanced internal governance, actively and steadily pushed forward introduction of strategic investors by way of capital increase, promoted the downsizing of organizations in an orderly manner, and made consistent efforts to stabilize liquidity, so as to ensure that the Company's shares could resume trading as scheduled. While keeping up our zero-systemic risk strategy, our risk resistibility was further improved, our operating results went back to the positive territory, and the corporate governance structure continued to be improved, further consolidating the foundation for sustainable development.

Adhering to the main responsibility and the core business of distressed asset management and implementing the mission of a central financial enterprise. Based on its function positioning, China Huarong insisted on preventing and resolving financial risks, serving supply-side structural reform and supporting the development of the real economy, focused on improving its capability in core business development, and played the role of a national team and main force in distressed asset industry. In the year, the asset packages acquired in the open market amounted to RMB77.9 billion, indicating a maintained industry leadership in market share. A series of projects have been implemented, such as bailout of difficulties for listed companies, divestiture of the main and auxiliary industries of state-owned enterprises, and acquisition and restructuring of defaulted bonds, effectively meeting the special financial needs for the development of the real economy. Regarding market-oriented DES business, China Huarong focused its investment on areas such as Internet, big data and healthcare to play a leading role in promoting high-quality development of strategic emerging industries.

Steadily developing green finance to serve the “dual carbon” goals. China Huarong persistently integrated the concept of green development into the whole process of operation and management, and actively supported green and low-carbon economic and social transformation. By starting with green finance, China Huarong improved its systems and optimized its product structure. The growth rate of green credit scale of Huarong Xiangjiang Bank was far higher than that of other loans of the bank, and the percentage of green leasing business of Huarong Financial Leasing continued to increase. To support the national strategy of “achieving carbon peaking by 2030 and carbon neutrality by 2060”, China Huarong increased financial support for energy conservation and environmental protection, clean energy, ecological management and other businesses, and assisted low-carbon enterprises in transformation and development. It advocated green operation, cultivated green culture, and promoted energy conservation and carbon reduction, to speed up the digital transformation of its business operation.

Consolidating and expanding the results of poverty alleviation and promoting the revitalization of the counties. In accordance with the requirements of “abstaining from shirking their responsibilities, repealing poverty alleviation policies, ceasing assistance, and stopping regulation”, China Huarong continued to promote the effective connection between consolidating and expanding the results of poverty alleviation and revitalization of the counties, and achieved new results in targeted support. We introduced changes and new ideas to our support model, expanded channels for poverty alleviation, built support platforms for internal staff, customers and Party building, and launched for the first time a consumption support zone on the market-oriented professional e-commerce platform. The financial support “package” was introduced. Specifically, we facilitated the implementation of a number of support projects and promoted the revitalization of the counties through direct investment in support funds, establishment of the “Huarong-Xuanhan County Revitalization Industry Fund”, and other financial means. In 2021, China Huarong was awarded the advanced collective for targeted poverty alleviation by financial institutions, demonstrating our social responsibility as a financial enterprise.

Adhering to the people-oriented philosophy, and actively building platforms for staff growth and development. China Huarong practices the people-oriented business philosophy and attaches great importance to the growth and development of our staff. We improved the construction of the organizational and personnel mechanism, made our salary management system as good as possible, strengthened the business line-related trainings, and built career development channels for our staff, so as to continuously promote their career development and growth. As we cared for the physical and mental health of our staff, we opened up internal communication channels, and did substantive work for them in various aspects such as medical insurance, online training, retirement protection, psychological health and working environment, so as to effectively enhance their satisfaction and sense of achievement.

Looking back on the past year, we have made painstaking efforts every step forward, and all our achievements would not have been possible without the support of all the parties concerned. On behalf of the board of directors of the Company, I would like to express my sincere gratitude to the superior authorities, shareholders and the public for their care for and assistance to China Huarong, and to the cadres and employees in the whole system for their dedication and contribution.

Looking ahead, 2022 is a key year for China to march towards the second centenary goal, and also an opening year for China Huarong to enter a new development stage. Standing at a new historical starting point, China Huarong will adhere to the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, grasp the new development stage, implement the new development concept, integrate into the new development pattern and strengthen the guidance on Party building. With a focus on the main responsibility and the core business of distressed asset management, and upholding integrity and innovation and a pioneering spirit, we will also serve “the country’s most fundamental interests” with our own duties and missions, promote high-quality development under the patrol inspection and rectification of the CPC Central Committee, and reward the shareholders, customers, employees and society with excellent results, to pay tribute to the success of the 20th National Congress of the Communist Party of China!

Chairman: **Liu Zhengjun**

May 20, 2022

2. About Us

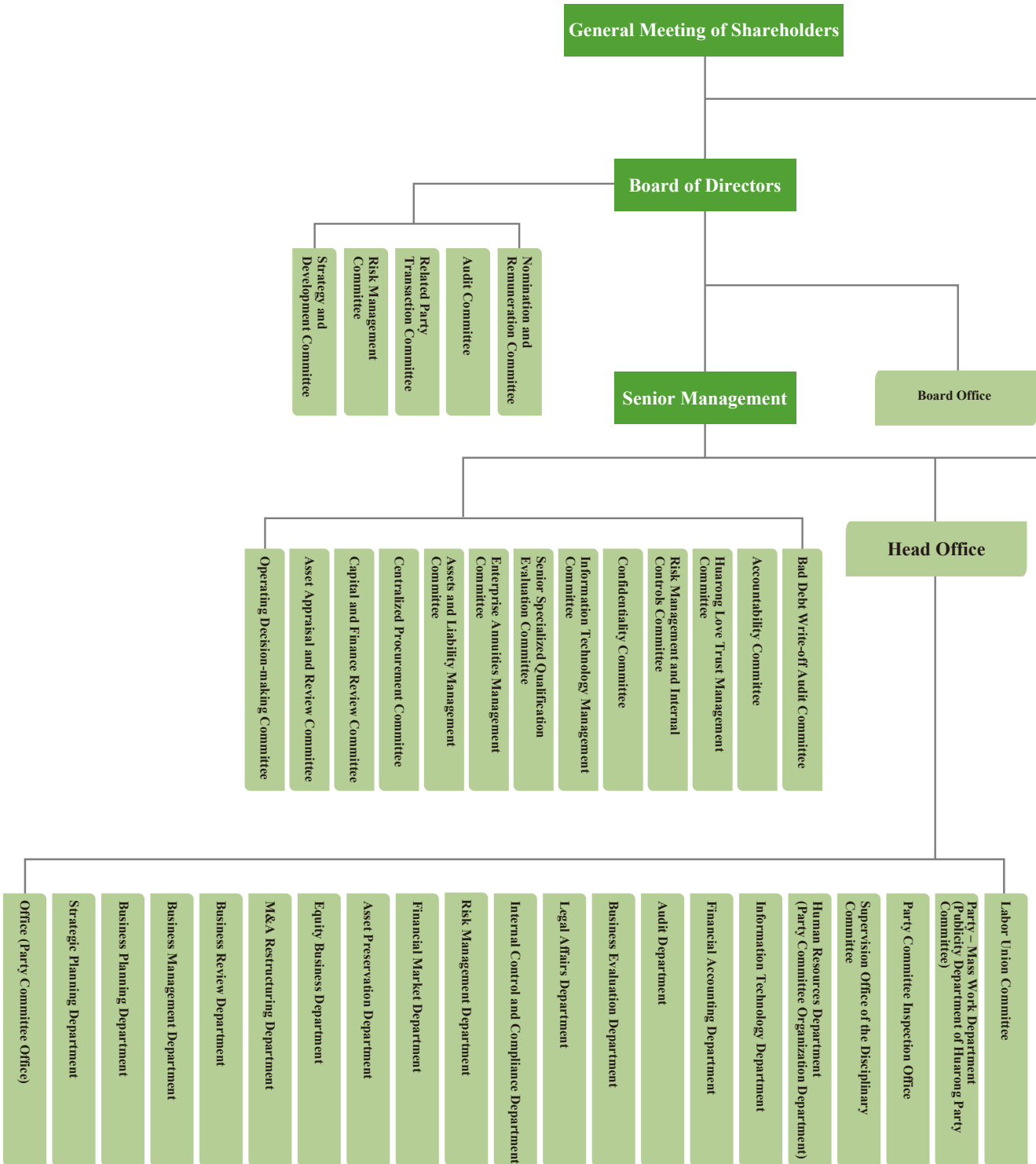
2.1 Company Overview

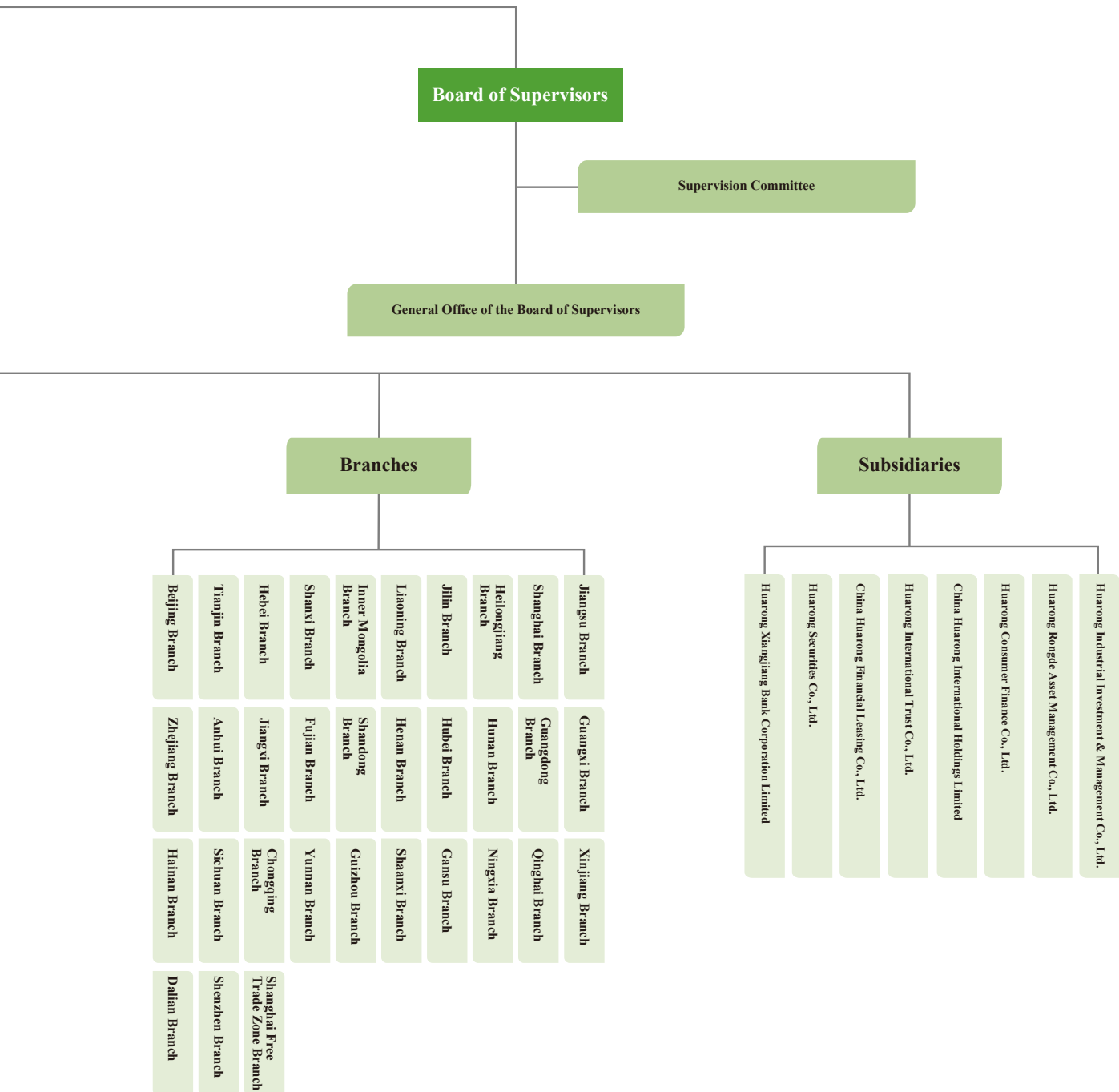
Company Profile

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 CITIC Group Corporation, the Ministry of Finance of the People's Republic of China, China Insurance Rongxin Private Fund Co., Ltd., China Life Insurance (Group) Company, Warburg Pincus and Sino-Ocean Group Holding Limited.

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 2021, 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 Securities, Huarong Financial Leasing, Huarong Xiangjiang Bank, Huarong Trust, Huarong Rongde, Huarong Industrial and Huarong International, with a total of about 10,000 employees.

Organization Chart





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

The Company 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 stock 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 law 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; determining the compensation of directors and supervisors; reviewing and approving reports of the board of directors and the board of supervisors; reviewing and approving the Company's annual financial budget plan and final accounting plan; reviewing and approving the Company's profit distribution and loss recovery plans; making resolutions on the Company's increase or decrease in registered capital; making resolutions on the Company's issuance of corporate bonds, stocks of any kind, warrants or other marketable securities and for listing; making resolutions on the Company's merger, division, dissolution, liquidation or change in corporate form; amending the Company's Articles of Association and rules of procedures for the general meeting of shareholders, the board of directors and the board of supervisors; deciding on the Company's appointment, dismissal, or non-renewal of the appointment of accounting firms that conduct regular statutory audits of the Company's financial reports, etc. In 2021, the Company held 4 general meetings of shareholders, including 1 annual general meeting and 3 extraordinary general meetings, with 30 proposals reviewed and approved, and 1 report heard.

Board of Directors

The board of directors is accountable to the general meeting of shareholders according to the Articles of Association. 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 the end of 2021, the board of directors consisted of 11 directors, including 3 executive directors, 4 non-executive directors and 4 independent non-executive directors. In 2021, the board of directors held 9 meetings, including 4 regular meetings and 5 extraordinary meetings, with 58 proposals reviewed and passed and 17 reports heard. The resolutions adopted included 30 on operation and management, 9 on institutional development, 4 on the appointment or approval of officers, and 15 on other issues.

In a bid to improve the efficacy and corporate governance capability of the board of directors, China Huarong devised the *Board of Directors' Diversification Policy*. In vetting the candidates for directors, the Nomination and Remuneration Committee will consider the complementarity of various factors, including but not limited to gender, age, cultural and educational background, professional experience, skills, knowledge and/or years of service, to ensure that all directors have appropriate competences, experience and a wide array of perspectives and views. As of the end of 2021, the board of directors have independent non-executive directors accounting for more than one third of the Company's total directors, with at least one of them equipped with the professional qualifications required by regulatory bodies. In addition, it has one female director at the very least.

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 according to the Articles of Association. The functions and powers exercised by the board of supervisors 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; nominating shareholder representative supervisors, external supervisors and independent non-executive directors; supervising the selection and appointment of directors; proposing to convene extraordinary meeting of the directors; proposing to convene extraordinary meeting of the shareholders and, in the event that the board of directors fails to perform its duties of convening and presiding over the general meeting of shareholders as required by laws, regulations or the Company's Articles of Association, convening and presiding over the general meeting of shareholders; making proposals to the general meeting of shareholders, etc. As of December 31, 2021, the Company's board of supervisors consisted of 5 supervisors, including 1 shareholder representative supervisor, 2 external supervisors and 2 employee-representing supervisors. 6 meetings of the board of supervisors were held in 2021, at which 19 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, sticks to the bottom line of compliant operation 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 systems, China Huarong actively promotes its clean governance, anti-corruption, anti-money laundering, anti-terrorist financing work to ensure comprehensive compliance with laws 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 basically completed the goal of building the New Huarong institutional system. 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. The above organs and units perform their respective duties and work towards the Company's goal for internal control.

China Huarong put on "Internal Control and Compliance Management Construction Year" initiative in 2021. Under the initiative, it identified and rectified moral hazards in business areas and "made a review" of projects exposed to risks with a view to sorting out the points of risk one by one in its business and management. Moreover, it summarized the risks existed prior to the case of Lai Xiaomin, its former Chairman, and drew on lessons from the case, to enhance its risk control measures and sharpen its risk identification and management capabilities. Meanwhile, China Huarong stepped up its efforts to build internal control and compliance systems, improve training, publicity and mechanisms to urge rectification of misconduct, and enhance the concept of lawful and compliant operations.

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.

China Huarong put risk mitigation at the core of its work and took enhanced measures to forestall and resolve risks in 2021. Specifically, it created risk mitigation mechanisms for major projects, optimized performance appraisal systems, enhanced incentives and cut back on risk exposures. Meanwhile, it tightened the business access, authorization, credit line and concentration management, improved the risk alert and monitoring mechanism, and enhanced the quality management and control of assets to put incremental risks under effective control. In the meantime, it went all out to stabilize its financing, established a liquidity emergency response mechanism and tightened the management of its cash position to secure its liquidity. Finally, it intensified the development of risk management information systems and business lines to provide stalwart support for its risk management work.

Supply Chain Management

China Huarong constantly improved its suppliers' management system in strict accordance with relevant laws and regulations such as the *Tendering and Bidding Law of the People's Republic of China* and the *Interim Provisions on the Management of Centralized Procurement of State-owned Financial Enterprises*. In an effort to enhance the management of its suppliers, it formulated and implemented such rules and regulations as the *Implementing Rules for the Selection of Intermediary Agencies Subject to the Management of the Company's Headquarters*, the *Administrative Rules for the Appointment of Legal Firms*, the *Administrative Measures for Audit and Appraisal Intermediary Agencies*, etc.

In 2021, particularly, China Huarong formulated the *Administrative Measures for Centralized Procurement* and the *Work Rules for the Centralized Procurement Management Committee*, in an attempt to standardize its centralized procurement management system in all respects. China Huarong set up the Centralized Procurement Management Committee to create an organizational framework for procurement, and further improved the management of procurement processes by focusing its efforts on comprehensively regulating and supervising procurement projects that involved large-value commodities, services or construction contracts. Moreover, it actively practiced the principle of green procurement by specifying that centralized procurement shall give priority to energy-saving and environment-friendly products.

In 2021, the Company's headquarters had a total of 32 suppliers from which it purchased products or services of more than RMB1 million under a single contract, including 27 suppliers in North China, 4 suppliers in East China, and 1 supplier in South China.

Anti-Corruption Efforts for Clean Governance

In an effort to carry out the requirement to enforce full and strict governance over the Party, China Huarong advanced the Party style, clean governance and anti-corruption work in earnest. Drawing on and motivated by high profile cases, it actively fostered a political ecosystem characteristic of integrity and erected a line of defense for preventing corruption and resisting moral decline. In particular, the Company worked out such institutional and normative documents as the *Measures for the Inspection of the Party Committee of China Huarong Asset Management Co., Ltd.*, the *Clean Governance Provisions for Investment Behaviors of Individual Employees*, and the *Notice on Provisions for Preventing Transfer of Interest in Operating Activities*, etc., to guide employees to exercise self-discipline and put various clean governance requirements in practice across the links of its operation and management.

In 2021, China Huarong tightened company-wide intra-Party supervision by advancing a full-coverage inspection campaign in a high-quality, sound and orderly manner. Throughout the year, it sent down 9 disciplinary inspection teams, organized in 3 rounds, to scrutinize the work of the Party committees at 20 branches/subsidiaries. With respect to problems detected, it laid down the responsibilities for making rectifications and pushed the entities inspected to address both the cause and the effect of their problems. By a “dual feedback” approach, it imposed the principal responsibility for making rectifications on both the Party committee and the Party secretary of the entities inspected. Following “strict” criteria, it continued to take stock of the situation of the full and strict governance over the Party, the Party style and clean governance initiative and the anti-corruption campaign in particular. While maintaining a tough stance against disciplinary violations, it placed emphasis on restoring the political ecosystem in order to assist with the Company’s development. Particularly, it held a special education session with reference to a series of corruption scandals involving regulatory bodies, including the serious credit risk incident at Baoshang Bank Limited, to communicate and carry out the spirit of the higher-level regulators. Meanwhile, it made arrangements for the entire Company to receive anti-corruption education by watching special videos for educational purposes. In addition, it organized a special campaign to check, prevent and control corruption risks and those relating to the investment of individual employees and “made a review” of the initiative to crack down on the transfer of interest. By conducting self-check, company check, risk rating, and formulating control and prevention measures, among other things, it further squeezed on the room for rent setting and seeking, with a view to creating a corruption risk control and prevention system focused on preventing the transfer of interest.

China Huarong attached great importance to clean governance culture building and anti-corruption training in an effort to foster a corporate culture featuring integrity. During the reporting period, it fulfilled more than 20 hours of clean governance education and training on a per capita basis across the Company. Meanwhile, it encouraged and organized directors and supervisors to participate in anti-corruption training sessions. In day-to-day performance of duty, all members of the board of directors and the board of supervisors have studied anti-corruption regulatory information and requirements on an ongoing basis, including the *Anti-Money Laundering and Counter-Terrorist Financing Ordinance of Hong Kong* (Chapter 615), the *Prevention of Bribery Ordinance of Hong Kong* (Chapter 201), the *Anti-unfair Competition Law of the People's Republic of China* (2019 Amendment), the *Anti-money Laundering Law of the People's Republic of China*, etc.

Anti-money Laundering and Anti-terrorist Financing

China Huarong strictly abides by anti-money laundering and anti-terrorist financing laws and regulations, earnestly fulfills statutory obligations, and has developed the *Internal Control Norms for Anti-money Laundering and Anti-terrorist Financing* and the *Management Measures for Money Laundering Risk Assessment and Related Customer Classification*. 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.

China Huarong continuously improved its anti-money laundering and anti-terrorist financing systems in 2021. It formulated the *Administrative Measures for the Self-assessment of Money Laundering and Terrorist Financing Risks* to specify the principles, procedures and approaches to be followed in conducting self-risk assessment. In the meantime, it further carried out the anti-money laundering requirements of regulatory bodies by deploying and arranging anti-money laundering work, and setting up an Anti-money Laundering Steering Group; advancing preparations for the self-risk assessment; strengthening the building of anti-money laundering systems and optimizing the functions, integration and operating environment of such systems in particular; enhancing the guidance and supervision over the anti-money laundering work, conducting off-site inspections on an ongoing basis; providing anti-money laundering training, and organizing relevant publicity activities to sharpen the anti-money laundering awareness and money laundering risk control and prevention capabilities of all employees. The Anti-money Laundering Steering Group convened a meeting in 2021 to review the Company's anti-money laundering work report and set out relevant requirements accordingly. During the reporting period, the Company is found to be free of any significant money laundering risk events.

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 of Directors' Statement

In light of the functional positioning as a financial asset management company, China Huarong has on a voluntary basis assumed and practiced corporate social responsibility in an effort to build a New Huarong of high quality.

In an explicit manner, China Huarong specifies that the board of directors is responsible for formulating ESG strategies and reports; the management for creating a social responsibility performance and management mechanism where multiple functional departments coordinate for the sake of synergy; and various functional departments and branches for establishing their respective designated contact systems.

As the highest decision-making body, the board of directors adheres to the requirements of the ESG Reporting Guide of the Hong Kong Stock Exchange and responsible for finalizing ESG guidelines, strategies and goals, as well as for assessing the Company's ESG risks. In particular, the board of directors is mandated to identify key risk control matters relating to ESG, check on a regular basis ESG affairs that may bear on the Company's business or operation, shareholders or other stakeholders, evaluate and supervise the Company's operation in ESG, all based on the Company's internal control mechanisms. The management is tasked to put in place and implement the specific ESG work.

The board of directors will take into consideration key issues identified through consultations with stakeholders, and deliberate the ESG annual reports on the Company's progress in ESG management and practice in strict accordance with governance procedures, to ensure that the board of directors participates in the entire ESG process as well as relevant information disclosure.

In 2021, the board of directors reviewed and supervised the Company's policies and measures concerning such ESG issues as complying with laws and regulations, serving national development strategies, addressing climate change, performing social responsibility, etc. This report makes full disclosure of the Company's progress and accomplishments in respect of the foregoing work and other ESG issues in 2021. It has been deliberated and adopted by the board of directors on May 20, 2022.

3.3 Stakeholder Engagement

The Company consistently engages in multi-channel communications with stakeholders. It created regular communication mechanisms with 7 key stakeholders, including regulators, local governments, shareholders and investors, clients, communities, employees, and suppliers. Furthermore, it incorporated the appeals of various stakeholders into its operating and decision-making processes with a view to taking timely, effective measures to meet the reasonable expectations and needs of its stakeholders. This report, which serves as a focal display of the corporate social responsibility (CSR) work, actively conveys the Company's social responsibility concept to various stakeholders, demonstrates the effectiveness of the Company's practice in this area, and further enriches the Company's communications and interactions with its stakeholders.

Stakeholders' Key Expectations and Communication Channels Chart

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

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

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

3.4 Materiality Analysis

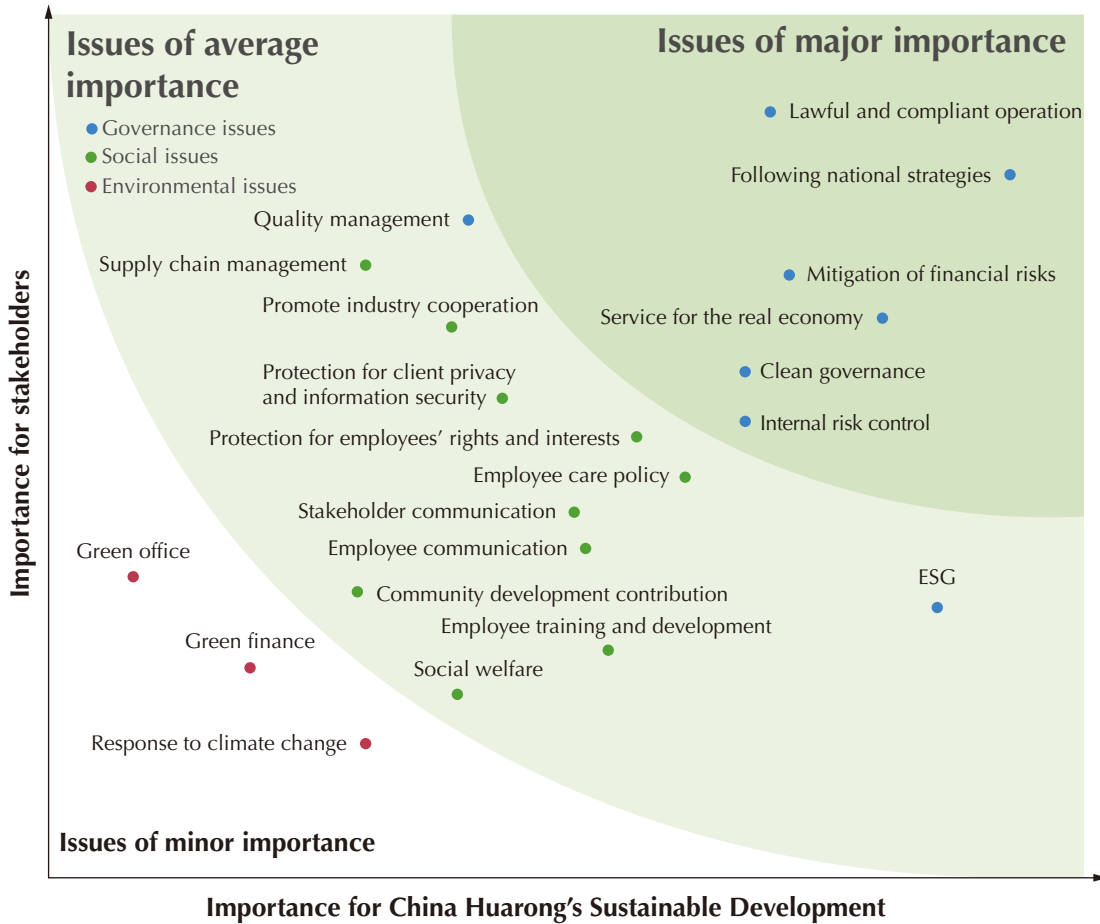
Following the ESG Reporting Guide of the Hong Kong Stock Exchange, relevant regulatory policies and macro-economic hotspots, China Huarong conducted a lot of preliminary researches and analyses to create a list of material issues for the current social responsibility report by way of industry benchmarking, stakeholder questionnaire surveys, etc. Based on a thorough assessment of the impact of various issues on stakeholders and China Huarong, 21 substantive issues highly pertinent to China Huarong were identified and used as important reference for the formulation of ESG strategies, the setting of goals and the sustained disclosure of information. The identification of material issues was carried out by independent third-party consultants hired by the Company.

In 2021, China Huarong adopted the following processes to identify social responsibility issues of major significance:

1. Identify related issues	China Huarong assessed and collected a total of 21 CSR issues by extensively benchmarking the Company's performance against the ESG Reporting Guide and regulatory policies, and analyzing macro-economic hotspots.
2. Survey the extent of attention	The Company received 907 valid questionnaires from external stakeholders and identified material issues by thoroughly evaluating the impact of various issues on external stakeholders in light of the Company's operation and management priorities.
3. Analyze operational impact	China Huarong received 65 valid questionnaires from its management and identified material issues by thoroughly evaluating the impact of various issues on the Company in light of its operation and management priorities.
4. Prioritizing the material issues	Based on identification and analysis, the issues were ranked in order of their significance and a materiality matrix was developed, which served as important reference for defining ESG strategies and goals, preparing the Report, and for continuous information disclosure.

In 2021, China Huarong's CSR (Corporate Social Responsibility) materiality concerns were determined as follows:

China Huarong's CSR Materiality Matrix in 2021



4. Serving National Strategies and Deepening Transformational Development

In 2021, a starting year of the 14th “Five-Year” period, China Huarong intensified its support for the key areas and important strategies of national development by focusing on nationally important strategic decisions, taking account of the new development stage and carrying out the new development concept with a view to creating a new development pattern, promoting high-quality development and giving full play to the aiding role of finance, thus serving the big picture of advancing stability on six fronts (employment, the financial sector, foreign trade, foreign and domestic investments, and expectations) and security in 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). In addition, it supported the development of priority livelihood projects, helped local governments diffuse risks, maintain social and economic stability, and improve the quality and effectiveness of its efforts to serve the real economy. Furthermore, it optimized customer experience, ramped up the development of information technology, and valued research and innovation capabilities and intellectual property protection in order to improve the quality of transformational development at the New Huarong.

4.1 Serving National Strategies by Leveraging Strengths

Serving National Strategies

China Huarong voluntarily took the big picture of national development into account and actively delivered on the mission of central SOE. In practice, it leveraged its financial services advantages and optimized its business and asset deployments to focally support the construction of Xiong’an New Area, the coordinated development of the Beijing-Tianjin-Hebei region, the Yangtze River Economic Belt building and the rural revitalization drive, thereby making positive contribution to regional development across China.

Serving the construction of Xiong’an New Area

Huarong Securities served as an exclusive lead underwriter for Baoding Guokong Group Co., Ltd. in its two round private placement of corporate bonds in 2021. The bonds, worth RMB2 billion, were issued at the coupon rate of 4.80% and 4.10%, respectively, by an issuer with a credit rating of AA+ for a term of 5 (3+2) years. The two rounds of bond issuance both saw the largest size and the lowest coupon rate among all single-term corporate bonds issued with the same rating and maturity since 2021 in Hebei Province, thus assisting the upgrading of urban development strategies of Baoding and the construction of Xiong’an New Area in particular.

<p>Serving coordinated development of the Beijing-Tianjin-Hebei region</p>	<p>Wuqing District, Tianjin Municipality is where Beijing, Tianjin and Hebei Province meet; it is an important core area housing the national Beijing-Tianjin-Hebei coordinated development strategy. In recent years, Huarong Securities deepened cooperation with the district by engaging in the ABS issuance involving the social security housing for small towns and demonstration towns and the corporate bond issued by Wuqing District State-owned Assets Management and Investment Co., Ltd., thus giving active support for the coordinated development across the Beijing-Tianjin-Hebei region. In January 2021, Huarong Securities served as the plan manager and exclusive underwriter for the asset-backed securities issued by Wuqing District to finance the social security housing in demonstration towns. Worth RMB950 million, the project widened the fundraising channel for the Wuqing District to finance its social security housing construction, effectively improved the residential environment for local residents, and contributed positively to the coordinated development across the Beijing-Tianjin-Hebei region.</p>
<p>Serving the building of the Yangtze River Economic Belt</p>	<p>Via the “Alliance of Financial Leasing Companies Serving the Yangtze River Economic Belt Strategy”, China Huarong Financial Leasing Co., Ltd. gave play to the location advantage of its southwest and central China business departments in serving the Yangtze River Economic Belt strategy, focusing on funding the green eco-corridor development and the industrial transformation and upgrading initiative. Throughout the year of 2021, it invested RMB19.134 billion in financial leasing business across the Yangtze River Economic Belt, accounting for 71.05% of the total investment of its kind in the area.</p>
<p>Supporting rural revitalization</p>	<p>In an effort to implement the rural revitalization strategy of the CPC Central Committee and the State Council, Huarong Consumer Finance actively operated its shopping mall APP for the purpose of assisting in poverty relief by marketing the characteristic agricultural products from Xuanhan County, Sichuan Province, a targeted poverty alleviation site for the Company. As of the end of December 2021, the online shopping mall has helped the assisted county realize RMB52,520 in sales. For the purpose of consolidating the outcome of poverty relief and promoting rural revitalization, Huarong Consumer Finance debuted consumer credit products for poverty alleviation purposes.</p>

Supporting Emerging Industries of Strategic Importance

In pursuing its main responsibility and the core business, China Huarong took the initiative to serve national strategies. By optimizing industry and asset deployment, it focused efforts on the health, high-end equipment manufacturing, electronics and communication, new materials, new energy and big consumer sectors, with an aim of allowing emerging industries of strategic importance to fuel the transition and upgrading of economic growth and high-quality development.

Case



Deploying in the Health Sector

Following the industry developments, regulatory requirements and industry trends at home and abroad, Huarong Rongde Asset Management Co., Ltd. took the initiative to explore a “finance + healthcare” development path for the health industry. Facing the health sector with high specialty requirements, it set up a team comprising both “specialized and investment” personnel to deploy investment in the health sector. So far, its investment has covered all the four segmentation markets including innovative pharmaceuticals, high-end devices, medical technologies, and medical services. With total investment of RMB4 billion, it has invested in 40-plus enterprises in the real economy sector.

In April 2021, 8 outstanding enterprises financed by Huarong Rongde were shortlisted for several rankings and awards at the “Fifth Future Healthcare VB100 Conference”, and Huarong Rongde was given the honor of “TOP 10 Biomedicine Investors of the Year” as a domestic organization investing in the healthcare industry.



Case

**Serving the Real Economy to Grow China into a Manufacturing Power**

In 2021, China Huarong Financial Leasing Co., Ltd. increased its support for such emerging industries of strategic importance as high-end equipment manufacturing, new energy and new materials, energy conservation and environmental protection, etc. Following differentiated strategies for different enterprises, it provided differentiated financial support to actively met the medium-to-long term, diversified financing needs of manufacturing enterprises, granting its credit funds all to the real economy. Since 2018, the company has accumulatively released RMB31.879 billion in loans to manufacturing projects. In 2021 alone, such loans saw an increase of more than 30% year on year, making the company a forerunner in the industry of its kind. In this way, China Huarong did its part in helping with the country's effort to build a "manufacturing power" in the world.

Case

**Participating in Emerging Industries of Strategic Importance**

In 2021, Huarong Securities served as a sponsor (lead underwriter) for the private placement project of Gohigh Data Networks Technology Co., Ltd., helping the latter raise RMB1.25 billion in funds. The money raised this time would be mainly used to fund the research, development and industrialization of internet of vehicles products, which was one of the key development projects of the country then.

Case

**Increasing Financial Support for Hi-tech Industries**

In close adherence to the strategic deployment of Hunan Province, Huarong Xiangjiang Bank delivered on the "Three High Grounds and Four New Missions" strategic positioning of the province in all respects. Accordingly, it increased financial support for advanced manufacturing, technological innovation enterprises, foreign trade enterprises, etc. and gave priority to key areas in distributing its credit resources and financial services, thus fulfilling its responsibilities and commitments. On a cumulative basis, it released RMB17.122 billion in credit to 670 key manufacturing enterprises, RMB16.686 billion to 494 hi-tech enterprises, and RMB15.337 billion to 109 foreign trade enterprises in 2021. In partnership with 120 provincial or higher-level industrial parks or zones, it granted RMB28.6 billion in credit to 528 enterprises at or above designated sizes in the same year.

Case

**Assisting Hi-tech Enterprises to Get Listed on the Growth Enterprises Market**

Wintao Communications Co., Ltd. is a leading communication technology and service provider in China, providing such communication technologies and services as maintaining and optimizing communication networks, building communication networks, etc. It uses new generations of information technologies such as internet, big data, internet of things, artificial intelligence, etc. to empower its main business, enable deep integration of its industry with new technologies, and accelerate industrial upgrading. In August 2021, Huarong Securities provided IPO services for the enterprise, serving as a sponsor and underwriter for the client's listing on the growth enterprises market. The purpose was to help hi-tech enterprises in general make full use of the capital market to speed up their growth.

4.2 Protecting People's Livelihood and Promoting Inclusive Finance

Supporting the Development of Key Livelihood Projects

China Huarong resolutely carried out the work arrangement of the central economic conference, closely followed the orientation of national policies and firmly adhered to the positioning of providing counter-cyclical financial aids to fund key livelihood projects, assist local governments diffuse risks and maintain social and economic stability, thus delivering on the responsibility and commitments of the Company as central SOE.

Case

**Participating in the Restructuring of Distressed Enterprises to Secure People's Livelihood**

Yurun Group, a flagship meat product manufacturer in China, was successively shattered by financial debt default, litigation, arbitration, seizure and freezing of assets, etc. in recent years. It was reduced to a distressed condition as a result. As a food processing and logistics enterprise highly relevant to people's livelihood, the group has more than 30,000 employees and involves hundreds of thousands of farmers, breeders and merchants across its industry chain. In a bid to fulfill its function in providing financial assistance for the group, China Huarong Jiangsu Branch took an active part in its restructuring by offering relief funds for the securitization platform Yurun Jingxuan to help it restore and expand production capacity. The new Yurun company will offer more jobs for communities and benefit even more market players.

Case



Conducting Joint Operations with Partners to Re-activate Key Livelihood Projects

Mulanxi International Square (木蘭溪國際廣場) is a key livelihood project located in Xianyou County, Putian City, Fujian Province. Due to capital chain rupture and the existence of quite many debt disputes, the project was suspended in 2019, severely infringing on the rights and interests of home buyers and constructors. It became not only a source of risk for local financial system, but also a source of threat for local social stability. In an attempt to re-activate the stock asset, China Huarong Fujian Branch innovatively created a tri-party joint operation model involving “the government, the court and the reorganizer” to bring the project of Mulanxi International Square back to life, thereby maintaining local social and economic stability. Nowadays, the project has resumed in all respects. More than 400 households have taken the delivery of their housing and more than 1,000 property owners will move in subsequently.

Case



Re-activating Distressed assets by “Both Debt and Equity Financing” to Improve Livelihood and Harmony

Due to poor management and resulting insolvency, Qingdao Fuhang Real Estate was declared bankrupt and forced to be liquidated by a court in 2017. Its bankrupt project was put under auction by the court in 2020. China Huarong Shandong Branch and Huarong Industrial, in partnership with industrial investors, actively bid for and acquired the project by using “both debt and equity financing”. Subsequently, Huarong Industrial took charge of the late stage development of the project in all respects and gradually brought it back to normal track by re-activating inefficient assets. The “combined approach” adopted by China Huarong helped local governments through “urgent and difficult” livelihood problems, dealing a positive social effect.

Case



Assisting in the Reconstruction of Shanty Areas

Under an “industry + finance” cooperation model, China Huarong Qinghai Branch helped to restructure the problem enterprises of Kangtai Corporation and in turn get out of difficulty the shanty area reconstruction project of Sinohydro Engineering Bureau 4 Co., Ltd., PowerChina. In doing so, it helped local governments to address such livelihood issue as resettling residents who had been displaced by the shanty area reconstruction project. The renovation of dilapidated housing also guaranteed the personal safety and improved the living conditions for local residents.

Serving Small and Micro Enterprises

China Huarong actively practiced the concept of inclusive finance. By optimizing information platforms, among other measures, it improved the alignment of financial services with small and micro enterprises, raised the efficiency and lowered the cost of financing for them. In mitigating the financial distress of small and micro enterprises, it constantly contributed to the national strategy of ensuring stability on six fronts (employment, the financial sector, foreign trade, foreign and domestic investments, and expectations) and security in 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).

Case



Improving the Quality and Effectiveness of Efforts to Serve Small and Micro Enterprises

Huarong Financial Leasing continuously increased its financial support for small and micro businesses in the private sector, focusing on the digitalization of manufacturer leasing. Given the fact that small and micro enterprises tend to seek “short-term, frequent and urgent” funds, it successfully launched and rolled out a financial leasing digital platform that enabled the application for, examination and approval, contract signing, release and post-leasing management of loans to be done all on line. As a result, it takes 20 minutes at the fastest to complete the process from applicant registration to fund disbursement, greatly lifting the efficiency and lowering the cost of financing. For that reason, small and micro enterprises, as well as individually-owned businesses, have shown significantly stronger sense of gain and satisfaction. Since 2021, Huarong Financial Leasing has seen its financial leasing business grow more than 300% on a year-on-year basis, with the loans to small and micro projects accounting for over 30% of its total credit granted to private enterprises, the number of contracts with small and micro enterprises for more than 70%, and the smallest size of single loans at RMB125,700. In this way, it helped small and micro enterprises mitigate their financial conditions and foster employment opportunities for the sake of people’s livelihood.

Case

**Mitigating the Financial Distress of Small- and Medium-sized Enterprises (SMEs)**

Hunan Shenzhou Pharmaceutical Co., Ltd. is the sole pharmaceutical company in Cili County, Hunan Province that deals in the manufacturing of raw herbal materials, the prepackaging of medical devices, the wholesale and retail of unpacked food, dairy products and sterilization products, etc. During the pandemic, it unconditionally secured the provision of medical supplies to hospitals in response to the call of government. In the post-pandemic era, however, SMEs as a whole are faced with stark challenges that threaten their survival. In 2021, the drug maker suffered tight liquidity, too, due to a shortage of working capital. In response, Huarong Xiangjiang Bank granted RMB22.40 million in working capital loans to the company in a bid to help reduce its operating burden. The loans succeeded in getting the company back to normal operation by meeting its dire financial needs.

4.3 Taking Multiple Measures to Enable High-Quality Development

Improving the Quality and Effectiveness of Services to Optimize Customer Experience

China Huarong constantly deepened the practice of customer relationship management (CRM). In an effort to roundly learn about customers' appeals, better establish and maintain customer relationships, improve the quality and effectiveness of customer services, and raise the satisfaction of customers with the Company's services, it devised the *Management Regulations for Customer Sponsorship*, the *Management Measures for Customer Complaints*, the *Management Measures for Customer Return Visits*, etc. In the meantime, it conducted regular satisfaction surveys among host customers who maintained business relationships or had the willingness to cooperate with the Company. In addition, it coordinated various operating units to improve the efficiency of communication with customers, optimize customer experience and provide premium, comprehensive financial services for them. As of the end of December 2021, 44 operating units of China Huarong paid follow-up visits to 2,919 customers. The levels of customer satisfaction with the Company's professionalism, service efficiency, service awareness, clean governance and self-discipline were all higher than 99%, while the satisfaction with the Company's business types stood at 98.87%.

<p>Huarong International Financial Holdings Limited</p>	<p>It drafted the <i>Management Measures for Customer Complaints</i> to specify the company's complaint acceptance procedures, including those for receipt, filing and referral of complaints, the investigation and disposal of complaints, and follow-up visits, etc. Meanwhile, it set up a dedicated customer service function, providing customer service hotlines and email boxes to handle inquiries and feedbacks from customers in a timely, efficient manner.</p>
<p>Huarong Rongde</p>	<p>It paid follow-up visits to host customers and released the <i>Questionnaire on Customer Return Visits</i> and the <i>Questionnaire on Customer Business Needs</i> accordingly. The visits were focused on customers' preferences for service rating and business needs. In the end, it collected a total of 101 effective responses from customers.</p>
<p>Huarong Xiangjiang Bank</p>	<p>In respect to service guarantee, it revised the <i>Guidelines for Service Standards of Business Outlets of Huarong Xiangjiang Bank</i> to add the standards of services for special customers, and made the <i>Implementing Plan for Payment Service Facilitation to Help the Elderly Address the Difficulty in Applying Smart Technologies</i>. According to the plan, it launched a simplified version of its mobile banking APP, opened dedicated customer service hotlines, prepared service manuals, and conducted a variety of publicity activities, for elderly customers, with a view to improving the suitability and quality of its services for seniors.</p> <p>In respect to the management of complaints, it amended the <i>Administrative Measures for Financial Consumer Complaints of Huarong Xiangjiang Bank</i>; conducted complaint disposal campaigns; effectively strengthened complaint management and followed up on the handling of complaints and paid return visits to inquire about customer satisfaction; analyzed and used complaint data and circulated the information on complaints on a quarterly basis.</p>

Protecting Customer Privacy to Ensure Data Security

Protecting customers' privacy and information security and maintaining a level playing field is the key to building trusting relationships with customers in the long run. China Huarong has always persisted in protecting customers' information and privacy. For that purpose, it has established information and data security protection systems to sharpen its information security and privacy protection capabilities. In 2021, several subsidiaries of China Huarong put customer privacy protection and data security into practice in all respects.

<p>Huarong International Financial Holdings Limited</p>	<p>Following the <i>Personal Data (Privacy) Ordinance</i>, it conscientiously processed and protected all personal data of its customers, created and digitalized reporting procedures for suspicious/large amount/third-party transactions (so that, for instance, in the case of data leak, insider trading, false trading and price manipulation, among other misconducts, it can respond, follow up and offer guidance appropriately), and issued compliance manuals that contain clauses on customer privacy protection. In 2021, it did not receive any reports on the infringement of customer privacy.</p>
<p>Huarong Exchange Center</p>	<p>It formulated the <i>Membership Information Confidentiality System for Huarong Zhongguancun Distressed Asset Exchange Center Co., Ltd. (provisional)</i> to standardize membership information management practices, maintain the security of membership information and protect the legitimate rights and interests of its members.</p>
<p>Huarong Technology</p>	<p>It drafted the <i>Measures for Operating and Managing Production Data</i>, which filed all customer privacy and data security requirements for the data search, revision, transmission and storage processes.</p>

Huarong Xiangjiang Bank

It improved its business systems by revising the *Privacy Policy of Huarong Xiangjiang Bank Corporation Limited*; enhanced its system control and technology safeguards; strengthened supervision and management, conducted security checks with respect to personal financial information, and urged branches to solve problems detected; enhanced the management of outsourcing by tightening the entry of personnel and the restrictions on business authority, stepping up business and consumer protection training, and including personal financial information protection into the scope of risk assessment for outsourcing purposes and the scope of inspection by relevant management lines to monitor the process of service and ensure information security capability; and organized emergency drills. In addition, it incorporated the personal financial information leak events into the scope of emergency drills, and conducted communication and education activities to disseminate financial knowledge, including on financial information protection, to customers and employees with a view to sharpening customers' ability to identify financial risks and employees' awareness of customer information protection.

Improving Fintech to Promote the Application of Information Technologies

In 2021, China Huarong continuously perfect science and technology institutional system in the field of information technology governance to boost the development of a defense mechanism for its information security system, advance the digitalization drive, and in turn, effectively improve the basic service capability of information technologies and highlight the enabling role of science and technology.

With respect to the development of information security systems, China Huarong laid down the *Rules for Managing Information Technology Risks and Information Security*, the *Measures for Managing Computer Information Security*, the *Measures for Managing Information System Emergencies*, the *Measures for Managing Safe Use of Production Data in Information Systems*, etc. These rules provided in detail the requirements for information security management in different areas, including security framework, organization, environmental security, operation and maintenance development security, network security, data security, emergency management, etc.

Regarding the operation of information security systems, the Company saw a steady improvement in the operation continuity of its information systems in 2021, with the average system availability exceeding 99.9%. Moreover, it created a mechanism to analyze operation and maintenance security on a monthly basis, shifting its security management toward delicacy monitoring. Furthermore, it pushed forward the development of priority projects, such as the development of a mechanism to file information security levels for the national information security hierarchical protection system, the development of applied disaster preparation systems, network security defense mechanisms, and automatic monitoring systems, etc., to enforce delicacy information security management on a daily basis.

In order to improve its fintech management, it conducted thorough investigations at large state-owned banks, fintech companies, top internet enterprises, external consultancies and intra-industry competitors to learn about the transition toward digitalization in general and the IT planning and development of its counterparts in particular. At the same time, it looked into the requirements of business transformation, preliminarily sorted out some common features of various business lines, and created a list of business capabilities. On that basis and with reference to developments of the financial industry, it proposed potential scenarios where smart technologies might be used at the Company, thus providing reference pathways for the Company to embark on the digitalization process in the future. In light of the application scenarios required by the Company, such as smart due diligence for distressed assets, extraction of the elements of audit working papers, etc., it probed such smart technology platforms as natural language processing and image identification products and strengthened the professional training and scaling of technology models to improve the suitability of those platforms for the Company's proprietary business scenarios. Based on its audit system, it consolidated the foundation for the Company to develop its smart technology capability. On that basis, it will gradually widen the scope of application for such technologies as full text retrieval and image identification.

Reinforcing Innovation Capabilities to Promote the Development of Its Own Industry

In business practice, China Huarong explored and researched such hotspot issues as distressed assets market regulatory policies, bankruptcy reorganization, bad personal loans, risk diffusion, etc. with a view to empowering itself and driving innovation through research and contributing its wisdom and strength to the leapfrog development of the broadly-ranging distressed assets industry. The Company continuously improved its post-doctoral research station system to let it play a positive role in "innovating research, commercializing outcomes, fostering talents and exchanging ideas" in the development of the New Huarong and train research management personnel for the industry at large.

Industry Development	China Huarong led a system-wide effort to consolidate the research resources within the Company. Revolving around such hotspot issues as distressed assets market regulatory policies, bankruptcy reorganization, bad personal loans, risk diffusion, etc., it organized 13 intra-system entities to write 47 industry research reports, 53 key data reports and 8 thematic reports. Moreover, it advanced regular research on dozens of industries, including domestic and foreign macro-economy, distressed assets, real estate, coal, chemical, pharmaceutical and health, steel, non-ferrous metals, electronics, building materials, etc.
Key Research Topics	China Huarong actively conducted research on key topics and completed the writing of 15 research reports. The research was focused on main business transformation, operation and development, key area research and analyses, macro-economic and distressed assets market trend analysis, etc.
Post-doctoral Work Stations	In 2021, the Company's post-doctoral work stations carefully organized the 18 th round of post-doctoral researcher recruitment following the guidelines of integrating production, education and research and training personnel for the Company. Moreover, they did a good job in managing the incumbent post-doctoral researchers and their research work and in keeping good communication with their competent administrative authorities, 7 partnership organizations and counterpart post-doctoral work stations. In the same year, the Company's incumbent post-doctoral researchers published a total of 2 papers.

Attaching Importance to Intellectual Property Rights and Preventing Infringing Behaviors

China Huarong attached great importance to the maintenance and protection of intellectual property. Accordingly, it complied with the *Copyright Law*, the *Trademark Law*, the *Patent Law* and other intellectual property-related laws, and developed the *Measures for the Management of Information Technology Risks and Information Security* and the *Measures for the Management of Software Projects* to regulate the management of intellectual property.

China Huarong respected the research results of its employees and post-doctoral researchers, determined the attribution of rights and interests in a fair and reasonable manner, and protected its own research and innovation achievements. In addition, it developed rules and regulations to forestall potential infringements.

5. Diffusing Financial Risks to Safeguard Financial Security

Giving full play to its financial relief function, China Huarong provided such comprehensive financial services as acquiring distressed assets, restructuring debts, reorganizing the assets of distressed enterprises, implementing bankruptcy reorganization, etc. to help SOEs split their minor business from their main business, institute judicial sale, mitigate the distress of listed companies, acquire bonds in default, etc. The purpose was to help revitalize stock assets, optimize resources allocation, increase the value of assets, thus effectively preventing and resolving financial risks, serving the development of the real economy and facilitating the supply-side structural reform.

5.1 Standing on Established Positioning to Focus on the Distressed Assets Business

In 2021, in adherence to the functional positioning of the Company as a financial asset management company and to the overall requirements of “the transitional, crucial year”, China Huarong broke down and put in place such four tasks as “diffusing risks, revitalizing stock assets, optimizing incremental assets and consolidating foundation”, placing an emphasis on the broadly-ranging distressed assets business. Additionally, it optimized its business structure and ushered in such new products/models as acquiring bonds at default risk, acquiring wealth and asset management plans, etc., thus allowing the distressed assets sector to play the lead market player role in the distressed asset sector. In 2021, the Company acquired RMB77.9 billion in asset packages, leading the industry in terms of market share. Meanwhile, its acquisition and disposal business saw an increase of RMB29 billion in incremental acquisition costs, disposed of distressed debt assets worth RMB34 billion, and realized an income of RMB8.4 billion, an increase of 16.2% over the previous year. Furthermore, the projects settled enjoyed an IRR of 12.4%, remaining at a relatively high level.

Case



Acquiring Distressed Assets through Multiple Channels to Help the Real Economy Diffuse Liquidity Risks

Weltmeister is an innovative car manufacturer in the new energy vehicle sector. As a result of sales problems, it incurred a debt crisis. Consequently, it failed to get listed on the Science and Technology Innovation Board (STAR) market and was unable to repay its local debt, experiencing a short-term liquidity squeeze. In a bid to support the government’s deployment of strategic emerging industries and give full play to the distressed assets business advantage of financial asset management companies, China Huarong Shanghai Branch took an active part in the government-led emerging industries. By acquiring the existing distressed debt, it helped Weltmeister to repay its local debt, and in the meantime, customized a financial service plan for the client considering its cash flow needs in corporate operation. What’s more, the plan set installment payment modes and graduated floating interest rates to help the company resolve liquidity risks, thus achieving alignment between economic benefits and social benefits.

Case

**Using Innovative Thinking to Dispose Stock Asset Packages**

A chemical company was a debtor in a distressed asset package previously acquired by China Huarong Qinghai Branch. It was an enterprise producing potash fertilizers, industrial salt, etc. by mining salt lakes. In a deep probe into the company and a review of industry development cycles, China Huarong Qinghai Branch found that a collateral of the client, namely, the mining right of a salt lake boron and potash mine, was quite valuable. Therefore, it actively contacted industrial investors, using the collateral as a key selling point. In July 2021, Qinghai Branch put 4 credit assets of the company on sale and closed the transaction in that month at a premium. The transfer of creditor's right helped Qinghai Branch to effectively dispose of its stock asset packages and achieve value discovery, value matching and value increase for its distressed assets.

Case

**Creating New Distressed Asset Products and Models to Maintain Stable Development of the Capital Market**

At the end of 2021, the three-year transitional period of the new asset management rule came to an end. Seizing the great opportunity brought about by the asset management business reform in the window period, China Huarong actively charted the new domain of off-balance-sheet distressed asset acquisition and reorganization involving trusts, funds, and wealth and asset management plans. In 2021, China Huarong learned that a contractual fund was due and had been deferred for several times and that investors of the fund had a strong need to exit before the end of 2021 due to the new asset management rule and their own strategic adjustment. In performing its financial relief function, China Huarong acquired limited partners' ownership in the fund to help wind up the mature asset management product, effectively lessening the fund manager's payment pressure. In this way, it assisted in promoting regulated reform of the asset management business during the transitional period and helped the transferring party to achieve structural and strategic adjustment.

Case

**Introducing the Business of Transferring and Acquiring NPL to Single Institutional Clients to Secure Local Economy and Social Stable**

China Huarong actively participated in the NPL transfer pilot program in 2021. In a competitive bid, its Jiangsu Branch successfully acquired an NPL issued by a bank to a real estate developer in Jiangsu Province. The loan was worth RMB160 million, including both principal and interest. The real estate project financed by the loan had repeatedly given rise to debt disputes since 2014, posing liquidity pressure on the developer. In consequence, the project was suspended and mass petition ensued, impairing owners' interest and local social stability. In response, Jiangsu Branch exercised its financial relief function in a timely manner. In collaboration with local governments, it pushed for subsequent disposal of the assets involved in the project in a bid to revitalize stock assets, supporting local economy and securing social stability. This was the first corporate NPL transferred via the Bank Credit Asset Registration and Transfer Center in Jiangsu Province and also the first successful attempt of China Huarong in this business area.

Case

**Deepening the “Internet + Distressed Asset” Model through the Empowerment of Science and Technology**

China Huarong empowered itself more through science and technology. It adopted the “Internet +” approach to create an online distressed asset referral platform in order to raise the efficiency of asset disposal and give play to the platform's unique function of integrating resources and re-activating stock assets on an ongoing basis.

- In 2021, “China Huarong-Rongyitao”, a WeChat mini program developed independently by the Company as a referral platform for distressed assets, was given the “valuable financial innovation award of the year 2021” by Cailianpress.com. “China Huarong-Rongyitao” WeChat mini program takes serving customers as its core concept and adopts the “Internet +” model to integrate all core links of the distressed asset value chain and to create an ecosystem fostering win-win outcomes for multiple parties. It is therefore of great significance to bringing social resources together, widening the channels to acquire customers, speeding up the turnover of assets, revitalizing and reorganizing distressed assets and supporting the development of enterprises in the real economy sector.

- In the theme of “riding the wind and breaking the waves”, it organized 8 livestreaming sessions on the auction platform of JD.com to recommend approximately 150 highlighted assets located mainly in the Yangtze River delta area, the Greater Bay area, the Beijing-Tianjin-Hebei region, the Chengdu-Chongqing metropolitan area, etc. In addition, it set up a “Special Zone for the Assets of China Huarong” on the auction platform of Alibaba, engaging investors with respect to its key assets and offering them a wide array of choices.
- China Huarong actively cultivated upper- and down-stream customer groups including financial institutions, intermediary agencies, secondary investors, etc. and enhanced its business links with banks, top players in its industry, legal firms, investment banks, AICs, real estate funds, professional real estate integrators, etc., with an aim of creating an ecosystem and a community of friends in the broadly-ranging distressed asset sector.

5.2 Diffusing Risks to Reconstruct the Value of Distressed Assets

Due to the impact of macro factors, such as the pandemic and the overlap of three cycles, enterprises in the real economy sector were confronted with such problems as funding mismatch, reduced profitability, capital chain rupture, lack of asset liquidity, etc. in 2021. As a result, financial asset management companies were imposed heavier burdens in forestalling and resolving systemic risks. In such context, China Huarong effectively played the role of a “stabilizer” as an asset management company. In the thinking of investment banking and innovation, it continuously promoted business transformation and upgrading, actively participated in the asset restructuring and bankruptcy reorganization of distressed enterprises, provided relief for those in the real economy sector, assisted those in distress to restore credit and increase value, and helped those in crises to resume operation and achieve regeneration. In earnest, it helped to resolve potential financial risks, deeply involved in industry upgrading and improved the quality and effectiveness of services provided for the real economy. In 2021, its acquisition and restructuring business generated RMB28 billion in revenues throughout the year, with the annualized monthly rate of return reaching 9.6%, up 0.6 percentage point over the previous year.

Case

**Resolving Liquidity Crises to Assist Enterprises to Get out of Difficulty**

SanPower Group is a large private enterprise group in Jiangsu Province, dealing primarily in consumption and big health services. With several subsidiaries listed on the stock market, it fell into a liquidity crisis due to blind expansion for diversification purposes in the near past. With a strong support of local governments, SanPower Group's "full amount debt moratorium + relief funds" restructuring plan was adopted and implemented by the financial institutional creditors' committees in November 2021. China Huarong Jiangsu Branch stepped in as a relief fund provider to help the group revitalize its premium main business assets.

Case

**Participating in Bankruptcy Reorganization to Help Resolve Financial Risks**

As a flagship dairy enterprise in Liaoning Province, Huishan Dairy was reduced into a debt crisis in 2017. Several financial institutions were involved in the crisis. China Huarong Liaoning Branch deeply participated in Huishan Dairy's bankruptcy reorganization. In a tailor-made manner, it acquired the distressed asset packages of several financial institutions in the dairy producer to assist banking institutions in diffusing their financial risks. In particular, it sorted out the debts and creditor's rights of the distressed enterprise, recommended and helped usher in strategic reorganization investors to put the reorganization plan in place.

Case

**Adopting Flexible Means of Reorganization to Increase the Value of Assets**

Henan Tianguan Fuel Ethanol Co., Ltd. was one of the three fuel ethanol producers newly incorporated upon the approval of the National Development and Reform Commission during the 15th five-year period. Owing to the impact of international oil prices, the selling prices of fuel ethanol plunged in recent years. In conjunction with poor operation and management, the company failed to repay large amounts of debts as scheduled. China Huarong Henan Branch explored the potential value of the corporate's distressed assets and attempted to use business thinking to revitalize them by flexible disposal means. Giving full consideration to the need for operating cash flow, it helped the client mitigate the pressure from short-term liquidity by way of installment payment. Such waiver of benefits to the real economy sector successfully got the client through its debt crisis by means of bankruptcy reorganization. Nowadays, the enterprise has resumed normal operation and is gradually conducting technology renovation. Its debt to employees, a long-standing legacy problem, has been fully serviced, too, contributing to local livelihood and stability. China Huarong's assistance helped to strike a balance between economic and social benefits.

Case

**Acquiring and Reorganizing Bonds in Default to Diffuse Default Risks**

An industrial enterprise in Xinjiang saw part of its corporate bonds mature at the end of the first quarter of 2021. Due to relatively big pressure from debt service, the enterprise found it hard to repurchase its bonds in full amount, hence the possibility to give rise to default on the open market. Aware of the enterprise's difficulty, China Huarong Xinjiang Branch intervened actively. It created a new deal structure, imposed detailed process control over such key links as bond acquisition, bond transfer, bond retirement, debt restructuring, etc., and successfully helped the enterprise pay for the bonds due in the end. By assisting the enterprise to navigate the short-term liquidity squeeze, prevent the occurrence of bond default and in turn avoid major credit risks, it effectively maintained the credibility of the capital market in Xinjiang and produced positive social repercussions.

Case

**Assisting in the Merger and Acquisition of Enterprises in the Real Economy Sector to Support Integrated Economic Development**

Shandong Snton Steel Cord Co., Ltd. ("Snton") is a large-sized enterprise dealing in the research, development and manufacturing of such high-end metal products as steel cords used for tyres. It enjoys quite sound fundamentals in terms of product R&D, customer networks, brand reputation, etc. Due to the risk from regional guarantee circles, and the influence of trade wars, among other things, Snton's financial conditions continuously worsened, so that it applied for bankruptcy reorganization in March 2019 together with 11 other enterprises, citing its inability to service debt due and payable. In 2021, China Huarong Shandong Branch successfully effectuated the merger and reorganization of four enterprises including Snton through such professional operations as "disposal + reorganization" of "stock + incremental" assets. It introduced a flagship enterprise of the industry as an investor to help Snton achieve sustainable development. In doing so, it effectively maintained local financial and employment stability, facilitated the integration and development of the real economy and produced both economic and social benefits.

5.3 Undertaking Intra-industry Cooperation to Promote Industry Development

China Huarong entered into active, thorough cooperation with industry associations, with a view to giving full play to their respective advantages and realizing resources sharing, mutual benefits and win-win outcomes. Particularly, it enhanced exchanges and cooperation with local industry associations in terms of bankruptcy liquidation, bankruptcy reorganization, distressed assets disposal, bankruptcy investment and other financial services, enabling sustainable, healthy, fast economic growth jointly.

Case



China Huarong Shanghai Branch Inked a Strategic Cooperation Agreement with Shanghai Association of Bankruptcy Administrators

China Huarong Shanghai Branch signed a strategic cooperation agreement with Shanghai Association of Bankruptcy Administrators on April 22, 2021, so that it would enter into cooperation with the latter in bankruptcy reorganization, asset disposal, and common benefits debt business. The aim was to give play to its financial relief function and help enterprises with the possibility of having their value reorganized return to normal track as soon as possible, thus making contribution to optimizing the business environment in Shanghai.



Case



China Huarong Guangdong Branch Executed a Strategic Cooperation Agreement with Guangdong Association of Bankruptcy Administrators

China Huarong Guangdong Branch signed a strategic cooperation agreement with Guangdong Association of Bankruptcy Administrators on May 18, 2021. The agreement aimed to enable in-depth cooperation between China Huarong and Guangzhou, positioned as a national central city, revolving around the common social responsibility of supporting the real economy, thus contributing to the business environment improvement and high-quality economic growth in the city.



6. Contributing to the “Dual Carbon” Goals and Promoting Green Development

In an effort to help the country achieve the carbon peak and carbon neutrality strategic goals, China Huarong actively took on the challenges of climate change. It ran the green, low-carbon development concept through its operation and management, thereby contributing to the achievement of the “dual carbon” goals.

6.1 Establishing Low-carbon Concepts to Address Climate Change

Climate change is one of the most serious challenges in the 21st century, and it is also one of the focus topics of the domestic and international community. In order to actively respond to climate change and contribute to the realization of China’s “Dual Carbon” Goals, China Huarong has formulated *Basic Regulations for Business Access*, which incorporates environmental impact and climate risk into project risk consideration and assessment scope to strengthen risk identification. At the same time, China Huarong integrates the green and low-carbon concept into the whole process of business operation and product design, leverages strengths of its core business, helps enterprises with low-carbon transformation, and contributes to coping with climate change.

Enhancing the Identification of Climate Change Risks

Identifying and controlling risks in project selection: the Company’s business personnel and project examiners would investigate and judge the energy consumption, environmental protection qualification, etc. of a project in the due diligence and business review processes. If a project was found to have high energy consumption, outdated production capacity or incompliance with environmental protection standards, it would be rejected.

Establishing risk alert systems: the Company increased the intensity of risk monitoring taking advantage of its “finance + technology” edges. By pushing market intelligence, it directed and guided its operating entities to conduct business in a prudent manner and selected business complying with national environmental protection requirements.

Case



Huarong Financial Leasing Held Green Finance and Carbon Trading Training Sessions

Huarong Financial Leasing provided thematic training on green finance and carbon trading in July 2021. The training, in the form of both on-site lectures and online livestreaming, covered the status quo of the carbon market in China, the mechanism of carbon trading, the development of CCER projects, the practice of forestry carbon sink projects, etc.



Deepening the Responses to Climate Change Risks

The *Basic Regulations for Business Access* 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 guiding each business unit to prudently select projects that meet the national environmental requirements.

With respect to “industries with excess production capacity, high energy consumption or low environmental protection”, the Company issued analyses and alert in various risk reports in a timely manner.

In addition, it strengthened the development of information systems to further reinforce, and urged affiliates to establish, sound risk management systems, so that data could be collected and reported through electronic systems, rather than on paper, to better protect environment and improve working efficiency.

6.2 Making Innovations in Green Finance for the “Dual Carbon” Goals

As a practitioner of green finance, China Huarong earnestly carried out the “carbon peak” and “carbon neutrality” strategic deployment of the CPC Central Committee and the State Council to make ongoing innovations in and expansions of the green financial services, with a view to helping enterprises achieve the transition to low-carbon development and the country realizing the “dual carbon” goals more quickly.

Assisting in the Transition to Low-carbon Development

As a practitioner of green finance, China Huarong persistently innovated in and expanded its green finance services to help low-carbon enterprises fulfill high-quality transformational development. Meanwhile, it increased financial support for enterprises or projects involved in energy conservation, environmental protection, clean energy, ecological treatment, etc., explored and advanced green, circular and low-carbon development, to better serve the “dual carbon” goals and have the Company’s voice heard in serving the development of the real economy sector via green finance.

Case



Assisting with the Transformational Development of New-Energy Enterprises

Golden Concord Limited (Group) Holdings Co., Ltd. is an enterprise group dealing mainly in the production of photovoltaic silicon, the manufacturing and sale of photovoltaic components, the generation of electricity from clean energy, the co-generation of heat and power (CHP) for industrial parks, etc., which all fall into the low-carbon economic sector. The group was ranked at the fourth place among the global top 500 new energy enterprises in 2021. In recent years, however, the group was subject to considerable pressure from liquidity, and production and management due to changes in industrial policies, financial deleveraging, etc. In 2021, China Huarong customized a financial service plan for the group, giving full play to its financial relief function. Through debt restructuring, it helped to re-activate the group’s inefficient assets in order to effectively alleviate the pressure from liquidity. Moreover, it promoted the application of science and technology to its comprehensive energy service business in an effort to help the group gradually improve its profitability and risk hedging capability, thus accelerating the green development process.

Case



Creating New Financial Supports for Wind Power Generators by Granting the Value of Knowledge Credit Loans

As a new energy, wind power is an important strategic support for the energy mix transformation of China in the backdrop of the “dual carbon” goals. Shiyou Electric, a researcher, developer and manufacturer of wind power generation products in Hunan Province, boasts considerably strong R&D and new product development capabilities. In an effort to innovate in the financial support to wind power generators, Huarong Xiangjiang Bank disbursed RMB5 million in the value of knowledge credit loans to Shiyou Electric in September 2021. The client thus became the first enterprise in Xiangtan Hi-tech Industrial Zone that obtained the value of knowledge credit available to tech enterprises. The measure would help the enterprise expand its production capacity, lift its production efficiency and in turn, promote high-quality development of the wind power market.

Case



Assisting the Development of Waste-to-energy Power Generation Companies

Huarong Financial Leasing helped a waste-to-energy power generation company raise RMB100 million by the sale-leaseback of kitchen waste processing and marsh gas power generation equipment. The waste-to-energy power generation company engages mainly in collecting, transporting and processing kitchen waste, processing domestic garbage and solid waste, generating and sell electricity through the marsh gas from kitchen waste, re-using energy, investing in energy conservation projects, etc. The sale-leaseback helped the beneficiary not only to increase its liquidity, but also to obtain new high-temperature high-pressure circulating fluidized bed biomass boilers, high-temperature high-pressure condensing turbine units, power generation units and relevant auxiliary facilities. As a result, the enterprise was capable of processing kitchen waste in an amount of 500 tons per day at its maximum capacity, realizing non-hazardous treatment of kitchen waste.

Developing Green Finance

China Huarong, as well as its branches, engaged vigorously in the green finance business, including green bonds, green credit and green leasing, with an aim of contributing to low-carbon development by means of providing financial services.

Green bonds:

During the reporting period, Huarong Xiangjiang Bank issued green financial bonds worth RMB3.5 billion on a cumulative basis. The funds raised from such bonds were invested in green industrial projects in their entirety, including those involving pollution control and prevention, environmental restoration, biomass resources collection and use, natural biological protection, tourism resources protective development, etc.

Green credit:

Huarong Xiangjiang Bank formulated the *Measures for Managing Green Credit Loans* to specify the managerial requirements and key concerns for prior investigation, credit extension examination and approval, release approval, post inspection, etc. under the risk monitoring system for green credit business procedures. In addition, it adopted differentiated credit extension authorization and approval procedures considering the different nature and severity of environmental and social risks facing clients.

In terms of management framework, the board of directors is the highest decision-making body for the green finance work. It is responsible for making green credit development strategies, approving green credit goals set by senior management, supervising and evaluating the implementation of green credit development strategies across the bank, and deliberating the green credit review reports submitted by the operations management. The senior management is responsible for implementing the green credit strategies, goals and overall policies approved by the board of directors, establishing green credit management mechanisms and processes, specifying departmental roles, responsibilities and authority, and conducting internal control, inspection and performance appraisal for the green credit work. It is also responsible for reporting the developments of green credit to the board of directors and for making relevant reports to regulatory bodies.

In 2021, Huarong Xiangjiang Bank saw a relatively fast growth in the size of green credit, which grew at a pace far faster than other loan types.

Green leasing:

Following the green development concept, Huarong Financial Leasing actively expanded its green leasing business. Accordingly, it devised such business marketing and management mechanism as *the Investment Guidelines for Green Leasing Projects*, vigorously exploring green leasing opportunities in water treatment, solid waste treatment, clean energy fields, etc. In 2021, the company's green leasing arm cumulatively invested RMB1.853 billion in resources recycling, renewable and clean energy, waste treatment, and pollution control and prevention projects, accounting for 6.88% of the company's total investment.

6.3 Building Low-carbon Enterprises and Promoting Green Culture

In strict accordance with relevant provisions of the *Environmental Protection Law of the People's Republic of China* and the *Energy Conservation Law of the People's Republic of China*, China Huarong constantly carried out the concept of green development, actively promoted green offices, advocated green travel, and strove to reduce the consumption of energy and resources and the emission of waste, with a view to putting energy conservation in place, advancing the transition to low-carbon development and growing into a green enterprise. In 2021, by taking a series of effective measures, China Huarong's total energy and resource consumption and total waste generation decreased somewhat compared with 2020.

Headquarters:

- Revising the *Measures for Managing Physical Assets at the Headquarters* to specify that the use of physical assets must follow the principle of energy conservation and emission reduction.
- Standardizing the procurement and use of office supplies, advocating and rolling out paperless offices and online meeting.
- Optimizing the smart control and use of lights in office buildings by installing separate lighting systems for different areas and elaborating switch systems to lower the number of lights switched on at the same time.
- Advancing garbage classification in active response to the call of Beijing Municipal Government by differentiating hazardous waste from domestic garbage and handling them over to professional third-party processors for appropriate treatment.
- Devising the *Measures for Managing the Use of Official Vehicles at the Headquarters* to regulate the management of official vehicles, raise the efficiency of official vehicle use, and strictly control the scale of official vehicles and the times of their use.
- Advocating the conservation of water and the re-use of reclaimed water on condition of ensuring normal water supply for office buildings.
- Ramping up communication and education activities on energy conservation, emission reduction, low-carbon development and food saving and advancing the initiative to "save every piece of paper, every kilowatt hour of electricity, every grain of rice, every drop of water and every drop of oil" to sharpen employees' awareness of energy conservation and environmental protection.

Affiliates:

- Huarong Trust: replacing 72 old grille lights with energy-saving LED lights, with energy consumption lowered by nearly 50%.
- Huarong Xiangjiang Bank: formulating energy conservation and emission reduction plans for air conditioning, lighting, public area facilities, lifts, revolving doors, illuminating lights, water dispensers, water heaters, etc.; using LED energy-saving tubes and water-saving closetools for office areas; setting temperature at 26 degrees Celsius in summer and 20 degrees Celsius in winter for air conditioning systems.
- Huarong Rongde: implementing digitalized, paperless offices; advocating printing on both sides of paper and for work purposes only; advocating energy conservation habits such as turning off lights or air conditioning systems when leaving offices; promoting teleconferencing; cut down on unnecessary travels; adopting circular energy-saving modes for air conditioning and heating systems in offices; gradually using LED energy-saving lamps for office and illuminating purposes.
- Huarong Exchange Center: tightening lighting management by using energy-saving lamps in all offices and conference rooms, making full use of natural lights, prohibiting the use of lighting in day or in an unattended manner, etc.; adding suitable plants and bonsai in offices to absorb harmful indoor air; advocating printing on both sides of paper and with recycled paper; enhancing the management of official vehicles, creating sound management measures for the use of official vehicles, and strictly controlling the frequency and scale of such use.

Table: Energy and Resources Consumption of the Group/Company

Indicators		Unit	2021
Energy consumption	Electricity consumption	kWh	26,869,983.09
	Gasoline consumption	Tons	462.95
	Natural gas consumption	Cubic meters	519,964.20
	Outsourced heat	MKJ	4,827.22
	Liquefied petroleum gas	Cubic meters	4,690.70
	Total energy consumption ¹	Tons of coal equivalent	11,365.80
	Energy consumption intensity	Tons of coal equivalent per capita	1.04
	GHG emissions in Scope 1 and Scope 2 ²	Tons of carbon dioxide equivalent	20,433.68
	Tons of carbon dioxide equivalent per capita	1.87	
Resources consumption	Water consumption	Tons	226,869.38
	Water consumption per capita	Tons per capita	20.81
	Office paper consumption	Tons	86.85
	Office paper consumption per capita	Tons per capita	0.01

1 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 2021. 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.

2 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. 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.

Table: Waste Generated in the Group/Company³

Indicators	Unit	2021
Waste toner cartridges	Piece	4,439.00
Waste toner cartridges per capita	Piece per capita	0.41
Waste ink cartridges	Piece	738.00
Waste ink cartridges per capita	Piece per capita	0.07
Waste lamps	Piece	6,416.00
Waste lamps per capita	Piece per capita	0.62
Electronic waste	Tons	85.06
Electronic waste per capita	Tons per capita	0.0078
Domestic garbage	Tons	3,912.73
Domestic garbage per capita	Tons per capita	0.36
Kitchen garbage	Tons	612.66
Kitchen garbage per capita	Tons per capita	0.06

³ 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 2021. 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 strives to build a high-quality professional talent team. By establishing a correct direction for the selection and employment of people, it rectifies the culture of personnel selection and appointment. The Company adheres to improve the construction of organizational and personnel mechanism, and continuously improve an open, transparent, scientific, and reasonable positive incentive and restraint mechanism. In addition, the Company also pays attention to the training, development, and growth of employees through actively responding to their concerns, caring for their health, and protecting their rights and interests, so as to achieve unification of the growth and progress of employees with the development of the enterprise.

7.1 Implementing Employment Responsibility and Protecting the Legitimate Rights and Interests of Employees

China Huarong strictly abides by laws and regulations, including *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, promotion, dismissal, remuneration, working hours, holidays, training, diversity, anti-discrimination and other treatment and benefits, maximizing its efforts to create equal and diversified paths for their career development. The Company attaches great importance to implement humanized management and strictly prohibits all acts of labor disputes like employment of child labor and forced labor. The Company also follows the principle of voluntary signing of labor contracts, and its labor contract signing rate reached 100% in 2021.

As of December 31, 2021, China Huarong employed 10,904 persons, including 5,358 female employees, accounting for 49.14%, and 193 overseas employees, accounting for 1.76%.

Indicator	Unit	2021
Total number of employees ⁴	persons	10,904
Contract employees	persons	10,904
Labor dispatch employees	persons	448
Labor contract signing rate	%	100
Social insurance coverage rate	%	100
Number of employees by gender		
Number of male employees	persons	5,546
Number of female employees	persons	5,358
Number of employees by region		
Number of domestic employees	persons	10,711
Number of overseas employees	persons	193
Number of employees by age		
Employees with age under 35	persons	4,942
Employees with age between 36 and 45	persons	3,146
Employees with age between 46 and 55	persons	2,219
Employees with age above 56	persons	597
Employee turnover rate⁵		
Employee turnover rate by gender		
Turnover rate of male employees	%	7.35
Turnover rate of female employees	%	6.85

4 The statistical scope includes contract employees.

5 Employee turnover rate = number of resigned employees in the category in 2021/(total number of employees in the category at the end of 2020 + total number of employees in the category at the end of 2021)/2

Indicator	Unit	2021
Employee turnover rate by region		
Turnover rate of domestic employees	%	1.70
Turnover rate of overseas employees	%	6.79
Employee turnover rate by age		
Turnover rate of employees with age under 35	%	2.56
Turnover rate of employees with age between 36 and 45	%	6.44
Turnover rate of employees with age between 46 and 55	%	2.33
Turnover rate of employees with age above 56	%	1.23

Indicator	Unit	2021	2020	2019
Number of work-related deaths	persons	2	0	0
Proportion of work-related deaths	%	0.02	0	0
Work days lost due to injury	days	261	—	—

7.2 Stimulating the Vitality of Talents and Encouraging Employees to Grow

China Huarong actively introduces high-quality professional talents. It constantly broadens the career development path of employees and strengthens their vocational skills training, to continuously realize joint development and progress of China Huarong and its staff.

Career Development

China Huarong adheres to its correct practice in selecting and employing personnel, establishes a scientific and standardized talent selection mechanism, strengthens the development of cadres and general staff, and constantly optimizes the structure of the talent base. The company has regulated the selection and appointment procedures and broadened channels for employees' career development, and has also formulated internal systems such as *Rules for Appointment and Removal of Posts* and *Supervisory and Accountability Measures for the Selection and Appointment of Cadres (Trial)*, so as to set up a strict standard for staff selection and employment.

Employee Incentive

China Huarong encourages employees to grow and develop by optimizing the distribution mechanism of wages and expenses and various competitions and selection activities. Issuing relevant internal systems and special rewards implementation rules, the Company insists on salary determination based on posts, rewards based on performance. The Company establishes a competitive, reasonable, and effective compensation management system through continuously strengthening the incentive and restraint mechanism oriented by business performance contribution and giving full play to the “baton” function of performance appraisal and salary distribution.

In 2021, China Huarong continued to carry out various activities to create a positive working atmosphere and stimulate the enthusiasm of employees for entrepreneurship. First, the Company continued to carry out mass labor competitions. In accordance with the spirit of the Company’s annual working conference and business objectives, the Company formulated the *2021 Company’s “Fourteenth Five-Year Plan for Striving New Huarong” Labor Competition Activity*, and deployed and guided the development of systematic labor competition activities. Besides, 12 “Outstanding Performance Teams” and 30 “Job Dedication Individuals” were selected for the Company’s 2020 annual labor competition. Second, the Company vigorously carried out labor union promoting work by widely publicizing advanced and typical deeds and playing an exemplary and leading role in the whole system. Exemplary deeds reported list as follows: Chen Pei, senior manager of China Huarong Shanghai Branch, was awarded the “National Financial May Day Labor Medal”, and the Second Business Operation Department of China Huarong Jiangsu Branch and the Financial Market Department of Huarong Xiangjiang Bank were awarded the “National Financial Pioneer”. “Financial May Day Women’s Model Post” candidate collective was also rewarded. Third, the Company hold advanced staff theme exchange and practice activities. The Company arranged 22 advanced individuals in the Company system to carry out the 2021 annual system advanced staff thematic practice exchange activity.

Employee Training

Closely focusing on business development, China Huarong increased training efforts, innovated training methods, broadened training channels, and continuously improved the performance capabilities and professional quality of cadres and employees. In 2021, China Huarong strengthened the overall planning of the company’s education and training work, and promoted the transformation and upgrading of training in an all-round way. Centering on the core work of the company, China Huarong comprehensively

planned the company's systematic education and training work, 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-job training, seminars, special lectures, video training and self-study. The Company flexibly conducted the ideological and political, professional and businesses trainings at different levels and in various classifications, with an aim to make the training activities more scientific and effective. The Company continued to strengthen the construction of an online learning platform by improving the internal and external course system and carrying out online special training, and worked actively to build up a learning-type organization.

Indicators	Unit	2021
Employee training coverage	%	100
Training hours per senior management cadre	hours	55.67
Training hours per middle-level management cadre	hours	75.05
Training hours per staff	hours	89.71
Training hours per male employee	hours	88.94
Training hours per female employee	hours	88.94
Proportion of senior management training	%	0.06
Proportion of middle-level management training	%	4.22
Proportion of staff training	%	95.72
Proportion of male employee training	%	48.81
Proportion of female employee training	%	51.19

Case



Conduct Professional Training

In order to effectively improve the business development ability of employees and continue to promote the transformation and tackling of core business, China Huarong organized employees of branches, subsidiaries and headquarters to carry out a series of core business training.

Case



Set Up Training Courses for Financial Principals of Branches and Subsidiaries

In order to strengthen the pertinence and professionalism of employee training, in 2021, China Huarong organized the financial principals of branches, subsidiaries and relevant employees to participate in professional training. Experts and scholars from the industry and universities were invited to give professional explanations on professional frontier fields and hot issues such as financial environment and innovation, economic capital management, enterprise and financial strategy, tax planning, practical interpretation of financial instruments, performance evaluation and assessment evaluation, and Huawei's industry finance integration practice.

Case



Continue to Build Online Learning Platform

China Huarong's online learning platform follows the working idea of "keeping online, establishing mechanism, and focusing on key points". The Company promotes the construction of online learning platform in an orderly manner, continues to improve the online course system, and provides employees with unimpeded internal and external networks, support for PC and mobile terminals, as well as learning resources available at anytime and anywhere. In 2021, the online learning platform launched 81 professional courses, 85 ideological and political courses, and a total of 166 special courses. It accumulated a total of more than 160,000 hours of study. The platform has won wide recognition and positive feedback from employees.

Case



Various Training Activities Proactively Conducted by Subsidiaries

- Huarong Finance Holding: Provide CPT training hours for internal licensed personnel to further improve their business, management, compliance knowledge ability and cognitive level in areas of licensing business, listing rules, corporate governance.
- Huarong Science and Technology: Conduct six Huarong Science and Technology lectures, with 216 people participated in the training and 10.5 hours in total. The training carried out the “Advanced Requirements Analysis of Best Practices and Full-Course Sand Table Exercise” for three days, which conducted targeted professional ability improvement training for 31 employees of Product Solution Department and Software Development Department.
- Huarong Huaqiao: Provide training on the subject of *Psychological Characteristics of Debtors in the Liquidation of Distressed assets and Recovery Techniques*. Focusing on the theme of *Effective Communication Skills*, the course provided corporate culture and leadership training and enabled trainees to learn and master effective communication skills.
- Huarong Trust: Hold the quantitative hedging strategy training for private placement, inviting the heads of the business department and quantitative department of well-known fund institutions to teach the business model of private placement and quantitative hedging strategy for private placement. More than 60 senior executives and business backbone of the company participated in the training.

7.3 Focus on Development and Care for Employees’ Physical and Mental Health

Adhering to the “people-oriented” principle, China Huarong always serves employees wholeheartedly and pays attention to the physical and mental development of employees. The Company also earnestly seeks benefits and offers practical services for its employees, 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 2021, China Huarong held the 9th Session of the Third Workers and Employees' Congress, where major issues such as remuneration of duties, business expenditure management were deliberated and voted on. The meeting also witnessed the re-election of the staff supervisors of the third session of the board of supervisors. Throughout the year, subsidiaries and branches held a total of 40 staff (representative) meetings, which adjusted and optimized the matters related to employee interests, including the *Employees' Placement Plan*, and submitted them to the workers' meeting for deliberation and voting, so as to effectively safeguard the legitimate rights and interests of employees. The Company continued to deepen the construction of the "Smart Labor Union" and issued the *Notice on Developing the WeChat Official Account of Labor Union*. The WeChat service account "China Huarong Staff Home" was promoted within the system, acquiring over 8,000 followers. By improving the WeChat mini program of the Labor Union, it realized the "one-stop" integration of functions like information release, interest group management, event registration, online voting, with more than 23,000 logins. Besides, the optimization and adjustment of the "Huarong Staff Walking Activity Platform" was completed, and a new function of "Youyuan" for Huarong staff fellowship was launched. Through the WeChat service account, more than 10 episodes of special video graphic information such as "Huarong's New Year's Greeting on Cloud" video, "Carol Dedicated to the Party" art performance, and H5 health promotion of COVID-19 prevention and control have been uploaded. In addition, the Company's 2021 annual training class and team building activity for the labor union cadres was held. The special discussions and on-site observation activities with the China Cinda labor union have also been carried out.

Employee Care

China Huarong attaches great importance to strengthening the care and service guarantee of its employees, by formulating such systems as *Huarong Love Trust Management Measures* and *Measures for Aid and Rescue Employees in Difficulty*, and takes a series of measures to effectively protect the legitimate rights and interests of employees. The Company offers practical services for its employees in terms of medical insurance, online training, retirement protection, mental health, and working environment, etc. Through the Company intranet or mail solicitation, forums, visit and research and other methods, the Company listens to the opinions of employees in a timely manner, and smooth the internal communication channels.

<p>Promote the construction of “Employee Home”</p>	<p>The Company established and improved facilities such as staff canteens, reading rooms and gyms at the grassroots level, and enhanced comprehensive services. The selection of “Model Worker’s Home” and “Outstanding Labor Union Cadres” in the Company system from 2019 to 2020 were carried out, which commended 16 advanced basic labor union organizations and 63 outstanding labor union cadres. The Company also improved the level of “Home Building” service of grassroots labor unions and the enthusiasm of labor union cadres in performing their duties.</p>
<p>Program of “sending support to people who are in need” becomes normal</p>	<p>In the New Year’s Day and Spring Festival of 2021, the Company invested RMB537,000 of labor union funds in the program of “sending support to people who are in need”, which assisted 147 people in difficulties and poverty alleviation cadres within the system. On the eve of the Spring Festival, the headquarters held celebration activities for employees staying in Beijing, and distributed items to 59 employees. In accordance with the All-China Federation of Trade Unions’ “Labor Unions Entering Ten Thousand Homes” activity, the Company’s labor union visited 72 model workers, cadres of poverty alleviation, advanced individuals of epidemic prevention and employees in need, and visited five people in Beijing on site. The Company also paid close attention to repeated epidemic outbreaks and natural disasters at the community level, and allocated a special fund of RMB510,000 for epidemic prevention and disaster relief.</p>
<p>Effectively utilize the function of Huarong Charity Trust</p>	<p>Huarong Charity Trust fully utilized the functions of “serious illness relief, assistance in difficulties, and social welfare”, and allocated RMB500,000 to Xuanhan County in Sichuan Province for the project of ambulances renewing and configuring, and helped two employees in difficulty.</p>

Strengthen the protection of female employees

The Company continued to promote the renewal of the *Special Collective Contract for the Protection of Female Employees' Rights and Interests* in all units of the system, and the overall signing rate is 100% (excluding 3 overseas institutions). The Company carried out a series of themed activities around the celebration of the "Women's Day", organizing activities to collect female employees' talent works, producing and publishing electronic photo albums of excellent works, holding a special knowledge lecture on women's health, implementing the Company's annual special health examination for female employees. The room for breastfeeding in the headquarters building was upgraded and renovated, and two "care rooms for female employees in the headquarters" were also launched.

Offer practical care services to employees

The Company invited experts to hold lectures on employee mental health care to help them relieve pressure in a scientific way. In response to the call of the state, the Company allocated and distributed family "emergency kits" for anti-epidemic disaster prevention and mitigation for employees, and strengthened the health protection and safety protection of employees and their families.

8. Practicing Responsibility and Contributing to Social Welfare

The year 2021 marked the first year of the “14th Five-Year Plan”, the first year to comprehensively promote rural revitalization, and the first year to consolidate and expand the achievements of poverty alleviation and achieve effective connection with rural revitalization. China Huarong actively assumed its mission and tasks as a central financial enterprise to respond to the country’s major policies for poverty alleviation. It strengthened the leadership of party building, broadened funding channels, amplified the effect of assistance, achieved important breakthroughs in innovative financial assistance, and effectively promoted the consolidation and expansion of poverty alleviation results and the effective connection of rural revitalization. Meanwhile, the Company actively participated in public welfare undertakings, supported the development of people’s livelihood, and contributed to social harmony.

8.1 Targeted Assistance to Help Rural Revitalization

In 2021, China Huarong deeply studied and implemented the important instructions of General Secretary Xi Jinping on the targeted assistance work of central government units. The Company implemented the requirements of “abstaining from shirking their responsibilities, repealing poverty alleviation policies, ceasing assistance, and stopping regulation”, and continued to expand the achievements of poverty alleviation and achieve effective connection with rural revitalization, the follow-up work should be continued to carry out in the spirit of tackling difficulties. Besides, the Company continued to promote financial support, consumption support, party building support, education support, people’s livelihood support and intellectual support in poverty alleviation. The Company was awarded the advanced collective and advanced individual for targeted poverty alleviation by financial institutions. One poverty alleviation cadre was awarded the honorary title of “National Advanced Individual in Poverty Alleviation” with commendation by the state. And the targeted assistance case won many awards such as “2021 Excellent Case of Rural Revitalization” by finance.china.com.cn.

Targeted Assistance

China Huarong attached great importance to the targeted assistance work, took it as the key task of the Company’s “The Crucial, Transitional Year”, and coordinated the effective connection between the consolidation of poverty alleviation achievements and rural revitalization.

<p>1. Expand the source of funds and amplify the effect of assistance.</p>	<p>China Huarong has intensified its innovation efforts and invested funds to Xuanhan County through multiple channels, such as donation funds, business funds, introduction funds and love trust, to support the development of Xuanhan rural revitalization.</p>
<p>2. Improve working mechanisms and strengthen support.</p>	<p>In order to promote a new beginning of the rural revitalization, China Huarong has optimized and improved its working system by expanding the number of leading units from 14 to 25. The targeted assistance office at the headquarters organized promotion meetings on schedule and supervised the handling of key work on a weekly basis.</p>
<p>3. Select and allocate cadres to strengthen management and care.</p>	<p>More than 50 supporting cadres in the system have carried out their duties as “front-line fighters”. The Company has won 18 national and provincial awards since the fight against poverty.</p>

Poverty Alleviation by Improving Financial Conditions

China Huarong has integrated the resources of the whole system and carried out financial assistance projects in 2021 deeply to realize the replication and promotion of the assistance model. The amount and quality of assistance were significantly improved compared with the previous year.

Case

**Take Multiple Measures to Promote Financial Assistance**

- **Establish “Huarong-Xuanhan Rural Revitalization Industry Fund” as an innovation**
To give full play of the professional advantages of the financial institutions and steadily promote the seamless connection between the consolidation of poverty alleviation achievements and the rural revitalization strategy, China Huarong invested capital and jointly established the Huarong-Xuanhan Rural Revitalization Industry Fund with financial funds of targeted county. The first payment was RMB10 million, of which Huarong Securities provided professional fund services.
- **Based on distressed asset main business and help financial assistance**
China Huarong Sichuan Branch successfully launched the market-oriented debt-to-equity swap financial assistance project, Dazhou Iron and Steel, in the targeted county, which achieved an annual output of 3.07 million tons of steel, a year-on-year increase of 192% and employment of 400 people.
- **Take advantage of financial expertise**
Huarong Financial Leasing has carried out financial leasing projects for the third consecutive year, providing a total of RMB1.3 million in financial support to help Miaoan Town Plum Distillery revitalize machinery and equipment, enhance the added value of the plum industry. On such basis, it replicates and promotes equipment leaseback assistance mode to support the development of the cultural tourism industry in the Bashan Grand Canyon.
- **Investigate into actual needs of assistance and provide consulting services**
In order to implement targeted financial assistance, China Huarong Chongqing Branch investigated the actual demand of local assistance in Xuanhan County, and provided consulting services on distressed assets and debt optimization for State-owned Assets Office of Xuanhan County and platform companies on site.

Poverty Alleviation by Consumption

China Huarong continued to deepen consumer assistance and support the sales of agricultural products in poverty-stricken areas. Intranet columns and product counters were used to strengthen publicity, and the Company's units actively participated. Labor unions at all levels delivered agricultural products to employees through special care activities such as "brisk walking". The whole system has introduced government agencies, banks, supermarkets and other enterprises to help sales.

China Huarong cooperated with the professional e-commerce company "Original Life" to launch the "China Huarong Consumption Support Zone" to promote and sell Xuanhan agricultural products to its 48 million customer groups. In addition, six subsidiaries launched a special promotion area on online service platform, official website and other channels to expand the sales channels of agricultural products in targeted counties in an all-round way.

Poverty Alleviation by Education

Talent revitalization is the foundation and key to rural revitalization. Education is the fundamental way and an important guarantee for the realization of talent revitalization. China Huarong attaches great importance to assistance work by education, and actively organizes and carries out charitable educational assistance work. As of 2021, for the seventh consecutive year, we have provided educational assistance with love and have donated nearly RMB2.7 million to support more than 1,200 students, of which more than RMB600,000 was donated to support 300 students in 2021. Besides, three schools, five teaching buildings and playgrounds donated by the Company over the years continue to provide guarantee for 12,000 students. Through promoting financial knowledge in rural areas, organizing study trips and special skill training, 2,736 people from the three teams were trained and have been widely recognized by all sectors of society in Xuanhan County in 2021.

Case



China Huarong Youth Education Service Team Went to Xuanhan County to Carry Out Party History Learning and Education — Volunteer Teaching Activities with Love

China Huarong has firmly carried out the study and education of party history. Combining “I do practical things for the people” with the development of public welfare voluntary services, the Company effectively offered practical services and solved problems for Xuanhan County, Sichuan Province, which the Company has appointed to help. In September 2021, the Company organized the China Huarong Youth Education Service Team to go to Huarong School in Xuanhan County to carry out the party history learning and education — a volunteering teaching activity of “providing assistance with a loving heart”, and guide the young cadres and employees of the whole system to cherish their time and work hard to practice the original mission in the practice of helping rural revitalization, and let the league flag hoist high at the grassroots level. Ten young volunteers from the headquarters, branches in Beijing, Sichuan, Chongqing, Shanxi and Huarong Xiangjiang Bank, Huarong Securities and Huarong Industry participated in the volunteer teaching activity. Through the integration of youth party history learning and volunteer teaching, this activity gave a “red course” to 223 children.



Poverty Alleviation by Bringing in Enterprises

China Huarong attaches great importance to people's livelihood, and has contributed its own strength to promote people's livelihood assistance work from multiple perspectives and on all fronts, which has constantly resulted in new achievements.

Case



Bringing in Enterprises to Develop Local Industries

China Huarong Chongqing Branch has brought enterprises for the development of the cherries industry in Nanping Town. In 2021, it invested RMB160,000 in the local area free of charge, and the money was used to purchase fertilizers required for production and development and pay the wages of local migrant workers, which helped to support the development of local industry and increase the income of local workers.

Case



Supporting the Rural Construction

China Huarong Shanghai Branch introduced a total of RMB110,000 of assistance funds for targeted poverty alleviation counties. The funds were used for scholarship for students from poor families, the hardening and reconstruction of some villagers' access roads, the renovation of villagers' settlements, the rural construction and others in Renyi Village, Xuanhan County.

Case



Setting up Cooperatives

China Huarong Shanxi Branch deeply explored the resource advantages of Damiao Village, Dongzhai Town, Ningwu County, which was supported by pairing. Through various publicity and broadened thinking, it introduced external investment of RMB2 million to set up the Ningwu Yunwu Wild Maojian Tea Processing Professional Cooperative in the location of Damiao Village. The cooperative has effectively increased the income of the villagers in Damiao Village by purchasing raw tea picked by villagers and hiring villagers to participate in processing and sales, now becoming the backbone of Damiao Village's industry.

Poverty Alleviation by Intellectual Assistance

China Huarong insists on actively promoting “intellectual assistance” with practical actions and sharing professional knowledge with the public in various forms.

Case



Carry out financial assistance and intelligence training

In 2021, Huarong Securities carried out financial assistance and intelligence training in Xuanhan County in three forms: on-site training, online live broadcast, and discussion. The company provided consulting services for urban investment companies. Besides, targeting on local government agencies and village assistance staff, the training focused on explaining the knowledge of preventing financial fraud, checking personal credit reports, using forest tenure mortgage loans and rural land transfer, which were concerned by local villagers. This financial training event has various forms and wide coverage, with a total audience of 1,200 people.

Case



Carry out voluntary activities with the theme of “Learn from Lei Feng Month”

The Youth Volunteer Service Team of Shenzhen Branch, in conjunction with community volunteer organizations, entered the community workstation to carry out “walking civilized communities” activities. Targeting areas like anti-money laundering, “personal information security and rights protection” and *Civil Code*, the team carried out financial knowledge popularization and policy publicity among the community residents. By making brochures, the team interpreted cases to community residents, answered their questions, and used practical actions to promote their awareness of financial security.

Poverty Alleviation by Party Building

China Huarong closely combined the implementation of precise assistance requirements with the strengthening of grass-roots party organization construction, strived to transform party building advantages into assistance advantages and transform party organization vitality into rural revitalization power, and achieved improvement in both party building and assistance work. In 2021, six new units in the system have participated in the pairing of targeted counties, achieving the joint construction of 15 party branches within the system and 19 party branches of poverty-stricken villages. The Company has enriched the model of pair building, focusing on the lack of guidance on the development direction of village co-construction and organized party members and cadres to visit advanced demonstration villages and modern agricultural demonstration parks to broaden their vision and mind. In view of the difficulties in the development of the start-up agricultural industry in the village, the company introduced customers to provide free guidance for “large factories leading the small ones”. Considering the grass-root agricultural technicians and entrepreneurial leaders lack of technical knowledge, assistance was provided for employment consultation and pre-job training to enhance endogenous development motivation and ability.

In 2021, China Huarong actively carried out poverty alleviation by party building. Based on the actual conditions of poverty relief targets, the branches and subsidiaries took multiple measures to actively engage in poverty alleviation work by using their own advantages. The Company has carried out paired joint construction for three consecutive years, helping the construction of grass-roots party organizations in targeted counties, driving the enthusiasm and actions of party organizations and party members, as well as stimulating their cohesion and combat effectiveness. Specifically, Renyi Village, supported by the Company, has become the only branch among the 343 villages in the county that has won the “Dazhou Advanced Grass-roots Party Organization”.

Relevant Honors

Case



China Huarong's poverty alleviation cadres were awarded the honorary title of "National Advanced Individual in Poverty Alleviation"

On February 25, 2021, the National Poverty Alleviation Summary and Commendation Conference was grandly held in the Great Hall of the People in Beijing. Chinese President Xi Jinping, also General Secretary of the Communist Party of China (CPC) Central Committee and chairman of the Central Military Commission, presented awards to the winners of the honorary title of National Poverty Alleviation Model and delivered an important speech. Fang Siguo, a poverty alleviation cadre of China Huarong, was awarded the honorary title of "National Advanced Individual in Poverty Alleviation".



Fang Siguo, a poverty alleviation cadre of China Huarong, was awarded the honorary title of "National Advanced Individual in Poverty Alleviation"

Case



National Rural Revitalization Bureau sent a Letter of Thanks to China Huarong

In 2021, the National Rural Revitalization Bureau sent a Letter of Thanks to China Huarong, expressing gratitude to the Company and its cadres and employees for their outstanding contributions in the fight against poverty.

国家乡村振兴局

感谢信

华融资产管理公司：

党的十八大以来，以习近平同志为核心的党中央把脱贫攻坚摆在治国理政的重要位置，采取了一系列具有原创性、独特性的重大举措，如期实现了人类历史上规模空前的减贫目标，惠及人口最多的发展中国家。2月25日，习近平总书记在全国脱贫攻坚总结表彰大会庄严宣告，经过全党全国各族人民共同努力，我国脱贫攻坚取得了全面胜利，现行标准下9899万农村贫困人口全部脱贫，832个贫困县全部摘帽，12.8万个贫困村全部出列，区域性整体贫困得到解决，完成了消除绝对贫困的艰巨任务，创造了又一个彪炳史册的人间奇迹！

脱贫攻坚战的胜利，离不开贵单位的支持帮助，凝聚着贵单位干部职工的心血汗水。8年来，贵单位深入学习贯彻习近平总书记关于扶贫工作的重要论述，认真贯彻落实党中央脱贫攻坚决策部署，举全单位之力支持脱贫攻坚，尽锐出战，担当作为，领导同志身体力行，各级干部担当作为，广大职工热情参与，为如期完成脱贫攻坚目标任务作出了突出贡献！在此，向你们表示衷心感谢并

Case



China Huarong won the titles of advanced collective and advanced individual for targeted poverty alleviation as a financial institution

Guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, China Huarong adheres to the requirements of “abstaining from shirking their responsibilities, repealing poverty alleviation policies, ceasing assistance, and stopping regulation” and implements various tasks with the spirit and responsibility of tackling difficulties, contributes to consolidating and expanding the achievements of poverty alleviation and promoting rural revitalization in an all-round way. Huarong Financial Leasing, a subsidiary of China Huarong, was rated as an advanced collective, and Comrade Li Kai of the Office was awarded as an advanced individual. Three thesis cases of the Company’s innovative financial assistance were successfully selected into the *Financial Practice of Decisive Poverty Alleviation* edited by the Office of the Leading Group of Central Financial Institutions for Targeted Poverty Alleviation.



China Huarong was rated as an advanced financial institution for its merit in targeted poverty alleviation

Case



The effectiveness of China Huarong's targeted assistance has been widely recognized

China Huarong's targeted assistance case won the "2021 Excellent Case of Rural Revitalization", the "Typical Case of Excellent Organization and Typical Case of Innovation Practice of National Banking Industry in Poverty Alleviation" by finance.china.com.cn, and the "2020 Excellent Typical Case Award of National Consumption Poverty Alleviation" of the National Development and Reform Commission, etc.



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

Always concerned about social welfare, China Huarong vigorously engages in social welfare practices. The Company actively takes various public welfare actions such as helping the poor and those in need, participating in environmental campaigns, donating money to schools, providing voluntary services for the disadvantaged in society, and supporting people's livelihood and development, in a bid to contribute to the building of a harmonious society.

Case



Visit the Left-behind Elderly and Children

On behalf of the Company, the first secretary of China Huarong’s targeted poverty alleviation village paid a visit to the needy people in Renyi Village, Xuanhan County. The Company built a learning and entertainment center named “Children’s Home” for left-behind children in mountainous areas, donated “Huarong Love Schoolbag”, stationery, books, masks and condolence money to encourage them with solicitude. The poverty alleviation cadres also visited the left-behind elderly and helped them clean the courtyard, do their housework, donate supplies to them. China Huarong sent care and love with warmth to ease the worries of the children of migrant workers.



China Huarong’s poverty alleviation cadres stationed at Renyi Village, Xuanhan County extending regards and support to locals during the Spring Festival



Case

**Serve the people on the front line**

The village working team of “Fanghuiju” of China Huarong Xinjiang Branch spent the whole Spring Festival with the villagers in Dun Village, Kanteairike Village and Aketiqi Village of Tushala Town, Hotan City. Eight members of the team, which stationed at the village, were on full duty during the festival. They wrote Spring Festival couplets, sent “fu” (a Chinese character meaning blessing or happiness) to the villagers, and hung lanterns with them. In addition, they also sent nutritious meals to the children in the village and told stories about epidemic prevention and safety knowledge. In the form of popular festive cultural activities, the team was able to send care and warmth into the hearts of ethnic minority people.

All units of China Huarong System took the initiative to understand the people’s conditions and do practical things for them. The village working team of China Huarong Hunan Branch organized and carried out the construction of village roads overnight to solve the landslide problem caused by heavy rain in a timely manner and ensured the safety of villagers’ travel. Huarong Trust’s poverty alleviation cadres organized villagers to carry out volunteer services, purify public area sanitation, implement garbage classification. The poverty alleviation cadres and staff of China Huarong’s Branches in Shanxi, Jiangxi, Gansu and Guizhou and Huarong Xiangjiang Bank sent materials to the needy, helped solve the actual difficulties, and encouraged the people to strengthen their confidence in development.

Case

**Donate money for education**

Since 2021, China Huarong Jiangsu Branch has donated a total of RMB20,800 of grants to needy students in the targeted assisting areas. Specifically, the “one to one” student aid program helped five students in financial difficulties by providing each of them RMB10,000 as a grant. Four poor students in Yahuo Village were subsidized with a grant of RMB8,000 each. Three students of Yi nationality in difficulty in Daliang Mountain of Sichuan Province received a subsidiary of RMB2,800 each.

Case

**Carry out clothing donation public welfare activity**

In 2021, China Huarong Guangdong Branch organized and carried out the “I Do Practical Things for the People” clothing donation public welfare activity. The collection of items included warm clothes, books, school bags, stationery, chess, sports goods, music equipment, etc. All staff of Guangdong branch actively participated in the activity and collected more than 300 pieces of children’s books, autumn and winter clothes.

Case

**Organize and carry out voluntary tree-planting activity**

The year 2021 marks the 40th anniversary of the voluntary tree-planting activity. Meanwhile, it was also the 43rd Tree-Planting Day in China on March 12, 2021. Many Party members and young people from China Huarong Hainan Branch participated in the voluntary tree-planting activity organized by Haikou Longhua District government.



Case



Carry out voluntary blood donation activity

In order to further promote the traditional virtue of “voluntary blood donation and help others”, China Huarong Hainan Branch organized a voluntary blood donation activity with the theme of “blood connects families, love unites the world”. The activity has received positive response and a majority of employees have enthusiastically signed up to participate in blood donation.



Case



Green public welfare activity of “protecting the Mother River”

In 2021, China Huarong Hebei Branch organized young employees to gather garbage from the banks of Hutuo River to purify the riverbank. Young employees actively participated in the activity, and collected all kinds of garbage along the riverbank. They also delivered lectures and distributed the self-made leaflets of protecting the ecological environment of the “Mother River” to the tourists. The activity encouraged the young employees’ motivation and enthusiasm to become the disseminators of green ideas, guardians of the ecological environment and practitioners of ecological construction, which created a good atmosphere that everyone struggles to be an ecological guardian.

Case



Carry out environmental public welfare activity of “Building Green City with Great Love and Low Carbon”

In 2021, in order to help achieve the goal of “dual carbon”, China Huarong Hunan Branch organized youth league members and firefly volunteers to plant 100 trees in Changsha West Lake Park, actively practicing the concept of low-carbon environmental protection.

Case



Raise funds for teenagers trapped from rainstorm disaster in Henan province

China Huarong Hunan Branch took an active part in the emergency relief activity of “Hunan-Henan Progress Together toward Hope” organized by Hunan Communist Youth League. Young employees were mobilized to provide subsidies to the teenagers trapped from the rainstorm disaster in Henan Province, and raised a total of RMB13,106 of love funds.

9. Appendix

9.1 Social Recognition

- China Huarong was selected as one of the “Top 300 Traders in the Interbank Market in Local Currency 2021” of the National Interbank Funding Center
- China Huarong won the “Annual Innovation Institution Award” and “Annual Top Ten Transaction Award” of the 7th China Asset Securitization Forum
- China Huarong’s self-developed distressed asset promotion and marketing platform “China Huarong Rongyitao” WeChat mini program won the “Cailian Press 2021 China Annual Financial Innovation Value Award”
- China Huarong won the Excellent News Award for “Innovative Development” in the banking industry in 2021
- China Huarong won the “2021 Excellent Case of Rural Revitalization”, the “Typical Case of Excellent Organization and Typical Case of Innovation Practice of National Banking Industry in Poverty Alleviation” by finance.china.com.cn, and the “2020 Excellent Typical Case Award of National Consumption Poverty Alleviation” of the National Development and Reform Commission



9.2 Independent Assurance Report of the Social Responsibility Report



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Independent Assurance Report on the Social Responsibility Report

安永华明（2022）专字第 60098698_A01 号
China Huarong Asset Management Co., Ltd.

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

We have been engaged to express a limited assurance opinion on the selected data as at 31 December 2021 and for the year then ended in the 2021 Social Responsibility Report of China Huarong Asset Management Co., Ltd. (the "Social Responsibility Report") prepared by the China Huarong Asset Management Co., Ltd. (the "Company").

Selected Data

The selected data in the Social Responsibility Report of the Company for 2021 that is covered by this report is as follows:

- Total number of employees (persons)
- Number of female employees (persons)
- Natural gas consumption (cubic meters)
- Gasoline consumption (tons)
- Office paper consumption (tons)
- Water consumption (tons)
- Electricity consumption (kWh)

Our assurance was with respect to the selected data as at 31 December 2021 and for the year then ended only and we have not performed any procedures with respect to earlier periods or any other elements included in the 2021 Social Responsibility Report.

Criteria

The criteria used by the Company to prepare the selected data in the 2021 Social Responsibility Report are set out in the Reporting Reference of the selected data (the "Reporting Reference") within the "About the Report" of the Social Responsibility Report.





Independent Assurance Report on the Social Responsibility Report

安永华明（2022）专字第 60098698_A01 号
China Huarong Asset Management Co., Ltd.

The Board of Directors' Responsibilities

The Board of Directors of the Company is responsible for selecting the Reporting Reference, and for presenting the selected data in accordance with the Reporting Reference within the 2021 Social Responsibility Report, in all material respects. This responsibility includes establishing and maintaining internal controls, maintaining adequate records and making estimates that are relevant to the preparation of the selected data, such that it is free from material misstatement, whether due to fraud or error.

Our Responsibilities

Our responsibility is to express a conclusion on the presentation of the selected data as at 31 December 2021 and for the year then ended in the 2021 Social Responsibility Report based on the evidence we have obtained.

We conducted our engagement in accordance with *International Standard on Assurance Engagements 3000 (Revised): Assurance Engagements Other than Audits or Reviews of Historical Financial Information* issued by the International Auditing and Assurance Standards Board. The standard requires that we plan and perform our engagement to obtain limited assurance about whether, in all material respects, the selected data in the Social Responsibility Report is presented in accordance with the Reporting Reference, and to issue a report. The nature, timing, and extent of the procedures selected depend on our judgment, including an assessment of the risk of material misstatement, whether due to fraud or error.

We believe that the evidence obtained is sufficient and appropriate to provide a basis for our limited assurance conclusions.

Our Independence and Quality Control

We have complied with the independence and other ethical requirements of the *International Code of Ethics for Professional Accountants* issued by the International Ethics Standards Board for Accountants. Our team has required competencies and experience for this assurance engagement. And we have complied with the quality control requirements of the International Standard on Quality Control 1.



Independent Assurance Report on the Social Responsibility Report

安永华明（2022）专字第 60098698_A01 号
China Huarong Asset Management Co., Ltd.

Description of Procedures performed

Procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for a reasonable assurance engagement. Consequently the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Our procedures were designed to obtain a limited level of assurance on which to base our conclusion and do not provide all the evidence that would be required to provide a reasonable level of assurance.

Although we considered the effectiveness of management's internal controls when determining the nature and extent of our procedures, our assurance engagement was not designed to provide assurance on internal controls. Our procedures did not include testing controls or performing procedures relating to checking aggregation or calculation of data within IT systems. A limited assurance engagement consists of making enquiries, primarily of persons responsible for preparing the selected data in the Social Responsibility Report and related information, and applying analytical and other appropriate procedures.

Our work was performed at the Head Office, Shanghai Branch of the Company and Huarong Securities Co., Ltd. which includes:

- 1) Interviews with management and personnel in the departments involved in providing information for inclusion in the Social Responsibility Report in relation to the selected data,
- 2) Analytical procedures,
- 3) Examination, on a test basis, of documentary evidence,
- 4) Recalculation,
- 5) Other procedures deemed necessary.

Conclusion

Based on our procedures and the evidence obtained, we are not aware of any material modifications that should be made to the selected data as at 31 December 2021 and for the year then ended in the 2021 Social Responsibility Report, in order for it to be in accordance with the Reporting Reference.

10/22/2022 10:10:10 AM



Independent Assurance Report on the Social Responsibility Report

安永华明 (2022) 专字第 60098698_A01 号
China Huarong Asset Management Co., Ltd.

Restricted use

Our report has been prepared for and only for the board of directors of the Company and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the content of this report.


 Ernst & Young Hua Ming LLP
 Beijing, China
 20 May 2022




9.3 HKEX ESG General Disclosure and KPIs

Aspects, General Disclosures and KPIs	Description	Reporting Location
Mandatory disclosure requirements		
Governance Structure	<p>A statement from the board containing the following elements:</p> <ul style="list-style-type: none"> (i) a disclosure of the board’s oversight of ESG issues; (ii) the board’s ESG management approach and strategy, including the process used to evaluate, prioritise and manage material ESG-related issues (including risks to the issuer’s businesses); and (iii) how the board reviews progress made against ESG-related goals and targets with an explanation of how they relate to the issuer’s businesses. 	Board of Directors’ Statement

Aspects, General Disclosures and KPIs	Description	Reporting Location
Reporting Principles	<p>A description of, or an explanation on, the application of the following Reporting Principles in the preparation of the ESG report:</p> <p>Materiality: The ESG report should disclose: (i) the process to identify and the criteria for the selection of material ESG factors; (ii) if a stakeholder engagement is conducted, a description of significant stakeholders identified, and the process and results of the issuer's stakeholder engagement.</p> <p>Quantitative: Information on the standards, methodologies, assumptions and/or calculation tools used, and source of conversion factors used, for the reporting of emissions/energy consumption (where applicable) should be disclosed.</p> <p>Consistency: The issuer should disclose in the ESG report any changes to the methods or KPIs used, or any other relevant factors affecting a meaningful comparison.</p>	About the Report
Reporting Boundary	<p>A narrative explaining the reporting boundaries of the ESG report and describing the process used to identify which entities or operations are included in the ESG report. If there is a change in the scope, the issuer should explain the difference and reason for the change.</p>	About the Report

Aspects, General Disclosures and KPIs	Description	Reporting Location
“Comply or Explain” provisions		
A. Environmental		
Aspect A1: Emissions		
General Disclosure	<p>Information on:</p> <p>(a) the policies; and</p> <p>(b) compliance with relevant laws and regulations that have a significant impact on the issuer</p> <p>relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste.</p>	Contributing to the “Dual Carbon” Goals and Promoting Green Development
KPI A1.1	The types of emissions and respective emissions data.	Building Low-carbon Enterprises and Promoting Green Culture
KPI A1.2	Direct (Scope 1) and energy indirect (Scope 2) greenhouse gas emissions (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Building Low-carbon Enterprises and Promoting Green Culture
KPI A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Building Low-carbon Enterprises and Promoting Green Culture
KPI A1.4	Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Building Low-carbon Enterprises and Promoting Green Culture
KPI A1.5	Description of emissions target(s) set and steps taken to achieve them.	Building Low-carbon Enterprises and Promoting Green Culture
KPI A1.6	Description of how hazardous and non-hazardous wastes are handled, and a description of reduction target(s) set and steps taken to achieve them.	Building Low-carbon Enterprises and Promoting Green Culture

Aspects, General Disclosures and KPIs	Description	Reporting Location
Aspect A2: Use of Resources		
General Disclosure	Policies on the efficient use of resources, including energy, water and other raw materials.	Building Low-carbon Enterprises and Promoting Green Culture
KPI 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).	Building Low-carbon Enterprises and Promoting Green Culture
KPI A2.2	Water consumption in total and intensity (e.g. per unit of production volume, per facility).	Building Low-carbon Enterprises and Promoting Green Culture
KPI A2.3	Description of energy use efficiency target(s) set and steps taken to achieve them.	Building Low-carbon Enterprises and Promoting Green Culture
KPI A2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency target(s) set and steps taken to achieve them.	The company is a financial service institution, which is not applicable to this indicator
KPI A2.5	Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.	The Company's business concerns service providing. Packaging material is not applicable
Aspect A3: The Environment and Natural Resources		
General Disclosure	Policies on minimising the issuer's significant impact on the environment and natural resources.	Contributing to the "Dual Carbon" Goals and Promoting Green Development
KPI A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	Contributing to the "Dual Carbon" Goals and Promoting Green Development

Aspects, General Disclosures and KPIs	Description	Reporting Location
Aspect A4: Climate Change		
General Disclosure	Policies on identification and mitigation of significant climate-related issues which have impacted, and those which may impact, the issuer.	Establishing Low-carbon Concepts to Address Climate Change
KPI A4.1	Description of the significant climate-related issues which have impacted, and those which may impact, the issuer, and the actions taken to manage them.	Establishing Low-carbon Concepts to Address Climate Change
B. Social		
Employment and Labor Practices		
Aspect B1: Employment		
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.	Protecting Employees' Rights and Interests to Fulfill the People-oriented Concept
KPI B1.1	Total workforce by gender, employment type (for example, full- or part-time), age group and geographical region.	Protecting Employees' Rights and Interests to Fulfill the People-oriented Concept
KPI B1.2	Employee turnover rate by gender, age group and geographical region.	Protecting Employees' Rights and Interests to Fulfill the People-oriented Concept

Aspects, General Disclosures and KPIs	Description	Reporting Location
Aspect B2: Health and Safety		
General Disclosure	Information on: <ul style="list-style-type: none"> (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards.	Protecting Employees' Rights and Interests to Fulfill the People-oriented Concept
KPI B2.1	Number and rate of work-related fatalities occurred in each of the past three years including the reporting year.	Protecting Employees' Rights and Interests to Fulfill the People-oriented Concept
KPI B2.2	Lost days due to work injury.	Protecting Employees' Rights and Interests to Fulfill the People-oriented Concept
KPI B2.3	Description of occupational health and safety measures adopted, how they are implemented and monitored.	Protecting Employees' Rights and Interests to Fulfill the People-oriented Concept
Aspect B3: Development and Training		
General Disclosure	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.	Employee Training
KPI B3.1	The percentage of employees trained by gender and employee category (e.g. senior management, middle management).	Employee Training
KPI B3.2	The average training hours completed per employee by gender and employee category.	Employee Training

Aspects, General Disclosures and KPIs	Description	Reporting Location
Aspect B4: Labour Standards		
General Disclosure	Information on: <ul style="list-style-type: none"> (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour.	Protecting Employees' Rights and Interests to Fulfill the People-oriented Concept
KPI B4.1	Description of measures to review employment practices to avoid child and forced labour.	Protecting Employees' Rights and Interests to Fulfill the People-oriented Concept
KPI B4.2	Description of steps taken to eliminate such practices when discovered.	Protecting Employees' Rights and Interests to Fulfill the People-oriented Concept
Operating Practices		
Aspect B5: Supply Chain Management		
General Disclosure	Policies on managing environmental and social risks of the supply chain.	Supply Chain Management
KPI B5.1	Number of suppliers by geographical region.	Supply Chain Management
KPI B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored.	Supply Chain Management
KPI B5.3	Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored.	Supply Chain Management
KPI B5.4	Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.	Supply Chain Management

Aspects, General Disclosures and KPIs	Description	Reporting Location
Aspect B6: Product Responsibility		
General Disclosure	<p>Information on:</p> <p>(a) the policies; and</p> <p>(b) compliance with relevant laws and regulations that have a significant impact on the issuer</p> <p>relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress.</p>	Protecting Customer Privacy to Ensure Data Security
KPI 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
KPI B6.2	Number of products and service-related complaints received and how they are dealt with.	Improving the Quality and Effectiveness of Services to Optimize Customer Experience
KPI B6.3	Description of practices relating to observing and protecting intellectual property rights.	Attaching Importance to Intellectual Property Rights and Preventing Infringing Behaviors
KPI B6.4	Description of quality assurance process and recall procedures.	The Company does not provide physical good directly
KPI B6.5	Description of consumer data protection and privacy policies, and how they are implemented and monitored.	Protecting Customer Privacy to Ensure Data Security

Aspects, General Disclosures and KPIs	Description	Reporting Location
Aspect B7: Anti-corruption		
General Disclosure	Information on: <ul style="list-style-type: none"> (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering.	Compliant Operation
KPI 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.	During the reporting period, no such incidents occurred
KPI B7.2	Description of preventive measures and whistle-blowing procedures, and how they are implemented and monitored.	Compliant Operation
KPI B7.3	Description of anti-corruption training provided to directors and staff.	Anti-Corruption Efforts for Clean Governance
Community		
Aspect B8: Community Investment		
General disclosure	Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests.	Practicing Responsibility and Contributing to Social Welfare
KPI B8.1	Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport).	Practicing Responsibility and Contributing to Social Welfare
KPI B8.2	Resources contributed (e.g. money or time) to the focus area.	Practicing Responsibility and Contributing to Social Welfare

9.4 About the Report

This report is the sixth 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. This Report has been prepared in accordance with the principles of materiality, quantitative approach and consistency recommended by the *Appendix 27 ESG Reporting Guide of Listing Rules*.

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 “2021 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, 2021–December 31, 2021. Some content is sourced from historical data.

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.

9.5 Feedback Form

Dear readers:

Thank you for reading the 2021 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, No. 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?
 Shareholder Employee Supplier Customer
 Government Supervisory authorities Community 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):
 Yes No
3. If yes, do you read a paper version or an electronic version?
 Paper version Electronic version
4. Do you wish to read a paper version or an electronic version?
 Paper version Electronic version
5. What is your overall evaluation for 2021 Social Responsibility Report?
 - Readability (i.e. intelligible expression, beautiful design, attractive content, and easy to find the required information)
 3 (good) 2 (general) 1 (poor)
 - Reliability (The information in this report is true and reliable)
 3 (good) 2 (general) 1 (poor)
 - Completeness (The report should reflect positive and negative information, and meet your needs in information)
 3 (good) 2 (general) 1 (poor)

In addition to the contents that have been disclosed in this report, what kind of information do you wish to read?



中国华融资产管理股份有限公司
CHINA HUARONG ASSET MANAGEMENT CO., LTD.



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