



2024

华宝信托有限责任公司
社会责任报告

HWABAO TRUST Co., Ltd.
Corporate Social Responsibility Report



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报告概述

About This Report

报告范围 Scope

除特殊说明外，本报告主要描述 2024 年 1 月 1 日至 2024 年 12 月 31 日期间，华宝信托有限责任公司在经济、环境和社会等方面的亮点实践及绩效表现。除特殊说明外，报告中涉及的货币均为人民币。

Unless otherwise specified, this report focuses on the economic, environmental and social practices and performance of Hwabao Trust Limited during the period from January 1st, 2024 to December 31st, 2024. Unless otherwise stated, all currencies mentioned in this report are RMB.

称谓说明 Company Names

为便于表达，本报告中提及的“中国宝武”“宝武”“集团公司”为“中国宝武钢铁集团有限公司”，“华宝信托”“公司”“我们”等均指代“华宝信托有限责任公司”。

For ease of expression, “China Baowu”, “Baowu” and the “Group Company” mentioned in this report refer to “China Baowu Steel Group Co., Ltd.”, and “Hwabao Trust”, the “Company”, and “we” all refer to “Hwabao Trust Co., Ltd.”.

编制依据 Reference

全球报告倡议组织《可持续发展报告标准（GRI Standards）》
Global Reporting Initiative Sustainability Reporting Standards (GRI Standards)

联合国可持续发展目标（SDGs）
United Nations Sustainable Development Goals (SDGs)

国务院国资委《关于新时代中央企业高标准履行社会责任的指导意见》
Guidelines on High-Standard Fulfillment of Corporate Social Responsibility by Central SOEs in the New Era, issued by the State-owned Assets Supervision and Administration Commission of the State Council

中国社会科学院《中国企业社会责任报告指南（CASS-CSR 4.0）》
Guidelines for Preparation of China Corporate Social Responsibility Report (CASS-CSR 4.0) issued by the Chinese Academy of Social Sciences

中国信托业协会《信托公司社会责任公约》及《信托公司社会责任评价体系》
Trust Company Social Responsibility Convention and Trust Company Social Responsibility Evaluation System issued by China Trust Association

中国宝武《社会责任指标体系（2024 版）》
CSR Indicator System (2024 Edition), released by China Baowu

编制流程 Process

利益相关方关注点调查—报告策划—框架构建—素材收集—报告编制—部门审核—报告设计—意见征求—报告修订—经营管理层评审—定稿发布

Survey on the concerns of stakeholders - report planning - framework construction - material collection - report preparation - departmental review - report design - commenting - report revision - management review - final release.

质量保证 Quality Assurance

本报告披露的信息和数据来源于企业统计报告和正式文件，并经过相关部门审核。

The information and data disclosed in this report are derived from enterprise statistical reports and official documents, and have been reviewed by relevant departments.

文本语言 Text Language

本报告以中文、英文两种文字同时发布，若两种文字的表述存在差异，请以中文表述为准。

This report is published in both Chinese and English. In the event of any discrepancy between the two languages, the Chinese version shall prevail.

发布形式 Release Form

本报告以印刷品、电子文档形式发布，其中电子文档可在华宝信托官方网站（www.hwabaotrust.com）下载阅读。为减少印刷对环境产生的影响，我们倡导读者尽可能下载阅读电子文件。

This report is released in printed and electronic forms, among which the electronic document can be downloaded from the official website of Hwabao Trust (www.hwabaotrust.com). To reduce the environmental impact of printing, we encourage readers to download and read electronic documents whenever possible.

董事长致辞

Message from Chairman

奋楫笃行开新局 守正创新谱华章

Chart New Ground with Firm Resolve, Write a Glorious Chapter through Principled Innovation



2024 年是国家实施“十四五”规划、推进高质量发展的关键之年，是信托业在“三分类”新规下再出发的元年。

The year 2024 marks a pivotal point in China's implementation of the 14th Five-Year Plan and its pursuit of high-quality development. It also represents a new beginning for the trust industry under the new regulatory requirements for the three-category classification of trust business.

李琦强

党委书记、董事长 李琦强

Li Qiqiang

Secretary of the Party Committee, Chairman

华宝信托在中国宝武等股东的支持和公司党委、董事会的带领下，保持战略定力，坚定做强做优信心，通过锚定战略方向，迭代升级公司战略规划，深化转型发展。公司坚持“以客户为中心”的经营理念，坚持信托服务实体经济，满足人民群众对美好生活的向往的定位，服务客户的规模和能级持续稳定增长。公司稳步推进业务转型，以家族信托、家庭服务信托为核心的财富管理信托在规模上实现了数量级上的增长；薪酬福利信托业务与 QD 业务继续保持行业领先地位。在公司全体干部员工的努力下，截至 2024 年年末，公司受托管理的信托资产结构持续优化，规模 3,740 亿元，同比增长 13%，全年实现收入 30.97 亿元，利润总额 17.37 亿元，净利润 13.28 亿元，转型质效持续提升。在此，衷心感谢每一位客户给予的信任与支持！

With strong support from shareholders including China Baowu, and under the leadership of the Company's Party Committee and Board of Directors, Hwabao Trust has remained strategically focused and firmly committed to growing stronger and better. By aligning with our strategic goals and continuously refining our strategic blueprint, we have deepened our journey of business transformation. Staying true to our “customer-centric” business operation philosophy, we are dedicated to serving the real economy through trust services and to fulfilling people's aspirations for a better life. We have seen steady and sustained growth in both our client base and service capacity. Our business transformation advanced steadily, with wealth management trusts—particularly family and household trusts—achieving exponential growth in scale. Our compensation and benefits trusts, as well as our QD business, continue to lead the industry. Thanks to the collective efforts of our entire team, by the end of 2024, we had further optimized the structure of our entrusted trust assets, which totaled 374 billion RMB—up 13% year-on-year. Annual revenue reached 3.097 billion RMB, with total profit at 1.737 billion RMB and net profit at 1.328 billion RMB, reflecting continued improvement in both the quality and efficiency of our transformation. I would like to express my heartfelt gratitude to every client for your unwavering trust and support.

2025 年，公司将坚持以习近平新时代中国特色社会主义思想为指导，坚决贯彻落实中央金融工作会议精神、中央经济工作会议精神，坚定服务实体经济，围绕“五篇大文章”持续开拓创新，聚焦主责主业，强化体系能力，坚持“产品 + 服务”双轮驱动，坚守“做强投研、做优产品、做大客群、做精服务，提升财富管理能力”的战略实施路径，依托自身优势，为客户创造价值。

In 2025, guided by Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, we will remain committed to fully implementing the guiding principles of the Central Financial Work Conference and the Central Economic Work Conference. We will firmly serve the real economy, drive financial innovation in “Five Key Areas”, focus on our core responsibilities and business lines, and strengthen our organizational capabilities. We will adhere to the dual drive of “products + services” and pursue the strategic path of strengthening investment research, refining product offerings, expanding client base, and enhancing service quality, thereby further boosting our wealth management capabilities. We will leverage our unique strengths to create greater value for our clients.

奋楫笃行开新局，守正创新谱华章。华宝信托将始终牢记金融工作的政治性和人民性，坚持“合规第一，风控优先”，在服务实体经济中锻造核心竞争力，在守正创新中推动业务高质量发展，不断迈出转型发展的坚实步伐！

We will chart new ground with firm resolve, and write a glorious chapter through principled innovation. Hwabao Trust will remain ever mindful of the political and people-oriented nature of financial work, adhere to the principle of “compliance first, risk control as priority”, build core competitiveness through service to the real economy, and promote high-quality business development through principled innovation. Our transformation journey will continue to make solid progress on our transformation journey.

走进华宝信托

About Hwabao Trust

公司简介

Company Profile

华宝信托有限责任公司（简称“华宝信托”）成立于1998年，是中国宝武旗下的产业金融板块成员公司，中国宝武持股92.90%，舟山市财金投资控股有限公司持股5.20%，舟山市国有资产投资经营有限公司持股1.90%。华宝信托注册资本50.04亿元。

Started in 1998, Hwabao Trust Co., Ltd. (hereinafter referred to as "Hwabao Trust") is a financial subsidiary of China Baowu Steel Group Co., Ltd. (hereinafter referred to as "China Baowu"), with China Baowu holding 92.90% of its shares, Zhoushan Financial Investment Holdings Co., Ltd. holding 5.20%, and Zhoushan State-owned Assets Investment & Management Co., Ltd. holding 1.90%. Hwabao Trust has a registered capital of RMB 5.004 billion.

华宝信托的控股股东中国宝武信誉卓著、实力雄厚，名列2024年《财富》世界500强第44位。秉承中国宝武一贯的严谨稳健、诚信规范作风，华宝信托始终以“受益人合法利益最大化”为经营理念，坚持专业化和差异化发展，坚持资产管理和信托服务主责主业，立足资本市场，不断强化能力建设、渠道建设和品牌建设。

The controlling shareholder of Hwabao Trust, China Baowu, is a reputable company with abundant capital, ranking the 44th on the Fortune Global 500 list in 2024. Inheriting a disciplined, stable, trustworthy approach to business from its parent company, Hwabao Trust fully embraces the business philosophy of "maximizing the legitimate interests of the beneficiaries". Hwabao Trust has been pursuing a professional and differentiated development path, focusing on the key business of asset management and trust services, and strengthening capacity, channel and brand building to prosper in the capital market.

华宝信托始终保持创新意识，业务资格全面。公司产品利用多种结构和工具覆盖了资本市场、货币市场、实体经济等各大投资领域，并在产业金融深度服务、现金管理、金融市场、境外投资、养老与薪酬福利、家族信托等业务领域不断探索创新。

Hwabao Trust boasts an innovative mindset and comprehensive business qualifications. Leveraging a variety of structures and instruments, its products now cover the capital market, currency market, real economy and other major investment areas. The Company never stops exploring and innovating in various business areas such as in-depth industrial financial services, cash management, financial market, offshore investment, pensions, compensation and benefits management trust, and family trust.



实现收入（合并口径）

30.97 亿元

Revenue (consolidated):
3.097 billion RMB

净利润（合并口径）

13.28 亿元

Net profit (consolidated):
1.328 billion RMB

信托资产规模

3,740 亿元

Trust assets size: 374 billion RMB

1998—2024 年累计为
客户实现收益

2,753 亿元

A total revenue of 275.3 billion
RMB has been achieved for
customers from 1998 to 2024

企业文化

Corporate Culture

使命 Mission

发挥信托制度优势，共建高质量产业生态圈。

We shall give full play to the strengths of the trust system and build a high-quality industrial ecosystem.

定位 Positioning

立足产业生态圈，以“产品+服务”双轮驱动，为客户提供差异化财富管理和综合金融解决方案。

Anchored in the industry ecosystem, we leverage a dual-engine model of "products + services" to deliver differentiated wealth management and comprehensive financial solutions to our clients.

愿景 Vision

致力于打造成为多样化金融服务的集成者、综合金融解决方案的提供商，建设为富有品牌影响力的行业一流信托公司。

We are committed to becoming an integrator of diversified financial services, a provider of comprehensive financial solutions, and a top-tier trust company with strong brand influence.

价值观 Values

诚信、创新、绿色、协同

Integrity, Innovation, Sustainability, Collaboration



管理团队 Management Team



李琦强

党委书记、董事长

Li Qiqiang

Secretary of the Party Committee, Chairman



孔祥清

董事、总经理、党委副书记

Kong Xiangqing

Board Director, General Manager, Deputy
Secretary of the Party Committee



许旭东

党委副书记、纪委书记、监事
会主席、工会主席

Xu Xudong

Deputy Secretary of the Party Com-
mittee, Secretary of the Discipline
Inspection Commission, Chairman
of the Supervisory Committee,
Chairman of the Labor Union



卢晓亮

总经理助理、合规总监、总法律顾问

Lu Xiaoliang

Assistant General Manager, Director of
Compliance and General Counsel



刘雪莲

党委委员、副总经理

Liu Xuelian

Member of the Party Committee,
Deputy General Manager



徐兴军

党委委员、专职董事

Xu Xingjun

Member of the Party Committee,
Full-time Director



杨 光

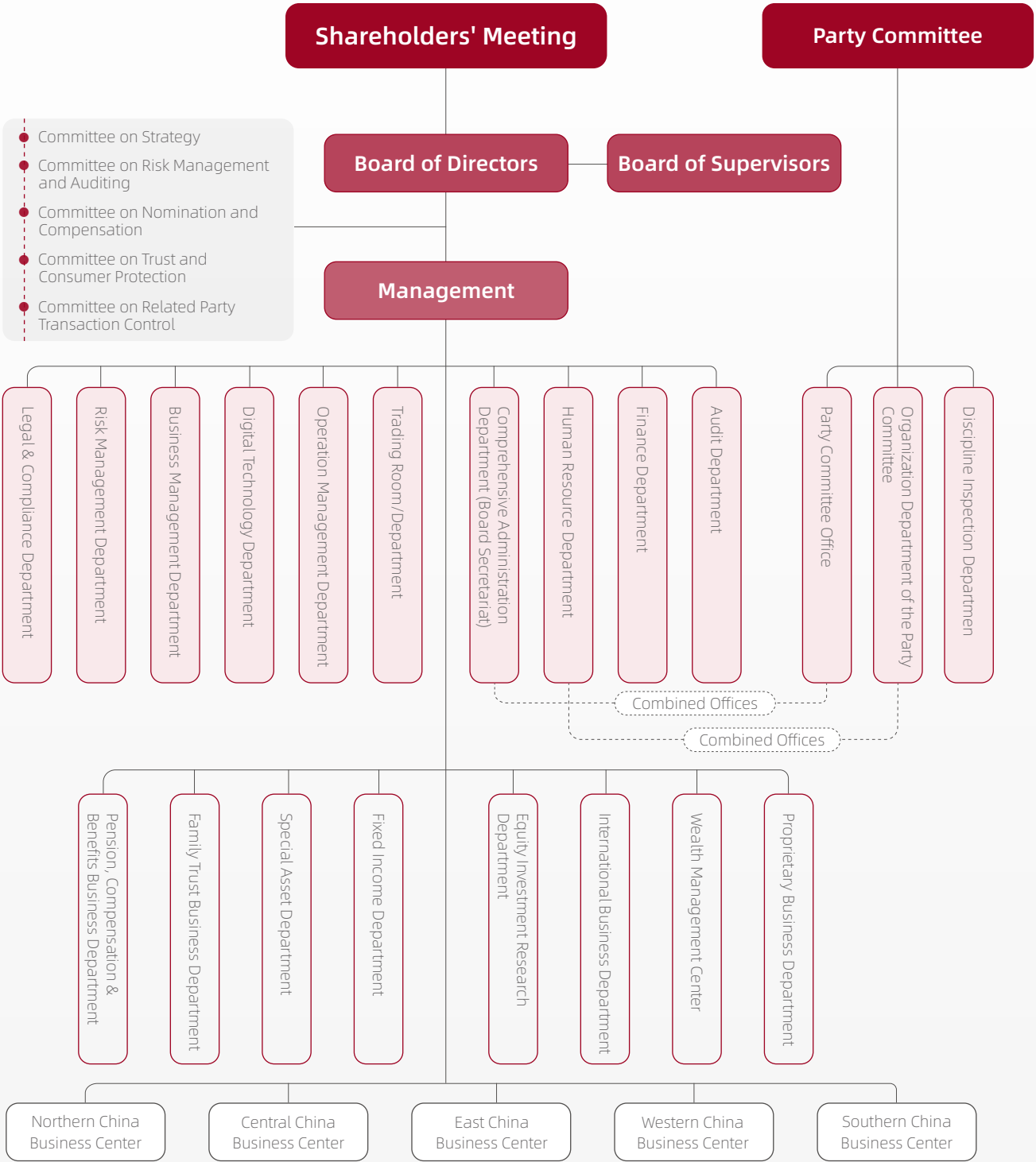
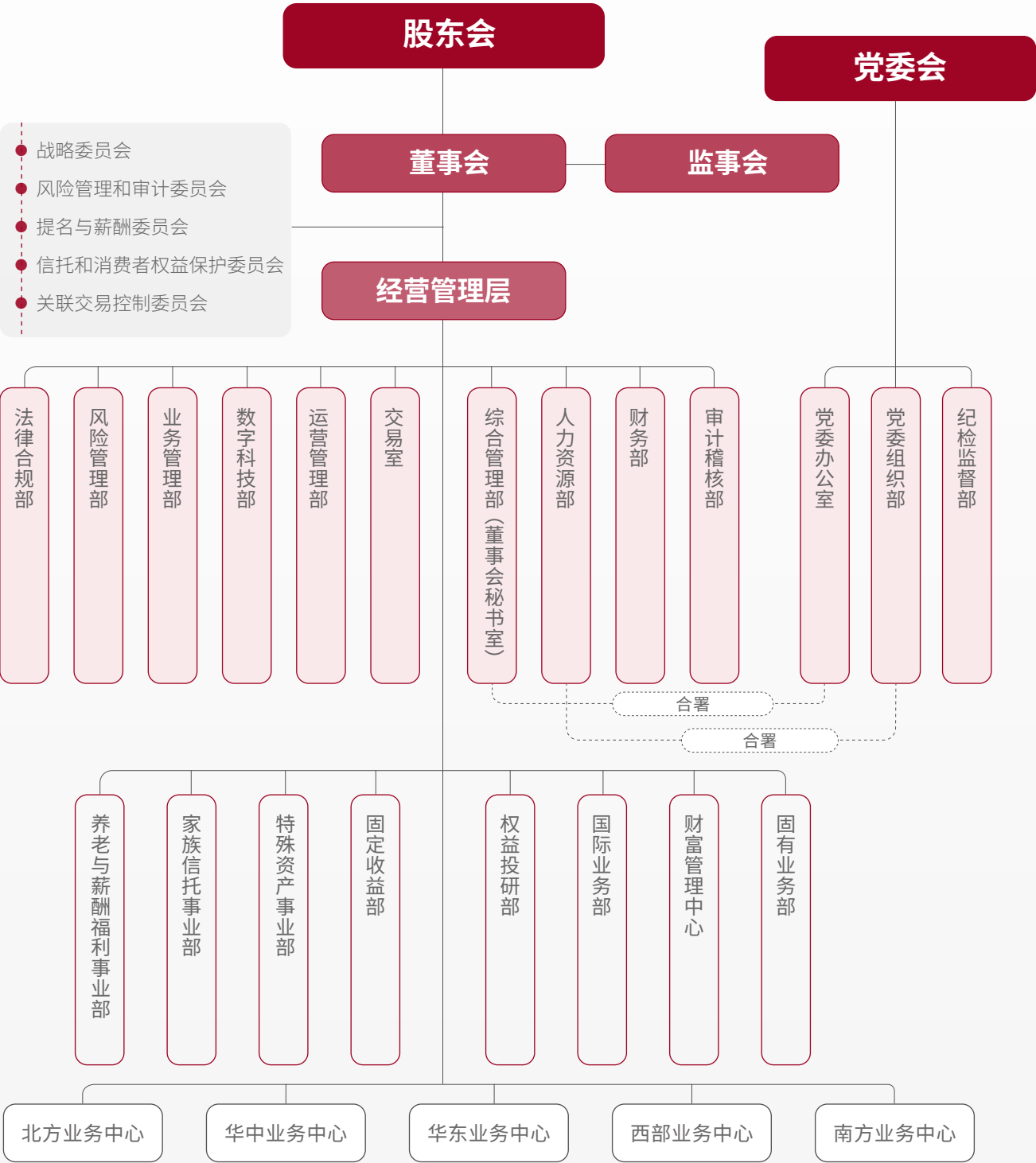
总经理助理、第一党支部书记

Yang Guang

Assistant General Manager and
Secretary of the First Party Branch

组织架构

Organizational Structure



业务框架

Business Framework



年度荣誉

Honors and Awards in the Year

2023 年度浦东新区金融业突出贡献奖

2023 Award for Outstanding Contribution to the Financial Industry granted by the Pudong New Area



2023 年度“上海银行同业突出贡献机构”称号

2023 "Outstanding Contributor Institution" awarded by the Shanghai Banking Association

2023 年度上交所债券交易市场百强及分类十强

Ranked among the Top 100 Financial Institutions in the Bond Trading Market and among the Top 10 in Category by the Shanghai Stock Exchange in 2023

第十七届“诚信托”评选“最佳资产管理信托产品奖”“最佳公益慈善信托产品奖”

Winner of "The Best Asset Management Trust Product" and "The Best Public Welfare/Charitable Trust Product" at the 17th "Integrity Trust" Awards

第十七届中国优秀信托公司评选“2024 年度优秀财富管理信托”

Named "Excellent Wealth Management Service Trust of the year 2024" at the 17th China Excellent Trust Companies Awards

第三届中国信托业“金牛奖”评选“三年期权益类产品金牛奖”“一年期固收类产品金牛奖”“一年期混合类产品金牛奖”

Winner of the "Golden Bull Award for Three-Year Equity Products", "Golden Bull Award for One-Year Fixed Income Product", and "Golden Bull Award for One-Year Mixed Products" at the 3rd Golden Bull Awards for the Trust Industry

第十七届“金贝”2024 卓越至臻信托公司

Honored as the Most Excellent Trust Company of the Year 2024 at the 17th "Golden-Shell" Awards

01

善治固本 构建稳健治理新格局

Building a New Robust Corporate Governance System to Consolidate the Foundation for Good Governance

华宝信托以高质量党建为引领，系统推进公司治理现代化，全面强化合规风控体系建设，深化清廉金融文化建设，持续完善信托文化生态，构建起党建引领、治理规范、风险可控、文化支撑的现代金融企业治理新格局。

Guided by high-quality Party building, Hwabao Trust is systematically advancing the modernization of corporate governance. The Company continues to strengthen its compliance risk control system, deepen the development of a clean financial culture, improve the trust culture ecosystem, and establish a modern corporate governance model characterized by Party-led governance, standardized management, effective risk control, and cultural support.



党建铸魂，引领高质量发展

Strengthening Party Leadership to Drive High-Quality Development

华宝信托坚持以习近平新时代中国特色社会主义思想为指导，牢牢把握政治建设首要任务，着力夯实基层组织体系，充分发挥群团纽带作用，强化政治担当，用党建引领好、支撑好、服务好经济社会高质量发展大局。

Hwabao Trust remains committed to the guidance of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era. It firmly upholds political building as the top priority, focuses on consolidating the grass-roots organization system, gives full play to the role of mass organizations as bridges, and reinforces political accountability. Through strong Party leadership, the Company aims to effectively guide, support, and serve the broader agenda of high-quality economic and social development.

学习贯彻党的二十届三中全会精神

Studying and implementing the spirit of the Third Plenary Session of the 20th CPC Central Committee

公司持续加强思想理论武装，深入学习贯彻习近平总书记关于金融工作的重要论述和党的二十届三中全会精神，党委班子成员深入基层联系点党支部，面向广大一线干部职工开展党的二十届三中全会精神宣讲工作，并邀请专家开展专题培训。各党支部通过“三会一课”学习党的二十届三中全会精神，突出学习党的理论、锤炼党性修养、提升能力素质，不断夯实思想基础。

The Company continues to reinforce ideological and theoretical guidance by thoroughly studying and implementing General Secretary Xi Jinping's key statements on financial work and the spirit of the Third Plenary Session of the 20th CPC Central Committee. Members of the Party Committee have visited grassroots branches and contact points to promote these ideas among frontline employees and have invited experts to deliver focused training sessions. Each Party branch has studied the spirit of the Third Plenary Session of the 20th CPC Central Committee through the "Three Meetings and One Lecture" practice, focusing on the study of the Party's theories, the cultivation of Party spirit, and the improvement of abilities and qualities, thereby laying a solid ideological foundation.

数说·2024 Quantified achievements in 2024

- ◆ 组织领导人员参加三期集中培训，**36** 名领导干部培训合计 **1152** 学时，完成率 **100%**
Three centralized training sessions were organized for 36 leaders and cadres, amounting to 1,152 class hours, with a 100% completion rate
- ◆ 班子成员前往基层联系点和分管领域开展集中宣讲 **5** 次
Five thematic lectures were delivered by leadership team members at grassroots contact points and in their responsible areas
- ◆ 开展“第一议题”学习 **34** 次、学习内容 **44** 项
34 sessions of "Top Priority" study were held, covering 44 topics
- ◆ 组织开展党委理论学习中心组学习 **10** 次，学习内容 **37** 项
10 study sessions were organized for the Party Committee's Theory Learning Center Group, covering 37 topics



◆ 华宝信托举办学习贯彻党的二十届三中全会精神专题培训。



◀ 华宝信托党委理论学习中心组（扩大）举行《习近平关于金融工作论述摘编》专题学习。

抓实党纪学习教育

Strengthening the study and education of Party discipline

公司以严的标准、硬的作风开展党纪学习教育，夯实理论学习，创新丰富学习方式和载体，将党纪学习教育融入日常工作开展中。

The Company carries out Party discipline study and education with strict standards and a firm approach. The Company consolidates theoretical learning, continuously innovates and enriches learning methods and platforms, and integrates Party discipline education into everyday work practices.

夯实理论学习，普遍教育与分类教育同步组织

Reinforcing the theoretical learning through both general education and targeted education

开展党纪学习教育专题培训，公司党委书记讲党纪学习教育专题党课；党支部通过党员大会、党课等形式学习《中国共产党纪律处分条例》（以下简称《条例》），并开展主题党日活动，组织党员干部到警示教育基地参观学习、接受教育；党员干部通过多种学习方式，掌握《条例》纪律规定，理解修订内涵，用以规范自身思想和行动。

The Company organized themed training sessions on Party discipline, including a keynote lecture delivered by the Secretary of the Party Committee. Each Party branch studied the *Regulations on CPC Disciplinary Action* through various formats such as general meetings and Party lectures. Themed Party Day activities were also held, including visits to disciplinary education bases where Party members and cadres learned from real-life warning cases. Through diverse learning methods, they gained a solid grasp of the disciplinary rules in the Regulations, developed a deeper understanding of recent revisions, and applied these standards to regulate their own thinking and behavior.



◀ 华宝信托各党支部组织党员参观当地廉政教育基地。

丰富形式载体，正面引领与反面警示双向发力

Strengthening positive guidance and negative warnings with diversified tools

不断开拓学习阵地，通过线上专栏学习、重要时点教育、榜样示范引领等多样化学习方式，强化正面引领。同时通过警示教育大会，严格执纪问责，做好反面警示。

We continued to expand learning platforms and strengthened positive guidance through diverse approaches, including online columns, education at critical time points, and exemplary role models. At the same time, we emphasized warning education through disciplinary education conferences, strict discipline enforcement and accountability, and the effective use of cautionary examples.

注重统筹兼顾，党纪学习教育与日常工作互融互促

Promoting the integration and synergy between Party discipline education and daily work based on overall planning and balance

建立融合推进常态机制，将党纪学习教育与“三会一课”、民主生活会、组织生活会、主题党日活动等党内活动结合，压实“一岗双责”，深化教育成果。

The Company established a normalized mechanism for promoting integration, to combine the learning and education of Party discipline with intra-Party activities such as the "Three Meetings and One Lecture" practice, democratic work review meetings, organizational work review meetings, and Themed Party Day activities, to ensure the fulfillment of the dual responsibilities (in business and Party building) for each leadership position and achieve more positive education outcomes.

数说·2024 Quantified achievements in 2024



◆ 读书班开展 2 期，37 人次参加

2 reading sessions were held, with a total of 37 participants

◆ 各党支部共开展“三会一课” 16 次，各党支部书记均完成讲授纪律党课，全体党员完成并通过《条例》学习测试

A total of 16 "Three Meetings and One Lecture" sessions were conducted across Party branches, the secretary of each Party branch delivered Party lectures on discipline, and all Party members completed the learning of *Regulations on CPC Disciplinary Action* and passed the corresponding exams

◆ 党纪学习教育期间，共处置问题线索 4 条，运用第一种形态 2 人次，第二种形态 2 人次

During the learning and education of Party discipline, we made responses to a total of 4 disciplinary clues, involving 2 individuals with a tendency to violate, who were warned through interviews, and 2 individuals with minor violations, who were punished accordingly

持续加强“三基建设”

Continuously strengthening the "Three Fundamentals"

公司深入推进基层党组织标准化规范化建设，持续加强“三基建设”，增强基层党组织生机活力。

The Company actively promoted the standardization of grassroots Party organizations, and kept on strengthening the execution of "three primary tasks" (building grassroots organizations, carrying out basic work and enhancing basic skills) to stimulate the vitality of grassroots Party organizations.

落实基本制度，夯实党建基础

Implementing primary systems to consolidate the foundation for Party building

认真落实各级党组织党建工作责任制考核、各级党组织书记述职评议考核、党支部“三会一课”、领导班子专题民主生活会、党支部专题组织生活会、谈心谈话等基本制度。

The Company earnestly implemented key systems such as the performance evaluation of Party building responsibilities at all levels, assessments of Party organization secretaries, the "Three Meetings and One Lecture" system at the branch level, themed democratic life meetings for leadership teams, themed organizational life meetings at Party branches, and heart-to-heart conversations among Party members.



◆ 华宝信托举行 2024 年度党支部书记抓基层党建工作述职评议考核。



聚焦重点任务，建强基层组织

Focusing on key tasks to strengthen grassroots organizations

以党支部特色品牌创建、“党员登高”计划等活动为载体，推动党建工作与公司经营深度融合，把党建工作成效转化为公司发展活力和竞争实力。全年共组织召开党建工作例会 3 次，编发《支部工作提示》7 期。

The Company promoted the deep integration of Party building work and business operations through activities such as the creation of characteristic brands of Party branches and the "Party Member Self-improvement" programs, and translated the outcomes of Party building work into the vitality and competitiveness of the Company for development. A total of 3 Party building work meetings were organized throughout the year, and 7 issues of *Party Branch Work Tips* were compiled and distributed.



◀ 华宝信托与工商银行上海市分行、外滩支行开展党支部共建活动。

抓好基本队伍，提升能力素质

Building strong teams by enhancing capabilities and professionalism

持续加强干部队伍建设，严格党员标准，把好“入口”关；严格党组织关系转接工作流程，组织开展各类针对性培训，持续提高党务工作者政治理论水平和党务工作规范性，全方位提升履职能力。

The Company continued to strengthen the building of cadre teams, upheld rigorous standards for Party member admissions, strictly followed procedures for Party affiliation transfers, organized various targeted training. These efforts aimed to improve the political and theoretical level of Party workers and the standardization of Party work, and comprehensively enhanced their abilities to perform their duties.



◀ 华宝信托与华宝基金、华宝证券联合举办党务工作者培训，推动党建工作与金融业务有效融合。

抓好群团组织 “力量源泉”

Reinforcing the mass organizations as the source of strength

公司坚持党建引领、团建发力，持续落实党建带团建制度机制，深化青年政治理论学习、提高政治站位，服务青年成长，动员青年建功，为公司发展凝聚力量。2024 年，新组建 4 支青年突击队，为青年人才施展才华提供舞台。

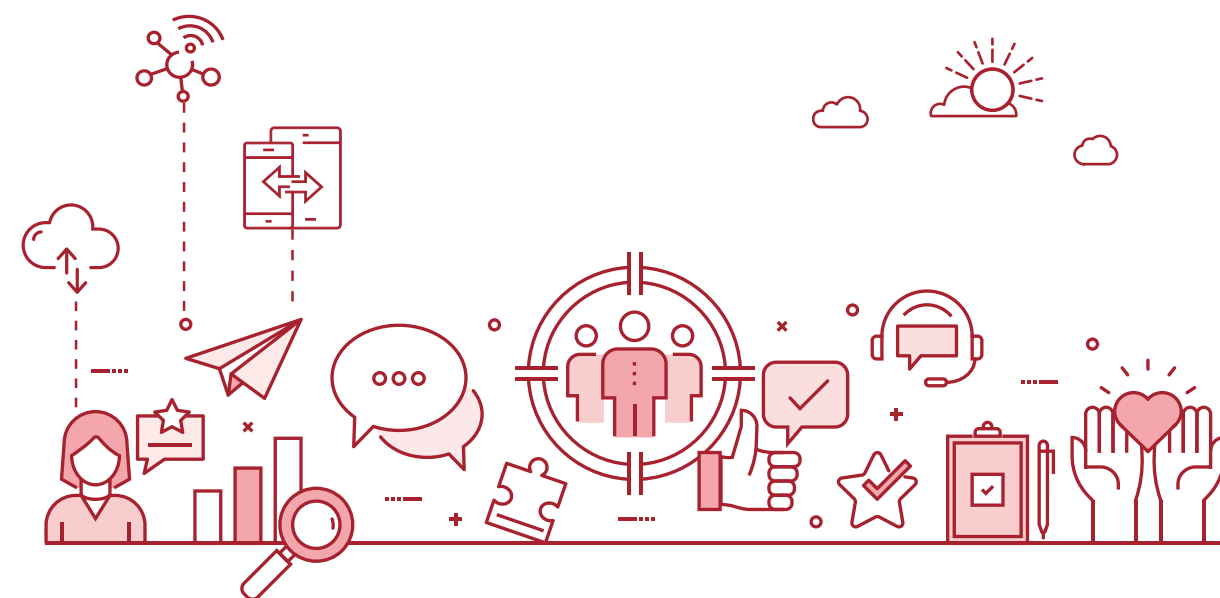
The Company kept on giving full play to the guiding role of Party building and the supporting role of mass organization building, continuously implemented the systems and mechanisms for improving mass organization building led by Party building, extensively organized the youth to deeply learn political theories for setting up right political awareness, served the growth of the youth, and mobilized the youth to make contributions, to gather strength for the development of the Company. In 2024, four new youth shock brigades were established to provide a stage for young people to showcase their talents.



◀ 华宝信托党委领导为青年讲授题为《挺膺改革担当 奉献青春力量》的主题团课。



◀ 华宝信托召开五四青年座谈会，倾听青年心声，共话青年成长。



完善公司治理 Refining Corporate Governance

华宝信托持续完善治理机制建设，深化行业自律实践，严格履行信息披露义务，同步加强社会责任管理，全面提升现代金融企业治理水平。

Hwabao Trust continuously enhances its governance mechanisms, deepens the industry self-discipline practices, strictly fulfills the obligation of information disclosure, and simultaneously strengthens corporate social responsibility management, thereby comprehensively advancing the governance standards of a modern financial enterprise.

优化治理体系 Optimizing the governance system

公司积极落实“三重一大”决策制度，结合公司实际情况，修订《重大事项决策权责清单》，明确各决策主体的责任；完善《董事会授权管理制度》和《董事会授权决策方案》，构建规范的授权体系；通过优化董事长专题会和总经理办公会的会议管理制度，确保会议高效运作，并修订基本业务授权书，适配公司的战略规划和业务拓展。公司对各专业领域的“1+N”制度文件框架进行细致梳理，形成《华宝信托制度树（2024 版）》。

The Company actively implemented the "Three Majors and One Large" decision-making system, which requires collective deliberation on major matters, appointments and dismissals of key personnel, significant project arrangements, and large financial expenditures. In alignment with its actual operations, the Company revised the *List of Rights and Responsibilities for Making Decisions on Major Matters* to clarify the responsibilities of each decision-making body. It also improved the *Rules for Authorization by Board of Directors and the Standard Procedures for Authorization by Board of Directors*, establishing a standardized authorization framework. Further, the Company optimized the meeting management systems for the Chairman's special meetings and the General Manager's office meetings to ensure operational efficiency. It also updated the basic business letters of authorization to align with the Company's strategic planning and business expansion. Additionally, Hwabao Trust systematically reviewed its internal rules and regulations based on the "1+N" framework for various professional areas, and produced the *Hwabao Trust's Tree of Internal Rules and Regulations (2024 Edition)*.

完善董事会建设 Refining the Board of Directors

公司按照《中华人民共和国公司法》《中华人民共和国信托法》《信托公司管理办法》及《信托公司治理指引》等有关法律法规的规定和国家金融监督管理总局的监管要求，建立了股东会、董事会、监事会和经营管理层相互分离、相互制衡的公司治理结构，强化职责、完善流程、规范运作。截至 2024 年年末，董事会成员共 9 名，其中独立董事 3 名。

In accordance with the *Company Law of the People's Republic of China*, the *Trust Law of the People's Republic of China*, the *Rules Governing Trust Companies*, the *Guidelines for the Governance of Trust Companies* and other applicable laws and regulations, as well as the supervision requirements of the National Financial Regulatory Administration, the Company has established a corporate governance structure featuring a clear separation and mutual checks and balances among the General Meeting of Shareholders, the Board of Directors, the Board of Supervisors and the Executive Management. This structure strengthens accountability, streamlines processes, and ensures standardized operations. By the end of 2024, the Board of Directors consisted of nine members, including three independent directors.

强化行业自律 Strengthening industry self-discipline

公司持续发布法规速递、法规汇编等各类宣贯文件，增强员工的法律知识和合规意识，参与行业法治建设和保障。2024 年，公司对《中华人民共和国反洗钱法》《金融机构合规管理办法》《金融机构涉刑案件管理办法》《国家金融监督管理总局关于公司治理监管规定与公司法衔接有关事项的通知》等法律法规及各项监管政策性文件进行及时解读，对各项监管要求及时向公司提出法律合规意见及建议。

The Company continued to issue various regulatory communications, including regulatory updates and policy compilations, to enhance employees' legal knowledge and compliance awareness, and actively participated in promoting a rule-of-law-based industry environment. In 2024, the Company promptly interpreted all applicable laws, regulations and regulatory policy documents, such as the *Anti-Money Laundering Law of the People's Republic of China*, the *Rules for Compliance Management of Financial Institutions*, the *Rules for Addressing Criminal Cases Involving Financial Institutions*, and the *Notice of the National Financial Regulatory Administration on Matters Related to the Alignment of Corporate Governance Supervision Regulations with the Company Law*. It also offered legal and compliance advice to ensure prompt and effective implementation of regulatory requirements.

合规信息披露 Disclosure of compliance information

公司依法合规履行信息披露义务，通过多元化渠道保障投资者知情权，提升公司治理透明度。通过官网、微信公众号等平台发布经营亮点信息；通过《上海证券报》《中国证券报》《证券时报》等指定媒体及公司官网进行公司年度报告的信息披露；发布《华宝信托 2023 年度社会责任报告》《华宝信托 2023 年度环境、社会与公司治理（ESG）报告》，系统展示公司履行社会责任实践成果。

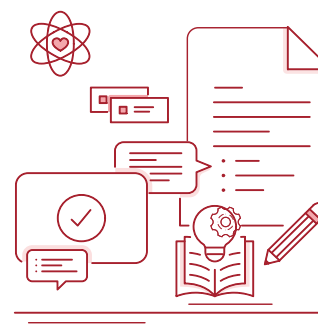
The Company fulfills its information disclosure obligations in strict accordance with all applicable laws and regulations, ensuring investors' right to know through diversified channels and enhancing the transparency of corporate governance. Business highlights are shared via the official website, WeChat official account and other platforms. The Company's annual report is disclosed through designated media such as the *Shanghai Securities News*, *China Securities Journal*, *Securities Times*, and the Company's official website. Additionally, the *Hwabao Trust 2023 Corporate Social Responsibility (CSR) Report* and *Hwabao Trust 2023 Environmental, Social and Governance (ESG) Report* were published to systematically present the Company's achievements in fulfilling its corporate social responsibilities.

社会责任管理 Management of corporate social responsibility

责任组织 CSR organization

公司将社会责任融入企业发展战略与日常经营，制定《社会责任工作管理办法》，明确设立社会责任工作领导小组，统筹领导公司范围内的企业社会责任工作，下设员工组、社会组、经济组、业务组、乡村振兴组等，分别对应企业重点关注的责任领域，形成自上而下、分工明确的社会责任管理组织体制。公司积极参与社会责任活动及培训，持续提升员工社会责任意识与实践能力。

The Company integrates its corporate social responsibility (CSR) into its development strategy and daily operations. It has issued the *Corporate Social Responsibility Work Management Measures* and established a CSR Work Leading Group to coordinate and lead the Company's CSR work. An employee work group, social work group, economic work group, business work group, rural revitalization work group, etc., were set up under the Leading Group corresponding to the key CSR areas of enterprises, forming a top-down organizational framework for CSR management with clear division of work. The Company actively organized and participated in CSR-related activities and training sessions, to continuously improve the CSR awareness and practical abilities of employees.



塑造可持续的责任品牌

Building a sustainable and responsible brand

公司恪守受托人职责，服务实体经济、助推中小微企业发展、支持国家重大战略、推进供给侧结构性改革与绿色发展，切实履行社会责任，助力经济高质量发展与民生福祉提升。

The Company faithfully upholds its fiduciary duties by serving the real economy, promoting the development of micro-, small and medium-sized enterprises (MSMEs), supporting major national strategies, advancing supply-side structural reform, and driving green development. Through these efforts, it effectively fulfills corporate social responsibilities and contributes to high-quality economic development and improved public welfare.

公司积极构建华宝信托社会责任指标体系，参照指标体系编制年度社会责任报告，并参与中国宝武社会责任报告集中发布。

The Company has also actively developed a CSR indicator system tailored to Hwabao Trust, which serves as a reference for compiling its annual CSR reports. It also participates in the centralized release of CSR reports organized by China Baowu.

2024 年，《华宝信托 2023 年度社会责任报告》首次参评并荣获中国企业社会责任报告评级专家委员会“四星半级”评级。






2024 年 8 月，《华宝信托 2023 年度社会责任报告》在 ESG 中国 · 长三角企业社会责任发布会上集中发布。




利益相关方沟通

Communicating with stakeholders

公司搭建多维度沟通平台，全面掌握利益相关方的核心关切与期望，在战略制定与业务实施中实现对各利益相关方诉求的吸纳与回应。

The Company has established a multidimensional communication platform to gain a comprehensive understanding of the core concerns and expectations of all stakeholders. These insights are incorporated into strategic planning and business execution, ensuring that the interests and needs of all stakeholders are addressed and responded to effectively.

利益相关方 Stakeholders	对企业的期望 Their expectations towards the Company	回应与措施 Our responses and actions
 政府与监管机构 Government and regulators	<ul style="list-style-type: none">服务实体经济依法合规经营推进文化建设依法纳税 <ul style="list-style-type: none">Serve the real economyOperate lawfully and in compliancePromote cultural constructionPay taxes according to the law	<ul style="list-style-type: none">支持国家重大战略发展坚持守法经营信托文化建设依法纳税 <ul style="list-style-type: none">Support the implementation of major national strategiesAdhere to lawful and compliant operationsBuild trust cultureFulfill tax obligations in accordance with the law
 股东与投资者 Stakeholders and investors	<ul style="list-style-type: none">公司治理风险管理信息披露股东回报 <ul style="list-style-type: none">Corporate governanceRisk managementInformation disclosureShareholder returns	<ul style="list-style-type: none">完善公司治理机制建立全面风险管理体系年报、社会责任报告定期披露信息为股东创造价值 <ul style="list-style-type: none">Improve corporate governance mechanismsEstablish a comprehensive risk management systemRegularly disclose information through annual reports and CSR reportsCreate value for shareholders
 客户 Customers	<ul style="list-style-type: none">妥善管理财富提供优质产品与服务保障信息安全多样化客户沟通渠道 <ul style="list-style-type: none">Proper wealth managementHigh-quality products and servicesInformation securityDiverse communication channels	<ul style="list-style-type: none">忠实履行受托责任加强业务转型与产品创新客户咨询与投诉完善消费者保护制度、沟通渠道投资者教育活动 <ul style="list-style-type: none">Faithfully fulfill trustee's responsibilitiesStrengthen business transformation and product innovationCustomer consultation and complaintsImprove consumer protection systems and communication channelsInvestor education activities

利益相关方	对企业的期望	回应与措施
Stakeholders	Their expectations towards the Company	Our responses and actions
<div> 员工 Employees</div>	<div><ul style="list-style-type: none">● 员工平等与多样化● 员工权益与福利● 员工发展与培训</div> <div><ul style="list-style-type: none">● Employee equality and diversity● Employee rights and benefits● Employee development and training</div>	<div><ul style="list-style-type: none">● 召开职代会● 员工培训● 丰富员工活动</div> <div><ul style="list-style-type: none">● Convene workers' congresses● Employee training● Enrich employee activities</div>
<div> 合作伙伴 Partners</div>	<div><ul style="list-style-type: none">● 良好合作关系</div> <div><ul style="list-style-type: none">● Good partnership</div>	<div><ul style="list-style-type: none">● 坚持公平竞争● 丰富合作方式</div> <div><ul style="list-style-type: none">● Adhere to fair competition● Enrich cooperation models</div>
<div> 环境与社区 Environment and communities</div>	<div><ul style="list-style-type: none">● 气候变化与“双碳”目标● 公益慈善与志愿服务● 乡村振兴</div> <div><ul style="list-style-type: none">● Addressing climate change and the "dual carbon" goals● Public welfare, charity, and voluntary services● Rural revitalization</div>	<div><ul style="list-style-type: none">● 开展绿色信托● 倡导绿色办公● 发展慈善信托● 开展员工志愿活动● 助力乡村振兴</div> <div><ul style="list-style-type: none">● Carry out green trust business● Advocate for green office● Launch charitable trust business● Organize employee volunteer activities● Contribute to rural revitalization</div>

实质性议题识别

Identification of material issues

公司依据监管机构对信息披露和履行社会责任的相关要求，结合行业特性系统识别出 27 项议题，通过开展实质性议题分析与评估，构建实质性议题矩阵。据此，在报告中对重要议题进行重点披露，更好地回应利益相关方的关注与期望。

In accordance with relevant regulatory requirements on information disclosure and corporate social responsibility, the Company systematically identified 27 material issues based on industry characteristics. Through conducting a materiality analysis and evaluation, a materiality matrix was established. Based on the results, key issues have been highlighted and disclosed in this Report to better address the concerns and expectations of stakeholders.

经济与治理维度 The economic and governance dimension

- 1 党建引领
Party building and leadership

2 公司治理
Corporate governance

3 合规经营
Compliance and lawful operations

4 风险管理
Risk management
- 5 商业道德
Business ethics

6 清廉金融
Integrity and anti-corruption in finance

7 金融科技
Financial technology

8 创新文化
Innovation culture
- 17 妥善管理财富
Proper wealth management

19 负责任投资
Responsible investment

20 行业文化建设
Industry culture building

环境维度 Environmental dimension

- 9 绿色信托
Green trust practices
- 10 应对气候变化与“双碳”目标
Addressing climate change and achieving the "dual carbon" goals
- 11 绿色运营
Green operation

社会维度 Social dimension

- 12 保障员工权益
Protection of employee rights

13 人才留任与发展
Talent retention and development

14 职业健康安全
Occupational health and safety

15 关心关爱员工
Employee care

16 多元化产品及服务
Diversified products and services
- 18 客户权益保障
Customer rights protection

21 投资者教育
Investor education

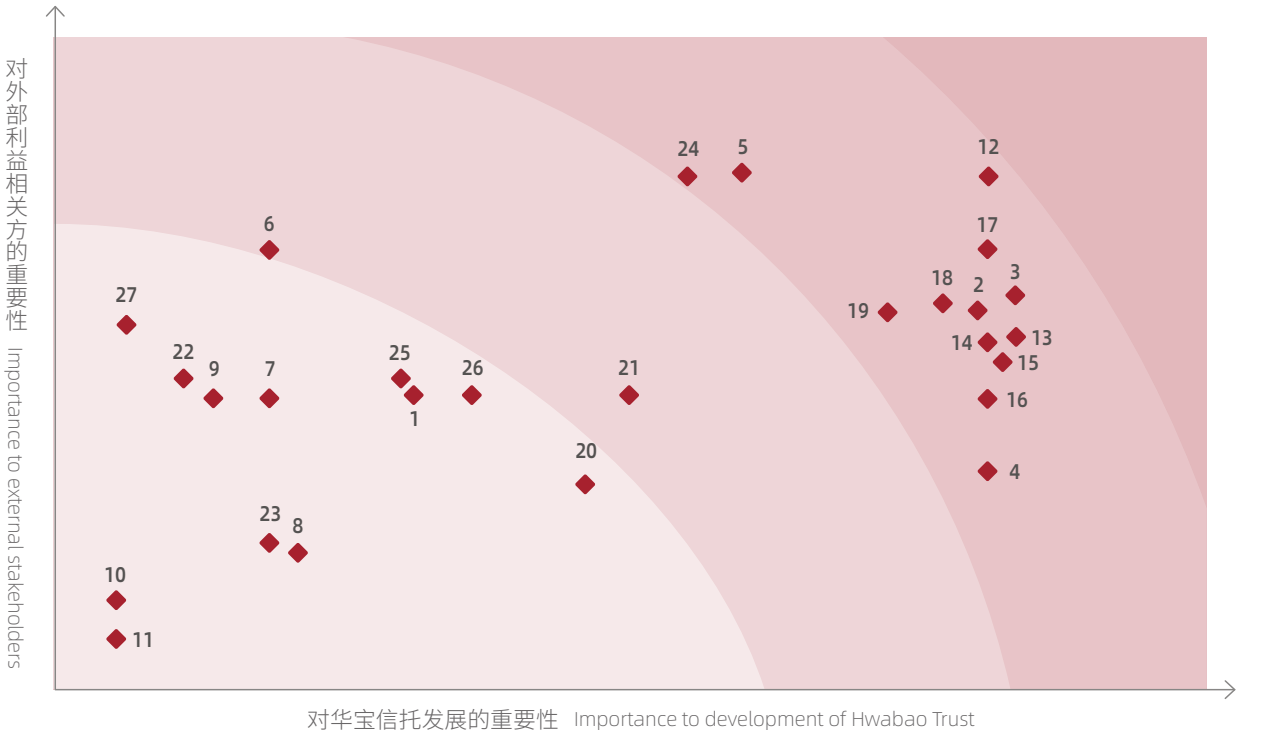
22 发展慈善信托
Developing charitable trusts

23 可持续供应链管理
Sustainable supply chain management

24 服务实体经济
Supporting the real economy
- 25 践行普惠金融
Pursuing inclusive finance

26 公益慈善与志愿服务
Public welfare, charity and voluntary services

27 助力乡村振兴
Contributing to rural revitalization



强化合规风控

Strengthening Compliance and Risk Control

华宝信托坚持“合规第一，风控优先”原则，全面强化合规风控体系建设，通过健全管理机制、完善内控流程、强化风险防控、严格落实反洗钱要求等，筑牢稳健发展根基。

Hwabao Trust adheres to the principle of "compliance first, risk control as priority" and contributes to strengthen its compliance and risk control system. By improving management mechanisms, refining internal control processes, enhancing risk prevention measures, and strictly implementing anti-money laundering requirements, the Company has laid a solid foundation for steady and sound development.

合规管理 Compliance management

公司严格贯彻合规创造价值的理念，以支持业务转型发展、完善合规管理体系建设、防范法律合规风险为工作主线，在持续落实各项监管指标及意见要求的同时，积极推动各项业务合法合规开展。2024 年，公司组织合规培训 13 次，并积极开展 ISO 37301 合规管理体系认证工作。

The Company strictly implements the concept of creating value based on compliance management. Efforts are focused on supporting business transformation and development, improving compliance management system, and mitigating legal and compliance risks. While consistently meeting regulatory requirements and supervisory expectations, the Company actively ensures that all business activities are carried out in a lawful and compliant manner. In 2024, the Company organized 13 compliance training sessions and actively pursued ISO 37301 Compliance Management System Certification.

内控管理 Internal control management

公司高度重视内部控制体系建设，坚持“全面与重点统一、制衡与协作统一、权威性与适应性统一、有效控制与合理成本统一”的原则，构建分工明确、权责清晰、相互监督、相互制衡的内部控制组织架构，明确董事会、监事会、经营管理层及各部门职责，发布《内部控制评估标准》，开展内控自评并完成问题整改，持续优化内控体系，推动内部控制与业务发展相适应。

The Company attaches great importance to the construction of its internal control system, adheres to the principle of "harmonizing comprehensiveness with focus, check-and-balance with cooperation, authority with adaptability, and effective control with reasonable cost", the Company has established an internal control framework with clear responsibilities, defined roles, and mutual oversight. It has clarified the duties of the Board of Directors, the Board of Supervisors, senior management, and all departments. In addition, the Company issued the *Internal Control Evaluation Standards*, organized internal control self-assessment, rectified identified issues, and continuously optimized the internal control system to ensure alignment with business development needs.

风险管理

Risk management

公司构建自上而下的风险治理架构，由业务经营条线、风险管理职能条线和审计监督条线组成风险管理三道防线；建立覆盖战略风险、流动性风险、信用风险、市场风险、合规风险、操作风险、声誉风险及信息科技风险在内的全面风险管理体系；制定实施《2024 年全面风险管理工作计划》，为业务稳健发展提供有效保障。

The Company has established a top-down risk governance framework, consisting of three lines of defense for risk management: business operation, risk management functions, and audit supervision; developed a comprehensive risk management system covering strategic risks, liquidity risks, credit risks, market risks, compliance risks, operation risks, reputation risks, and information technology risks; formulated and implemented the *2024 Comprehensive Risk Management Work Plan* and effectively guarantee the stable and healthy development of business.

反洗钱和 反恐怖融资

Anti-money laundering and counter- terrorist financing

公司严格执行《反洗钱和反恐怖融资管理办法》等反洗钱及反恐怖融资制度，修订《洗钱和恐怖融资风险评估及客户风险分类管理规范》等核心制度；各业务部门设立反洗钱专岗，并依托“反洗钱系统”，实现风险分类、黑名单监控等功能；组织开展反洗钱培训，持续提升公司全员反洗钱理念。

The Company strictly implemented its internal anti-money laundering and counter-terrorism financing rules and regulations, including the *Rules for Managing Anti-Money Laundering And Counter-Terrorist Financing Work*; revised its core internal rules and regulations, such as the *Regulations on Assessment of Anti-Money Laundering and Counter-Terrorist Financing Risks and Classification Based Management of Customer Risks*; required each business department to establish dedicated anti-money laundering positions and achieve risk classification, blacklist monitoring and other functions relying on the "anti-money laundering system"; and organized anti-money laundering training to continuously strengthen employees' awareness and capabilities in anti-money laundering across the organization.

数说·2024 Quantified achievements in 2024



共组织反洗钱培训

3 次

We organized 3 anti-money laundering training sessions, with a total of 667 participants

参与

667 人次

涵养清廉生态

Creating an Integrity-Focused Ecosystem

华宝信托厚植清廉金融文化根基，深入推进廉政建设和反腐败工作，持续巩固风清气正的政治生态，为把华宝信托建设成为行业一流信托公司提供坚实保障。

Hwabao Trust continues to cultivate a culture of clean and honest finance, advancing anti-corruption and integrity efforts, and reinforcing a sound and upright political environment. These efforts provide a solid guarantee for building Hwabao Trust into a first-class trust company in the industry.

筑牢思想防线

Building a strong ideological defense

公司深化廉政警示教育，以案为鉴强化底线意识，通过专题学习、案例剖析等形式，推动廉洁教育走深走实、见行见效。

The Company deepened anti-corruption education by learning from real cases to reinforce awareness of boundaries and bottom lines. Through focused study sessions, case analysis, and other approaches, it ensured that integrity education is thorough, practical, and effective.

编发 4 期《华宝信托党风廉政建设》学习材料，推动干部员工学习党风廉政建设的最新要求。

Published 4 editions of *Hwabao Trust's Efforts in Improving Party Conduct and Clean Governance* learning materials to promote understanding of the latest requirements among cadres and employees, to improve party conduct and uphold integrity.

对新进员工开展廉洁教育，引导青年树立正确的价值观，扣好职业生涯的“第一粒扣子”。

Provided integrity education for new employees to help them to establish correct values and start their careers on the right track.

发布警示教育材料，利用“华宝有你”微信公众号、公司内网“纪检监察”等模块，把警示教育融入日常。

Released educational materials via “Hwabao with You” WeChat official account and the "Discipline Inspection and Supervision" section on the Company's intranet, embedding warning education into daily work.

召开党纪学习教育警示教育大会暨廉洁文化专题培训会，组织观看典型案例警示教育片，剖析金融领域典型违纪违法案例。

Held the Party Discipline Learning and Warning Education Conference (namely the Special Training Session on Integrity Culture), organized the participants to watch warning education videos on typical cases of violation and analyze typical violations in the financial field.

压实责任担当

Fulfilling responsibilities effectively

公司全面强化党风廉政建设和反腐败工作领导责任，严格落实廉政建设责任制，细化职责分工、压实责任链条，构建权责清晰、协同联动的责任落实体系。

The Company comprehensively strengthens the leadership responsibility for improving Party conduct and clean governance, strictly implements the accountability system for carrying out clean governance work, refines the division of responsibilities, consolidates the responsibility chain, and builds a clear and coordinated responsibility fulfillment system with clearly defined rights and responsibilities.

制定《2024 年党风廉政建设和反腐败重点工作及责任分解》，党委书记履行“第一责任人”责任，领导班子成员履行党风廉政建设“一岗双责”责任。

Developed the *2024 Key Tasks and Responsibilities Breakdown for Party Conduct and Anti-Corruption Work*. The Party Committee Secretary fulfilled the role of "first person responsible", while other leadership team members assumed "dual responsibilities for one position."

党政主要领导与各部门负责人分别签订党风廉政建设和反腐败工作责任书，明确职责范围内廉政建设责任，结合业务实际抓好落实。

The main leaders of the Party and government, as well as the heads of various departments, had respectively signed the letters of responsibility on Party conduct, clean governance, and anti-corruption work, to clarify their responsibilities for effectively implementing clean governance within their respective scopes of duties by taking into account the actual business needs.

开展违反中央八项规定精神问题专项治理，节假日前编发廉洁工作通知，筑牢节日廉洁关。

We launched a special campaign to address violations of the spirit of the *Eight-Point Decision on Improving Party and Government Conduct* issued by the CPC Central Committee, issuing notices ahead of holidays to strengthen integrity during these periods.

数说·2024 Quantified achievements in 2024

聚焦 7 个关键领域、排查 19 个关键环节、梳理 20 个廉洁风险点、制定 54 条具体防控举措

Focused on 7 key areas, examined 19 key processes, identified 20 integrity risk points, and developed 54 specific prevention and control measures

弘扬廉洁风尚

Promoting a culture of integrity

公司持续推动清廉文化建设，让“诚信铸基、廉洁固本”和“海上扬清风、金融倡廉明”的廉洁理念入脑入心。

The Company continues to promote the construction of a clean and honest culture, to instill the philosophy of "consolidating the foundation with honesty and integrity" and the commitment of "promoting integrity across the financial industry and Shanghai City" into our minds.

◆ 制定实施《2024 年廉洁文化建设工作方案》，发起《弘扬清廉文化，做清廉金融人》倡议书，组织员工参加上海清廉金融文化建设知识竞赛和知识讲座。

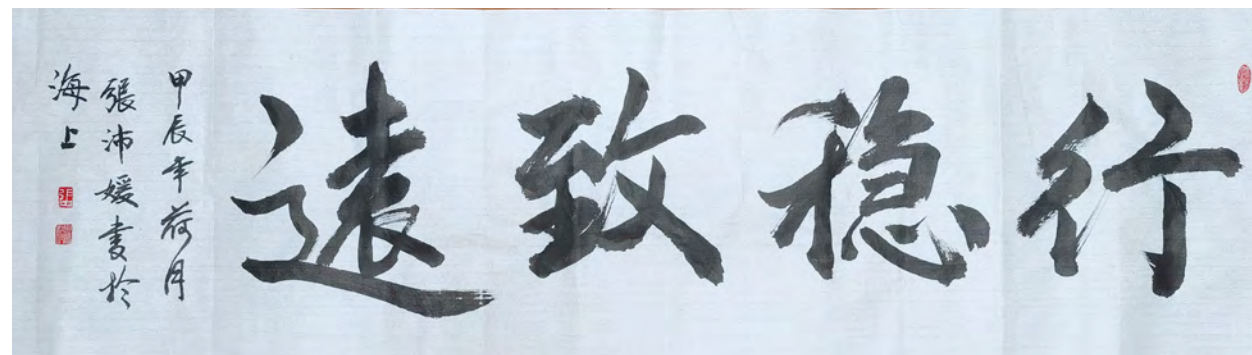
Formulated and implemented the 2024 Work Plan for Establishing Culture of Integrity, put forward the Initiative for Promoting Integrity Culture and Acting as Clean Financial Professionals, and encouraged employees participation in the Shanghai Financial Industry Integrity Culture Construction Knowledge Competition and related seminars.

◆ 在办公区域建设廉洁文化墙，持续更新公司内网“纪检监察”模块“清廉故事”“鉴史问廉”等栏目，以优秀传统文化涵养新风正气。

Built an integrity culture wall in the office area and regularly updated the "Discipline Inspection and Supervision" section on the company intranet with columns such as "Integrity Upholding Stories" and "Pursuing Integrity by Learning from Historical Experience", using traditional culture to foster a clean atmosphere.

◆ 组织廉洁文化专题培训，全员参与率超过 85%。连续第二年开展家庭助廉活动，共 152 名员工及其家属代表签署了“家庭助廉承诺书”。

Organized dedicated training on integrity culture, with a participation rate exceeding 85%. For the second consecutive year, held a family support for integrity campaign, with 152 employees and their family members signing the Family Commitment to Integrity.



《行稳致远》书法作品获集团公司“廉洁宝武”文化作品主题创作活动三等奖。

建设信托文化

Building a Trust Culture

华宝信托系统推进信托文化体系建设，以制度筑基、实践深化、传播拓维、创新赋能为核心路径，构建具有行业特色的文化发展格局，为业务高质量发展注入内生动力。

Hwabao Trust is systematically advancing the development of a trust culture system, focusing on the core approach of taking the internal institutional framework as the foundation, refining the system through practice, expanding the system through communication, and achieving empowerment through innovation. The goal is to establish a culturally distinctive framework that reflects industry characteristics and to provide internal momentum for high-quality business development.

健全信托文化 体制建设

Improving the institutional framework for trust culture

公司制定信托文化规划和配套方案，以“厚植信托文化，强化使命担当，聚焦主责主业，回归信托本源”为主题，落实“十大行动方案”，紧扣“信托文化提升年”主题，重点对信托文化建设的体制机制和在信托文化建设存在的问题及不足查缺补漏，使信托文化更加成熟定型，并不断巩固、持续深化。

The Company has developed a trust culture plan and supporting measures under the theme of "nurturing trust culture, strengthening mission fulfillment, focusing on main responsibilities and business lines, returning to the essence of trust". It implemented the "Ten Action Plans", seized the opportunity from the "Trust Culture Improvement Year" campaign, and centered on the institutional mechanism for trust culture building by identifying and rectifying the problems and deficiencies in this respect, to make the trust culture more mature and standardized before further consolidating and refining.

深化信托文化 实践

Deepening the practice of trust culture

公司紧密围绕使命、愿景和战略定位，将信托文化建设与企业文化建设相结合，在全公司开展“信托文化提升年”活动，推动信托文化与业务融合，与管理融合，形成信托文化建设与公司经营管理良性互动。

Focusing on its mission, vision, and strategic positioning, the Company integrated trust culture development with overall corporate culture efforts. Through the "Trust Culture Improvement Year" campaign, it promoted the integration of trust culture with both business operations and management practices, fostering a virtuous cycle between cultural development and corporate governance.

● 通过董事监事月度简报、资管云平台培训等，加强董监事信托文化教育培训，确定受托人定位的“高层基调”。

We strengthened the trust culture education and training for directors and supervisors through monthly briefings, asset management cloud platform training, etc., to set the "high-level tone" for the positioning as a trustee.

● 加强金融从业人员教育，大力培育和弘扬中国特色金融文化。

We strengthened the education for financial professionals, and vigorously cultivated and promoted the financial culture with Chinese characteristics.

拓展信托文化传播

Expanding the dissemination of trust culture

公司将信托文化传播深入到日常工作中，通过“线上+线下”配合不同主题的多元化形式，开展系列信托文化宣传。公司高度重视信托文化建设和投资者教育工作相结合，形成良好的信托文化传播氛围，提升文化传播实效。

The Company introduced the dissemination of trust culture into daily work, and carried out a series of trust culture publicity activities through diversified "online + offline" channels combined with different themes. The Company attached great importance to the combination of trust culture building and investor education work, so as to form a good atmosphere for the dissemination of trust culture and enhance the effectiveness of culture dissemination.

◀ 华宝信托二十四节气·信托文化系列海报



培育守正创新生态

Creating a new ecosystem for principled innovation

公司积极响应中国宝武“创新文化建设年”的号召，坚持守正创新的文化建设理念，组织搭建创新平台，开展“献一计”活动、“建设青年创新平台”劳动竞赛，动员青年员工积极参与中国宝武首届“四化杯”青年创新创效大赛，培育“崇尚创新、鼓励创新、敢于创新”的文化氛围。

The company actively responded to China Baowu's "Innovation Culture Building Year" initiative, adhered to the culture building philosophy of "upholding fundamental principles and breaking new ground", organized the construction of innovation platforms, carried out the "Offering Your Ideas" activity and the "Building Youth Innovation Platform" on-the-job competition, mobilized young employees to actively participate in the first "Four-Dimension Development Approach Cup" Youth Innovation and Efficiency Improvement Competition organized by China Baowu, and created a cultural atmosphere of "pursuing innovation, encouraging innovation, and daring to make innovation".



2024·创新荣誉 Honors earned for innovation in 2024



荣获中国宝武全员创新“金点子”奖、“岗位创新新人奖”及“优秀岗位创新小组”等多项荣誉。

The Company received multiple honors from China Baowu, including the "Golden Idea Award" for company-wide innovation, "On-the-Job Innovation New Star Award", and "Excellent On-the-Job Innovation Group" award.



《养老金融创新型信托产品设计与服务方案探讨》荣获中国宝武首届“四化杯”青年创新创效大赛“创新突破奖”。

The *Exploration of Innovative Trust Product Design and Service Scheme for Pension Financing* won the "Innovation Breakthrough Award" at the first "Four-Dimension Development Approach Cup" Youth Innovation and Efficiency Improvement Competition organized by China Baowu.



《响应信托业务三分类指引，积极开拓公益慈善新业务》被评为第四届“中国宝武优秀岗位创新成果奖”三等奖。

The *Respond to the guideline on three-category classification of trust business, and actively develop new charitable trust business* was awarded the third prize the fourth "China Baowu Excellent On-the-Job Innovation Achievement Awards".



02

回归本源 写好信托三分类新答卷

Returning to the Original Intention - Implementing the New Three- Category Classification of Trust Business

华宝信托深入贯彻落实信托业务三分类新规要求，立足受托人定位，全面推动业务转型升级，深度服务实体经济与民生需求，切实履行金融机构责任担当，为经济高质量发展提供专业信托服务支撑。

Hwabao Trust has earnestly implemented the new regulatory requirements for the three-category classification of trust business. Based on the positioning as a trustee, it has comprehensively promoted business transformation and upgrading, thoroughly served the real economy and people's livelihood, effectively fulfilled the responsibilities of a financial institution, and provided professional trust services to support the high-quality development of economy.

聚焦主责主业， 提升服务实体经济质效

Staying Committed to Core Responsibilities and Business Lines to Improve the Quality and Efficiency of Serving the Real Economy

为实体经济服务是金融立业之本。华宝信托坚守金融服务实体经济的根本宗旨，积极服务国家重大战略发展，在供应链金融业务模式上深入探索，持续增加有效金融供给，不断为实体经济高质量发展贡献金融力量。

Serving the real economy is the foundation of financial industry. Hwabao Trust adheres to its fundamental mission of serving the real economy, actively supports the implementation of major national development strategies, deeply explores the supply chain finance models, and consistently contributes financial strength to the high-quality development of the real economy.

主动服务国家战略

Actively serving the national strategy

公司积极服务“一带一路”建设、京津冀协同发展以及长江经济带发展等国家重大战略，累计投入信托资金超千亿元，精准支持重点区域建设，为服务国家战略落地提供坚实金融保障。

The Company actively served major national strategies such as the Belt and Road Initiative, the coordinated development of Beijing-Tianjin-Hebei Region, and the development of the Yangtze River Economic Belt, invested more than 100 billion RMB of trust funds in precisely supporting the development strategies in key regions, to provide a solid financial guarantee for the implementation of national strategies.

信托产品投向区域 The markets where our trust products were deployed	信托产品实收金额（单位：亿元） Income from trust products in terms of the amount received actually (in 100 million RMB)
“一带一路”重点省市 Key provinces and cities under the Belt and Road Initiative	300.51
京津冀地区 The Beijing-Tianjin-Hebei Region	130.18
长江经济带相关省份 Provinces along the Yangtze River Economic Belt	347.04
长三角相关省份 Provinces in the Yangtze River Delta	228.84
粤港澳大湾区 The Guangdong-Hong Kong-Macao Greater Bay Area	12.23

截至 2024 年年末 As of the end of 2024

加强产融结合发展

Strengthening the integration of industry and finance for common development

公司立足共建高质量产业生态圈使命，持续大力发展供应链金融，持续开展特色化的产业生态圈综合金融服务业务，为生态圈企业拓宽融资渠道、提升价值创造能力。

Aligned with the mission of jointly building a high-quality industry ecosystem, the Company has continued to vigorously develop supply chain finance business and provide tailored, characteristic comprehensive financial services enterprises within the ecosystem. These efforts help expand financing channels and enhance value creation capabilities for ecosystem partners.

打造供应链金融品牌 Building a supply chain finance brand

构建从上游供应商、核心企业到下游贸易类和制造业用户多方面的产业生态圈供应链金融体系。目前已形成华宝荣业耀华系列、华宝物华筑宝系列、华宝宝业韶华系列等产品线。

The Company is constructing a supply chain finance system that covers all key segments of the industry ecosystem, from upstream suppliers and core enterprises to downstream users in the trade and manufacturing sectors. At present, many product lines have been launched, including the Hwabao Rongye Yaohua series, Hwabao Wuhua Zhubao series, and Hwabao Baoye Shaohua series.

创新供应链金融服务 Innovative supply chain finance services

结合生态圈钢铁产业链长、业务场景多、客户数量多的特点，深入研究企业产业链的具体场景，通过信托架构，构建起“期限灵活、成本可控、服务优质”的融资服务体系，为供应商提供基于真实业务场景的便捷、高效的供应链金融服务。

Taking into account the characteristics of the long steel industry chain, multiple business scenarios, and large number of customers in the ecosystem, the Company conducted in-depth research on the specific scenarios of the enterprise industry chain, and constructed a financing service system characterized in flexible terms, controllable costs and quality services, established on a trust structure, to provide suppliers with convenient and efficient supply chain finance services based on real business scenarios.

助力中小微企业发展

Assisting the development of MSMEs

公司落实上海市中小微企业“纾困融资”工作机制，通过建立健全工作机制、强化组织领导、细化操作流程，确保各项支持政策落地。以“支持中小微企业融资纾困”为主题开展系列服务活动，并秉持“高效、规范、有序、便捷”理念，坚持公平竞争原则，创新融资模式，为中小微企业融资纾困，着力体现金融支持实体经济的成效，促进中小微企业平稳健康发展。截至 2024 年年末，已向 4 家中小微企业新增受让 34 笔底层资产，提供 5858.01 万元纾困融资。

The Company actively responded to the bailout financing policy for micro-, small and medium-sized enterprises (MSMEs) adopted by Shanghai City, and ensured the full implementation of various support policies by establishing and improving the working mechanism, strengthening organization and leadership, and refining operational processes. We carried out a series of service activities to "support the financing based bailout for MSMEs", and explored new financing models based on the proposition of "high efficiency, standardization, orderliness, and convenience" and the principle of fair competition, to provide financing and bailout services for MSMEs. These efforts highlight the role of finance in supporting the real economy and promote the stable and healthy development of MSMEs. By the end of 2024, the Company had provided total 58,580,100 RMB in bailout financing to four MSMEs by acquiring 34 new underlying assets packages.



提升投研能力， 完善有梯度的产品体系

Enhancing Investment Research Capabilities and Improving the Graded Product Portfolio

华宝信托积极融入新发展格局，不断提升投研专业能力，持续优化“产品+服务”经营体系，丰富公司产品线，努力实现差异化、特色化发展。

Hwabao Trust actively aligns with the new development pattern, constantly improving its professional abilities in investment research, optimizing the "products + services" business system, enriching the Company's product lines, and striving for differentiated and characteristic development.

持续做强投研 Continuously strengthening investment research

公司把“做强投研”作为公司的重点经营举措之一，不断加强投研核心能力建设。

The Company regards "strengthening investment research" as one of the key approaches for growing its business and continuously enhances its core investment research capabilities.

完善应用型“众研”投研体系

Improving the application-oriented, collaborative investment research system

建立宏观经济研究室、产品产销研小组、揭榜挂帅小组等分层次的投研体系。

The Company has established a multitier investment research system consisting of macroeconomic research offices, product creation, marketing and research teams, and taskforces as the winners of open competition.

持续优化产销研一体化的运作机制

Continuously optimizing the integrated Product-R&D-Marketing mechanism

加强精细化管理，确保投研机制有效运作。

The Company has enhanced fine management to ensure the effective operation of the investment research mechanism.

推进投研工作体系化

Promoting a systematic investment research framework

完善具有公司特色的投研平台，并赋能财富管理，让投研成果在公司转型升级和实现高质量发展目标中发挥更大作用。

The Company continues to improve a research platform with distinctive in-house characteristics, which empowers wealth management and enables research outputs to contribute more effectively to the Company's transformation and pursuit of high-quality development.

华宝信托荣获三项“金牛奖”

Hwabao Trust won three "Golden Bull Awards"

2024年9月，由《中国证券报》主办的第三届中国信托业“金牛奖”评选结果揭晓，华宝信托凭借优秀的资产管理能力和产品业绩表现，荣获“三年期权益类产品金牛奖”“一年期固收类产品金牛奖”“一年期混合类产品金牛奖”三项大奖，投研团队实力得到了业内权威机构与市场投资者的高度认可。

In September 2024, the results of the 3rd Trust Industry Golden Bull Awards hosted by the China Securities Journal were announced. Hwabao Trust won three awards, including the "Golden Bull Award for Three-Year Equity Products", "Golden Bull Award for One-Year Fixed Income Products" and "Golden Bull Award for One-Year Mixed Products". These accolades reflect the Company's strong asset management capabilities and product performance, and mark wide recognition of its investment research team by both industry authorities and market investors.



丰富产品体系

Enriching the product portfolio

公司以“产品+服务”双轮驱动，不断提升服务质量，丰富产品服务供给，探索相适应的业务支撑体系和盈利模式，完善有梯度的标品产品体系。形成以固收及固收+为代表的资产管理信托产品作为战略产品，并探索开展以家族信托/家庭服务信托等财富管理信托业务、养老与薪酬福利等年金和类年金信托业务等为代表的五大战略服务信托业务，为客户提供差异化财富管理和综合金融解决方案。

Driven by the dual engines of "products + services," the Company continues to improve service quality and broadens its product and service offering. It actively explores appropriate business support frameworks and profit models to enhance its graded standard product portfolio. In this regard, the Company has launched the asset management trust products as its strategic products represented by fixed income and fixed income plus products, and explored the development of five major strategic service trust business lines represented by family trust, family wealth management trust, pensions/remunerations/benefits/annuities trust and quasi-annuity trust business lines, to provide customers with differentiated wealth management and comprehensive financial solutions.



案例
Case

坚守受托定位， 大力发展资产服务信托

Upholding the Trustee Role and Vigorously Developing Asset Service Trust Business

华宝信托坚持回归信托本源，巩固和发展特色化、规模化的资产服务信托业务，扩展服务信托场景。

Hwabao Trust keeps to the original intention of trust industry, consolidates and develops characteristic and large-scale asset service trust business, and expands the service trust business scenarios.

财富管理服务 信托

Wealth management service trust

家族信托

Family trust

公司坚持打造特色家族信托业务，积极在产品创新、服务升级、科技赋能等多领域深耕布局，为家族客户提供综合性家族财富管理服务。2024 年，公司升级推出华宝创新型养老特殊目的家族信托，以“特殊目的受托分配”“受益人子账户”功能为服务基础，以“定制养老理财”“意定监护”功能为服务特色，深度整合私人银行、信托公司、保险养老产业投资公司跨机构、跨市场优势资源，全面升级创新原有受托人服务，通过打造养老服务闭环，为客户及其家庭成员提供“一次签约、终身受益”的养老金融服务。

The Company insists on building a distinctive family trust business service, and makes proactive strategic deployment in multiple fields such as product innovation, service upgrade, and technological empowerment, to provide comprehensive family wealth management services for family customers. In 2024, the Company upgraded and launched the Hwabao Innovative Pension Special Purpose Family Trust, which is based on the functions of "special purpose trusted distribution" and "beneficiary sub-account", and features "customized pension wealth management" and "designated guardianship". The Company deeply integrated the cross-institution and cross-market advantages of private banks, trust companies, and insurance - pension investment firms, comprehensively upgrading and innovating its trustee services. Through the creation of a closed-loop pension service system, it offers "one-time signing, lifelong benefit" pension financial solutions for clients and their family members.

养老与薪酬福利管理信托

Pension, compensation and benefits management trust

聚焦目标行业与重点区域，以财富管理信托为核心，为机构以及个人养老业务、薪酬福利业务提供综合化金融服务。围绕科技企业薪酬激励、境内外员工持股和个人养老业务等，充分发挥受托、投资与账管的管理优势，做深做强体系服务能力。2024 年，公司实现企业年金账户管理人资格的顺利延续，持续以账管能力支撑财富管理服务，为产业生态圈企业提供完善的金融服务体系和综合的薪酬福利资金管理解决方案。

Focusing on target industries and key regions, with wealth management trusts as the core, the Company provides comprehensive financial services for institutional and individual pensions trust services, as well as compensation and benefits trust services. Centering on remuneration incentives of science and technology companies, employee stock ownership, both domestic and overseas, and individual pensions trust services, we fully leverage our management advantages in trust, investment, and account management to expand and strengthen our systematic service capabilities. In 2024, the Company successfully renewed its qualification as an enterprise annuity account manager, continuing to support its wealth management services through strong account administration. The Company provides enterprises within the industrial ecosystem with a complete financial service system and comprehensive solutions for compensation and benefits fund management.

特殊资产业务

Special asset business

公司在风险处置服务信托领域持续发力，落地公司首单市场化债务重组受托服务信托和首单公开中标的企业破产重整服务信托。目前，公司已形成“信诚铸金”“日升月恒”“长城宏达”等系列的特殊资产信托业务品牌。

The Company has continued to advance in the area of risk disposal trust, completing its first market-oriented debt restructuring trust and its first publicly awarded corporate bankruptcy restructuring trust. At present, the Company has established a series of special asset trust business brands, including "Xincheng Zhujin", "Risheng Yueheng", and "Changcheng Hongda".



03

凝心聚力 做好金融“五篇大文章”

Pooling All Strength to Promote the Financial Innovation in Five Key Areas

华宝信托深入贯彻落实党中央要求和国家金融监督管理总局发布的《关于银行业保险业做好金融“五篇大文章”的指导意见》，重点布局养老金融、绿色金融、数字金融三大领域，充分发挥信托跨市场、多工具优势，为经济社会高质量发展注入金融动能。

Hwabao Trust thoroughly implements the requirements of the Central Committee of the Communist Party of China and the *Guiding Opinions on Promoting the Financial Innovation in Five Key Areas in the Banking and Insurance Sectors* issued by the National Financial Regulatory Administration. The Company focuses on the three major areas of pension finance, green finance and digital finance, fully leveraging the cross-market and multi-instrument advantages of trust business to inject financial momentum into high-quality economic and social development.



金融助老， 守护幸福晚年

Supporting the Elderly with Financial Services for a Better Later Life

华宝信托深入贯彻落实国家应对人口老龄化战略部署，紧扣“银发经济”发展要求，通过构建多层次养老金融产品体系、参与养老事业建设、创新适老化服务模式等举措，全面提升老年群体金融服务获得感。

Hwabao Trust actively aligns with China's national strategy for addressing population aging. Centered on the development needs of the "silver economy", the Company enhances the elderly population's access to and satisfaction with financial services by building a multi-level pension finance system, participating in elderly care initiatives, and innovating age-friendly service models.

构建养老金融

Creating pension finance services

结合市场对养老类资金的管理需求，华宝信托将企业养老储蓄安排与信托管理模式相结合，为企业提供养老资金的管理方案设计、受托管理、账户管理、资产配置、投资管理、待遇支付等一系列金融服务。截至 2024 年末，华宝信托管理的企业养老资金规模超过 45 亿元，多个计划存续时间超过十年。

To meet market's demand for the management of pension-related funds, Hwabao Trust integrates the enterprise pension savings arrangements with the trust management model to provide enterprises with a series of financial services including management scheme design, trustee management, account management, asset allocation, investment management, benefits payment, etc. of pension funds. As of the end of 2024, Hwabao Trust managed over 4.5 billion RMB in enterprise pension funds, with multiple plans having been in operation for more than a decade.



截至 2024 年年末，

华宝信托管理的企业
养老资金规模超过

45 亿元

Hwabao Trust managed
over 4.5 billion RMB in
enterprise pension funds

助力养老事业

Contributing to elderly care initiatives

公司为做好助老、扶老工作，以基层治理与慈善养老相结合，整合社会资源，精准对接老年群体需求，助力老年群体提高生活质量，更好地享受晚年时光。

In support of elderly care and assistance, the Company combined grassroots governance with charitable elderly care initiatives. By integrating social resources and accurately addressing the needs of the elderly population, it helps improve their quality of life and enables them to enjoy their later years with dignity.



以慈善力量助力高龄老人医疗关怀

Supporting medical care for elderly people through charitable efforts

2024 年，华宝信托在四川省大邑县安仁镇汪安社区举办了一场“关爱老人、医护平安”活动。活动面向社区 159 名 80 岁以上的高龄老人、残疾老人发放医疗补贴，帮助高龄老人提高生活质量，协助其应对疾病困扰，以慈善力量和精准服务实现“老有所养”。

In 2024, Hwabao Trust held an activity of "Caring for the Elderly with Medical Support" in Wang'an Neighborhood, Anren Town, Dayi County, Sichuan Province. The event was aimed at providing medical subsidies to 159 elderly people aged 80 and above and disabled people in the neighborhood, to help them improve their quality of life, assist them in reducing disease troubles, and enhance the elderly's sense of security through charitable efforts and precise services.

案例
Case

提供适老化服务

Offering age-friendly services

公司坚持“以客户为中心”的服务理念，为老年客户提供更为温暖、贴心的服务，诠释关爱与担当。

Upholding the philosophy of "customer-centric service", the Company offers warmer, more attentive services to elderly clients, demonstrating its care and sense of responsibility.

营业场所服务：安全护航，急救先行

Business outlet services: first-aid ready and safety-focused

公司在营业场所安装自动体外除颤器（AED）设备、备置急救药品、设置爱心专区，确保老年客户的需求及时得到满足。公司制定详细的突发事件应急预案，确保在各类紧急情况下能够迅速响应，保障客户安全。

The Company has equipped its business outlets with AED (Automated External Defibrillator) devices, emergency medical supplies, and designated care zones to promptly respond to the needs of elderly clients. It has also developed detailed emergency response plans to ensure rapid action in various emergency situations and safeguard client safety.

“本地化”服务：智慧助老，贴心沟通

Localized Services: smart elderly assistance and thoughtful communication

公司针对本地客户配备地方语言客服经理，并提供上门服务指导 APP 使用。优化呼叫中心 400 服务专线，自动识别 70 岁以上客户优先接入人工服务，提升老年客户的咨询和投诉处理效率。

The Company has arranged local dialect customer service managers for local customers and offered door-to-door guidance on using mobile apps; and optimized the call center service hotline 400 for automatically identifying and giving customers over 70 years old the priority to access human services, to improve the efficiency of consultation and complaint handling for elderly customers.

APP 服务：智慧赋能，便捷操作

App services: intelligent features and user-friendly interface

公司持续优化线上销售系统，针对老年客户需求，在 APP 推出适老化设计，如放大字体、语音自动播放验证码及一键求助功能；为不熟悉手机 APP 操作的老年客户提供电话咨询和现场一对一指导服务，帮助他们学习并掌握通过智能手机认购产品、查询信息的方法，解决智能化应用中的实际困难。

The Company continues to optimize its online service system with age-friendly enhancements in its app, such as larger font sizes, voice-enabled verification code playback, and one-touch help functionality. For elderly clients unfamiliar with mobile apps, it provides telephone consultations and one-on-one on-site guidance to help them learn how to subscribe to products and access information via smartphone, effectively addressing real challenges in using digital tools.

助力绿色转型， 创新发展绿色金融

Developing Innovative Green Finance to Drive the Green Transformation

华宝信托积极响应国家碳达峰碳中和目标，发挥信托制度优势，积极参与绿色金融市场，推进绿色信托高质量发展，努力做好绿色金融大文章。

Hwabao Trust actively responds to the national goal of carbon peak and carbon neutrality, fully leverages the advantages of the trust system, actively participates in the green finance market, promotes the high-quality development of green trust, and exerts every effort in developing the green finance.

落实制度建设， 强化顶层设计

Improving the institutional framework and strengthening top-level design

公司将绿色信托作为推动公司可持续发展和助力社会绿色转型的关键业务。通过完善制度建设和强化战略布局，为绿色信托业务的稳健发展筑牢根基。

The Company regards green trust as a key business segment to promote its sustainable development and contribute to the green transformation of society. By improving institutional framework and strengthening strategic deployment, we will lay a solid foundation for the steady and healthy development of green trust business.

完善制度建设 Improving the institutional framework

制定《华宝信托“碳达峰、碳中和”绿色信托行动方案》及《华宝信托绿色信托业务管理办法》，优化信托业务结构，加大对绿色经济、低碳经济、循环经济的支持，助力公司及产业转型升级，实现高质量可持续发展。

We developed the *Hwabao Trust "Carbon Peaking and Carbon Neutrality" Based Green Trust Action Plan and the Hwabao Trust Green Trust Business Management Measures*, optimized the trust business structure, and increased the support for green economy, low-carbon economy and circular economy, to promote the transformation and upgrade of the Company and the industry, and to achieve the high-quality sustainable development.

强化战略布局 Strengthening strategic deployment

将绿色信托业务提高到公司战略层级，充分发挥信托制度及股东背景优势，为现有及拓展的生态圈客户提供专业化和综合化生态圈金融服务，促进绿色产业发展和升级。

We elevated the green trust business to the Company's strategic level, fully leveraged the advantages of trust institutional framework and shareholders' background, and provided professional and comprehensive financial services for customers in the existing and expanded ecosystem, to promote the development and upgrade of green industries.

深挖业务空间， 细分服务场景

Deeply exploring business potential and segmenting service scenarios

公司打造多元化、多层次的绿色金融服务体系，通过创新业务模式、助力实体企业绿色转型和强化信息披露，展现信托企业在绿色发展道路上的探索与担当。

The Company is building a diversified and multi-level green finance service system, innovating business models, assisting entity enterprises in promoting green transformation, and strengthening information disclosure, to demonstrate the commitment and innovation of trust companies in advancing green development.

● 创新绿色信托业务模式

Exploring innovative green trust business models

设立“ESG 系列信托计划”，探索绿色投资新路径，为国内金融市场扩充绿色投资品种；为产业生态圈废钢供应商提供供应链金融服务，助力降低运营成本，提高废钢供给量。

We established the "ESG series trust plans", explored new paths for green investment, expanded green investment products for the domestic financial market. We provided supply chain finance services to scrap steel suppliers in the industry ecosystem, helping them reduce operating costs and increase scrap steel supply.

● 支持绿色低碳转型产业

Supporting green and low-carbon transformation industries

开展碳资产投资管理领域内的另类投资，积极参与地方碳排放权交易市场交易，持续为碳达峰碳中和目标助力。

We carried out alternative investments in the field of carbon asset investment management, actively participated in local carbon emissions trading markets, and continued to contribute to the carbon peaking and carbon neutrality goals.

成功发行 10 亿元绿色资产支持票据，并获 G1 最高评级

Successfully issued 1 billion RMB green asset-backed notes with a top G1 rating



成功发行绿色资产支持票据，规模

10 亿元

The company successfully issued green asset-backed notes, amounting to 1 billion RMB

2024 年，公司协助某融资租赁公司成功发行该公司首单绿色资产支持票据，规模 10 亿元。根据绿评机构对本期绿色资产支持票据项目基础资产的环境效益测算，预计每年可实现多项污染物减排，消纳建筑垃圾 12.8 万吨、固碳量 1.73 吨，该绿色票据获评绿色等级 G1（最高级）。

In 2024, the Company assisted a finance lease company in successfully issuing its first green asset-backed notes, amounting to 1 billion RMB. According to the environmental benefit calculation of the underlying assets of the green asset-backed note project by the green evaluation agency, it was expected to reduce multiple pollutant emissions, consume 128,000 tons of construction waste, and fix 1.73 tons of carbon annually. The green note received a G1 rating, the highest possible grade.



案例
Case

● 增强绿色信托信息披露

Strengthening green trust information disclosure

将绿色信托在公司核心业务系统中进行标识，确保录入相关业务系统中涉及绿色信托业务的统计准确性。对相关绿色信托开展及实施情况，通过公司年报、ESG 专项报告和社会责任报告等多种方式进行披露。

We labeled green trust projects in the Company's core business systems to ensure accurate data tracking. Information on green trust planning and implementation is disclosed through various channels, including the Company's annual reports, ESG reports, and CSR reports.

提高政治站位，
普及绿色理念Enhancing
political
awareness and
promoting green
values

公司牢固树立和践行绿水青山就是金山银山的理念，积极宣导并践行绿色发展理念，以金融力量守护生态环境，为美丽中国建设贡献信托智慧。

The Company firmly establishes and practices the concept that lucid waters and lush mountains are invaluable assets, actively publicizes and generalizes the concept of green development, uses financial strength to protect the ecological environment, and contributes our trust expertise to building a beautiful China.

绿色理念宣传

Publicizing green concepts

公司通过微信公众号专题宣传及线下低碳主题活动，系统开展绿色低碳理念传播，深化公众环保认知，推动绿色生活方式普及，全方位践行可持续发展承诺。

Through targeted campaigns on our official WeChat account and offline low-carbon themed events, the Company systematically promoted green and low-carbon values, raised public environmental awareness, encouraged sustainable lifestyles, and fully honored our commitment to sustainable development.



◆ 华宝信托积极参与以“绿动北湖·E起行动”为主题的第二届北湖全民低碳日暨美丽北湖全民低碳行动推介活动。



◆ 华宝信托与成都市金堂县土桥镇朝阳社区联合举办零碳嘉年华活动，让社区居民在身临其境的互动体验中了解低碳生活方式。

绿色理念践行

Putting green concepts into action

无纸化运营

Paperless operation

大力推行无纸化办公，减少会议纸质材料，提倡双面打印；减少非必要纸质报刊订阅，提倡电子化信息阅览。

We vigorously promoted paperless office, reduced paper materials for meetings, encouraged double-sided printing, reduced unnecessary paper newspaper subscriptions, and promoted electronic information reading.

制止餐饮浪费

Prohibiting food
waste

提倡员工自觉养成厉行节约、珍惜粮食的文明用餐习惯，制止餐饮浪费、践行“光盘行动”。

We encouraged employees to consciously develop a civilized habit of saving and cherishing food, eliminate food waste, and act according to the requirements of "Clean Your Plate Campaign".

使用环保耗材

Using environment-
friendly consumables

公司采购打印机设备时选用更环保的超级 EA 环保碳粉，相比传统碳粉，可降低定影温度，从而降低碳排放。公司新办公区域装修及家具均采购环保型材料。

When purchasing printer equipment, the Company selected more environment-friendly super EA toner, which can lower the fixing temperature and reduce carbon emissions compared to traditional toner. Environment-friendly materials were also used in the renovation and furnishing of new office spaces.

深化数字赋能， 加快推进数字金融

Deepening Digital Empowerment and Accelerating the Advancement of Digital Finance

华宝信托积极响应国家高质量发展要求，搭建与数字经济发展高度适应的金融体系，将数字思维深度融入业务运营，切实做好数字金融大文章。

Hwabao Trust actively responds to the national call for high-quality development by building a financial system highly adaptable to the development of the digital economy. The Company integrates digital thinking deeply into business operations to effectively advance the development of digital finance.

数说·2024 Quantified achievements in 2024

做好数字金融大文章的项目数量

16↑

The Company successfully implemented 16 projects/programs in response to the national strategic initiative for developing digital finance.

公司通过 **AI 双录系统** 的创新应用，实现服务效能与业务运营效率的全面提升。

The Company had achieved overall improvement in service efficacy and business operation efficiency through the innovative application of AI dual-recording (audio and video recording) system.



服务体验升级

Enhancing service experience

客户维度

For customers

该系统实现 7×24 小时服务，客户可随时发起双录（即录音和录像），提升自主性与体验。

The system provides 24*7 services, and customers can initiate dual-recording at any time to enhance autonomy and experience.

客户经理维度

For customer managers

该系统简化流程，减少事务性工作，助力客户关系维护与业务拓展。

The system simplifies workflows, reduces transactional work, and helps them maintain customer relationships and expand business.

业务流程优化

Optimizing business processes

合规管控

Compliance control

系统自动化复核与抽检，精准把控销售环节，助力全流程合规管理。

The system automatically reviews and performs random inspections, precisely controls the sales process steps, and assists in full-process compliance management.

运营效率

Operational efficiency

系统加速项目设立进程，提升业务响应速度与市场竞争力。

The system accelerates the project approval, increases business response speed, and enhances market competitiveness.

技术体系创新

Innovating the technological system

智能功能

Intelligent functions

该系统融合语音识别、人脸识别、防翻拍等前沿功能，构建强大体系。

The system integrates advanced features such as speech recognition, facial recognition, and anti-spoofing technology to build a robust infrastructure.

渠道覆盖

Channel coverage

渠道拓展至财富 APP 及 H5，覆盖更广客户群体。截至 2024 年年末，为超万名客户提供智能化服务体验，AI 双录应用率达 85%。

Channels have been extended to the Wealth App and H5 platforms, reaching a broader customer base. By the end of 2024, the system had delivered intelligent service experiences to over 10,000 customers, with AI dual-recording use rate reached 85%.



04

臻于至善 绘就和谐共进新图景

Shaping a New Landscape for Harmonious Shared Prosperity by Continuously Pursuing Perfection

华宝信托积极践行金融向善的初心使命，用公益慈善传递温暖，以员工关怀凝聚力量，靠专业服务守护财富，以金融“活水”润泽民生，谱写信托为民的精彩篇章。

Hwabao Trust keeps to its original aspiration for contributing to public good through finance business. It conveys warmth through charitable initiatives, unites strength through employee care, safeguards wealth with professional services, and nourishes livelihoods with the “living water” of finance, composing a compelling chapter of trust for the people.

慈善聚能，温暖千家万户

Spreading Warmth to Thousands of Households Through Charity

华宝信托积极创新“信托+慈善”模式，深化与企业、社会组织合作，设立“博施济众”和“善行”两大慈善品牌，积极参与社区治理、乡村振兴和教育助学事业。2024年，华宝信托荣获第十七届“诚信托”评选“最佳公益慈善信托产品奖”。

Hwabao Trust actively creates an innovative "trust + charity" model, deepens cooperation with enterprises and social organizations, sets up two charity brands, "Boshi Jizhong" (meaning "assist the population in need with extensive charity activities") and "Shanxing" (meaning "benefaction"), and actively participates in community governance, rural revitalization, and education and student assistance. In 2024, Hwabao Trust won the "Best Public Charity Trust Product Award" during 17th "Integrity Based Trusts" Selection Activity.

数说·2024 Quantified achievements in 2024

设立慈善信托项目	总规模突破	慈善信托支出总金额	共计受益
6单	250万元	144万元	1362人次
The Company launched 6 charitable trust projects with a total scale exceeding 2.5 million RMB		The total amount of charitable trust expenditure reached 1.44 million RMB, benefiting a total 1,362 individuals	

慈善赋能社区治理

Empowering community governance through charity trusts

公司通过设立“社区垃圾分类慈善信托”和“县域治理慈善信托”，助力基层治理，推动环保理念普及与县域可持续发展，彰显“信托+慈善”模式在社区治理中的实践价值与社会效益。

By launching the "Community Waste Sorting Charity Trust" and "County Governance Charity Trust", the Company supported grassroots governance, promoted environmental awareness, and contributed to sustainable country-level development, highlighting the practical value and social benefits of the "Trust + Charity" model in community governance.

华宝信托成立首单县域社会治理慈善信托

Hwabao Trust established its first county-level social governance charity trust

2024年，华宝信托博施济众3号“大美共建·邑治同行”慈善信托在四川省民政厅备案成立，是四川省首单备案成功的县域治理慈善信托。该信托致力于扶贫、济困、扶老、救孤、恤病、助残、优抚等公益事业，以“整合多方资源、实施公益项目、解决社区问题”为宗旨，协助社区管理募集到的社会资金和资源，撬动更多社会力量为社区发展提供专业公共服务。

In 2024, Hwabao Trust Boshi Jizhong No.3 "Co-building Great Beauty with Dayi County for Improving Local Governance" Charity Trust was established and registered with the Department of Civil Affairs of Sichuan Province, marking the province's first successfully registered county-level governance charity trust. This trust is committed to public welfare initiatives such as poverty alleviation, assisting for the underprivileged, elderly care, support for orphans, medical aid, disability assistance, and support for entitled groups. With the aim of "integrating multiple resources, implementing public welfare projects, and addressing community issues", the trust helps the community manage the social funds and resources they raise, while mobilizing more social participation to provide professional public services for community development.



慈善助力乡村振兴

Supporting rural revitalization with charity trusts

公司将信托业务与乡村振兴工作紧密结合，结合高净值客户的慈善意愿，对接集团对口帮扶地区派驻干部，积极履行帮扶责任，实现依托专业优势助力乡村振兴帮扶的有益探索。

The Company closely integrates its trust business with rural revitalization efforts, aligning the philanthropic intentions of high-net-worth clients with the Group's cadres stationed in designated assistance areas. By actively fulfilling its support responsibilities, the Company explores effective ways to contribute to support rural revitalization.

数说·2024 Quantified achievements in 2024

乡村振兴帮扶项目

8个

投入金额

121.88万元

Implemented 8 rural revitalization assistance projects, with a total investment of 1.2188 million RMB

乡村振兴慈善信托支出总金额

106.88万元

The total expenditure under the Rural Revitalization Charity Trust reached 1.0688 million RMB

消费帮扶活动直接购买特色农产品

50.47万元

504,700 RMB worth of specialty agricultural products were directly purchased through the consumption-based assistance activities

以信托制度优势助力帮扶地区社会公益慈善项目

Leveraging the advantages of the trust system to support social welfare and charity projects in assisted regions

2024年，华宝信托通过慈善信托形式实施“特别困难家庭资助”“品学兼优困难学生资助”“景东彝族自治县文龙镇卫生院‘创等’达标补短板建设”和“让生命听见声音——中央企业公益助残活动”四个捐赠项目，捐赠总额达108万元，助力中国宝武帮扶地区乡村振兴事业发展。

In 2024, Hwabao Trust launched four donation projects in the form of charitable trust, namely the "Economic Support for Impoverished Families", "Financial Support for Learning and Quality Excellence Students in Economic Difficulties", "Building a Standard Health Center in Wenlong Town, Jingdong Yi Autonomous County", and "Help You Hear the Voice - Public Welfare Activities of Central SOES to Help the Disabled". These projects collectively donated 1.08 million RMB, contributing to rural revitalization in areas supported by China Baowu.

华宝信托成立乡村振兴慈善信托，共绘美丽乡村新图景

Hwabao Trust established the Rural Revitalization Charity Trust to jointly draw a new picture of the beautiful countryside

2024年，华宝信托成立“善本·浙商-舟山财金-华宝博施济众6号·隆宇乡村振兴慈善信托”，信托资金用于舟山相关乡村振兴慈善项目，旨在深入贯彻国家乡村振兴战略，强化乡村基础设施建设，优化民生保障体系，全方位提升舟山乡村居民的生活质量。

In 2024, Hwabao Trust established the "Shanben · CZBank-Zhoushan Financial Investment Holdings-Hwabao Boshi Jizhong No. 6 · Longyu Rural Revitalization Charity Trust", which was intended for supporting the relevant rural revitalization charity projects in Zhoushan, in order to thoroughly implement the national rural revitalization strategy, strengthen the infrastructure construction in rural area, optimize the livelihood security system, and comprehensively improve the quality of life of rural residents in Zhoushan.



慈善推动教育助学

Promoting education assistance with charity trusts

公司成立“华宝信托博施济众 2 号·铠教育慈善信托”“华宝信托博施济众-秀英教育(第 1 期)慈善信托”“善本·浙商银行-华宝信托博施济众 5 号-虎行·伊江助学慈善信托”等系列项目,通过精准化、多元化的慈善信托模式,为不同地区、不同需求的教育事业提供可持续支持,助力教育公平与人才培育。

The Company launched a series of projects, such as the "Hwabao Trust Boshi Jizhong No. 2 · Kai Education Charity Trust", "Hwabao Trust Boshi Jizhong - Xiuying Education (Phase 1) Charity Trust", "Shanben · CZBank Boshi Jizhong No. 5- Huxing · Yijiang Student Aid", to provide sustainable support for education in different regions different needs through targeted and diversified charity trust models, and contribute to education fairness and talent cultivation.

设立“华宝信托博施济众-秀英教育(第 1 期)慈善信托”,深耕公益助学

Establishing the "Hwabao Trust Boshi Jizhong - Xiuying Education (Phase 1) Charity Trust" to deepen education support

2024 年 5 月,由华宝信托“基业宝承”家族信托委托,华宝信托担任受托人,上海真爱梦想公益基金会为执行机构的“华宝信托博施济众-秀英教育(第 1 期)慈善信托”成立。旨在资助云南红河州绿春县困境家庭儿童,为苦志育才学校的学生提供学习和生活费用资助,助力他们完成免费义务教育,托底保障困境家庭儿童的基本成长权益。

In May 2024, the "Hwabao Trust Boshi Jizhong - Xiuying Education (Phase 1) Charity Trust" was established under the trust by the Hwabao Trust "Jiye Baocheng" Family Trust, with Hwabao Trust as the trustee and Shanghai Adream Charitable Foundation



as the executive agency, which was intended to support children from disadvantaged families in Luchun County, Honghe Autonomous Prefecture, Yunnan Province, by providing assistance for students of Kuzhi Yucai School in the form of paying learning and living expenses, to them complete their free compulsory education, and guarantee the basic rights of children from disadvantaged families for growing up normally.

华宝信托用慈善信托托举山区儿童艺术梦

Hwabao Trust helps mountain children pursue artistic dreams through charity trusts

华宝信托设立“善本·浙商银行-华宝信托博施济众 5 号-虎行·伊江助学慈善信托”,将资金运用于“书画梦想”公益项目,全方位帮助偏远山区儿童获得高质量的美术素养教育。“书画梦想”公益项目荣获浦东新区社会组织品牌项目推选活动“2024—2026 年度浦东新区社会组织品牌项目”第二名。

Hwabao Trust set up the "Shanben · CZBank Boshi Jizhong No. 5- Huxing · Yijiang Student Aid", and used the funds in the "Future Calligraphers and Painters" Public Welfare Project to help children in remote mountainous areas obtain high-quality art education from all aspects. This Public Welfare Project got the second place during the "2024-2026 Pudong New Area Social Organization Branded Project" Selection Activity.



员工为本， 激发内生成长活力

Putting Employees First to Stimulate Endogenous Growth

人才是第一资源。华宝信托坚持保障员工合法权益，加强人才梯队建设，加大人才培养力度，持续推动员工与企业共同发展。

Talent is the primary resource. Hwabao Trust insists on protecting the legitimate rights and interests of employees, strengthening the construction of talent pool, strengthening talent development, and promoting the common development of employees and enterprises continuously.

维护员工合法权益

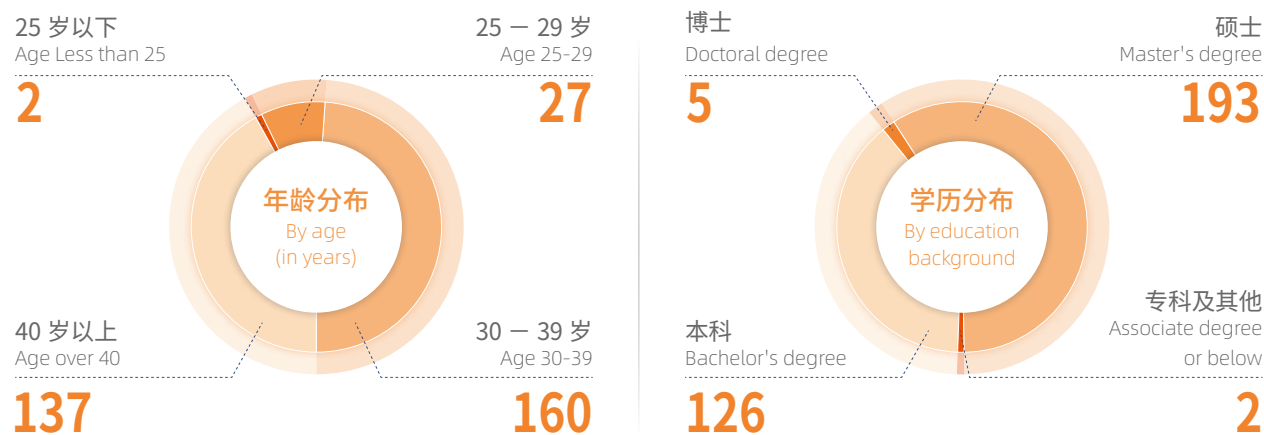
Protecting the legitimate rights and interests of employees

平等雇佣

Equal employment opportunity

严格遵守《中华人民共和国劳动法》《中华人民共和国劳动合同法》等法律法规，坚持平等雇佣原则，倡导多元化和机会平等，依法与员工签订劳动合同，规范劳动用工管理。截至 2024 年年末，员工总数为 326 人。

The Company strictly abides by all applicable laws and regulations, such as the *Labor Law of the People's Republic of China* and the *Labor Contract Law of the People's Republic of China*, adheres to the principle of employment equity, advocates diversity and equal opportunities, signs labor contracts with employees in accordance with the law, and regulates employment management. As of the end of 2024, the Company had a total of 326 employees.



单位：人 Unit: Person

薪酬福利

Remunerations and benefits

公司完善薪酬福利体系，建立市场化激励约束机制，落实员工年休假安排，保障员工休假权益；为员工按时、足额缴纳各项社会保险费用，保障员工合法权益。

In an effort to improve the compensation and benefits system, the Company established a market-oriented incentive and disciplinary mechanism, implements the annual leave calendar of employees, and ensures employees' legitimate rights to enjoy vacations, and pays all items of social insurance contributions in time and in full to protect the legitimate rights of employees.

民主管理

Democratic management

公司持续健全以职工代表大会为基本形式的民主管理制度，保障职工主人翁地位，推进厂务公开；在事关公司改革发展的重大决策问题上，通过召开集体协商会议、职代会，开展管理者问卷调查、领导人员民主评议等形式充分听取意见，构建和谐劳动关系。

The Company continues to improve its democratic management framework centered on the Workers' Congresses, ensuring that employees play a principal role and promoting transparency in corporate affairs. For major decisions related to the reform and development, the Company widely solicits feedback through collective bargaining meetings, Workers' Congresses, manager surveys, and democratic evaluations of leadership. These efforts help to foster harmonious labor relations.

强化人才培育建设

Strengthening talent development

公司严把“选”才关，畅通“用”才关，精心“育”才关，坚持“分层分类，全员培训”原则，为员工开展多层次全方位的教育培训，持续优化人才队伍结构，为公司高质量发展提供人才支撑。

The Company upholds strict standards in talent selection, ensures smooth channels for talent utilization, and is committed to careful talent cultivation. It adheres to the principle of "hierarchical, categorized, and comprehensive training," offering multi-level and all-round education programs to continuously optimize the talent structure and provide solid human capital support for high-quality development.

数说·2024 Quantified achievements in 2024



全年开展培训 **50** 次，参与人数 **3918** 人次

A total of 50 training sessions were conducted throughout the year, with 3,918 total attendances

多元化特色化培训项目 Diversified and distinctive training programs

持续开展“金星计划”培训，通过管理研讨会等形式提升管理人员综合能力素养。

Continued to carry out the training activities under the "Shining Star Program" to enhance the comprehensive abilities and qualities of managers through management seminars and other methods.

面向青年员工开展“铸星计划”，引导新员工在职业生涯的起点树立正确的价值观。

Rolled out the "Star Making Program" for young employees to guide them in establishing correct values at the beginning of their career.

举行新进大学生座谈会，共同探讨青年人才培养和职业发展。

Organized symposia for new university graduates to discuss talent development and career planning.

与浙江大学、智信研究院等合作开展“大财富业务条线人员营销技能提升培训班”，强化“以客户为中心、以业务落地为根本、以业务协同为基石”的大财富核心理念，提升营销人员的专业素养和服务能力。

Partnered with Zhejiang University, Zhixin Research Institute, and other institutions to launch the "Extensive Wealth Business Line Marketing Personnel Skills Enhancements Training Program". This initiative aims to strengthen the core values of "client centricity, outcome orientation, and cross-functional collaboration" while improving the professionalism and service capabilities of marketing staff.



“金星计划”培训



2024 年度“铸星计划”第四期培训



2024 新进大学生座谈会



大财富人员营销技能提升培训班

开展员工关爱活动

Caring for employees

公司关注员工身心健康，广泛开展丰富多彩的文化活动，增强员工获得感和幸福感，提升团队凝聚力和向心力。

The Company attaches great importance to the physical and mental health of employees. It organizes a variety of cultural and wellness activities to enhance employees' senses of fulfillment and happiness, and to strengthen team cohesion and morale.

开展员工慰问

Visiting and supporting employees

公司常态化开展“普惠+精准”关怀慰问机制，加强安全生产、健康促进等专题培训，高温时节向员工发放防暑降温慰问物资，普及防暑降温知识，提高员工安全健康意识和技能。

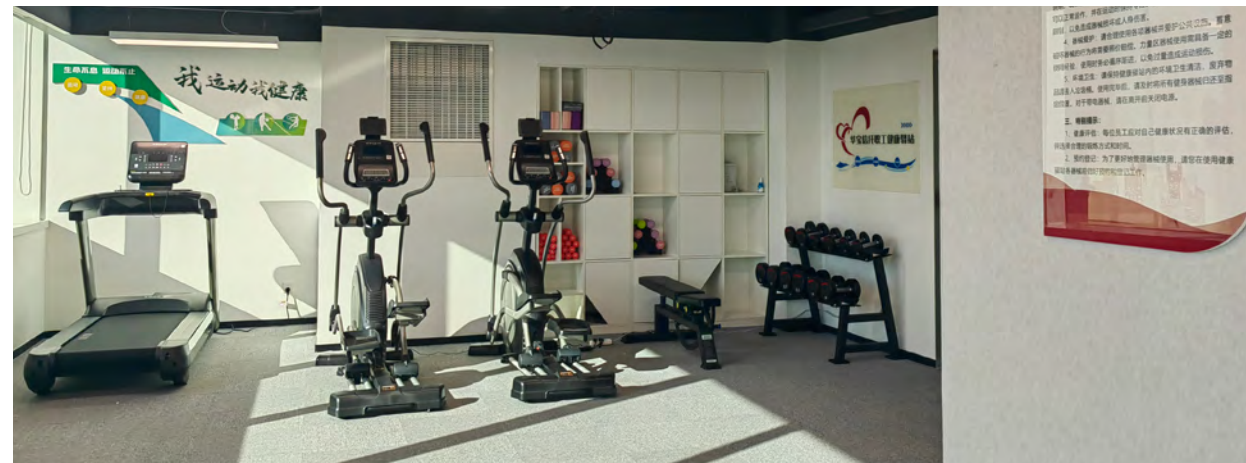
The Company has established a regular "inclusive + targeted" caring and support mechanism. It provides special training on workplace safety and occupational health, distributes summer cooling supplies during high-temperature periods, promotes knowledge on heatstroke prevention, and raises employees' awareness of and skills for maintaining safety and health.

呵护身心健康

Improving physical and mental health

公司积极落实“安康护航”行动要求，建立年度体检报告咨询服务机制，精选心理健康知识课程加以推广；建成并开放集团级职工健康驿站，提供便捷化、多样化的健身锻炼场所和设备，提升职工健康管理水平。

The Company actively implemented the initiative of the "Safety & Health Escort" action, offering physical exam consultation services and promoting carefully selected mental health courses. The Company has also established group-level health stations for employees, to provide convenient and diversified fitness and exercise spaces and equipment, and ultimately improve the level of employee health management.



华宝信托职工健康驿站

丰富员工生活

Enriching the life of employees

公司重视员工工作与生活的平衡，广泛开展形式多样的文体活动，实现“全年有主题、季度有重点、周周有活动”，帮助员工疏解压力，增强团队活力。

The Company attached great importance to the balance between work and life of employees, and carried out a variety of cultural and sports activities according to the requirements of "a theme set for the year, key plans prepared for each quarter, and activities arranged for each week", to help employees relieve stress and increase team dynamics.



◀ 华宝信托 26 周年羽毛球邀请赛



◀ “瑜伽太极 乐享健康”活动



◀ “悦动美丽 秀舞华宝”活动

数说·2024



Quantified achievements in 2024

工会下设协会

全年活动参与总数超过

9 个

2000 人次

9 associations were set up under the Trade Union, and a total of over 2,000 participants took part in various activities throughout the year

客户至上，
提升财富管理能力

Putting Clients First to Enhance Wealth Management Capabilities

华宝信托坚持贯彻“以客户为中心”的服务宗旨，构建多层次投资者教育体系，持续加强消费者权益保护，提升客户金融知识储备和财富管理水平，助力客户实现财富保值增值。

Hwabao Trust adhered to the service tenet of "client centricity", built a multi-level investor education system, continued to strengthen the protection of client rights and interests, and helped clients increase financial knowledge and enhance wealth management abilities for maintaining and increasing their wealth.

投资者教育

Investor education

为更好提升客户的财富管理水平和风险防范能力，公司精准开展“五进入”等系列特色宣传活动，深化金融知识普及与消费者权益保护，提升消费者金融素养，为金融投资者构筑起坚实的金融安全防线。

In order to better enhance clients' abilities and capabilities in wealth management and risk prevention, the Company continued to carry out a series of targeted promotional activities such as the "Five-Enter" (to enter rural areas, communities, campuses, enterprises, and commercial districts). These efforts focus on enhancing public awareness of financial knowledge and consumer rights protection, improving financial literacy, and building a strong line of financial defense for investors.

数说·2024

Quantified achievements in 2024



举办投资者宣传活动

60 余场

We held over 60 investment promotion events

举行信托知识挑战赛

12 场

We organized 12 trust knowledge challenges

发布《信托知识百问百答》

12 篇

We released 12 articles under the title of "Trust Knowledge: 100 Q&A", more than 50 investor education articles, and 14 investor education videos

投教软文

50 余篇

投资者教育视频

14 个

◀ 花艺活动

金融服务进宝武

Extending financial services into China Baowu

为更好地满足产业生态圈员工多元化的金融需求，公司持续开展“金融服务进宝武”等系列活动，为产业生态圈企业员工提供个性化的金融咨询服务，增强对金融知识的认知和理解。

In order to better meet the diversified financial needs of employees in the industry ecosystem, the Company kept on carrying out a series of activities such as "Financial Services Available in China Baowu", providing personalized financial consulting services for employees of enterprises in the industry ecosystem, and enhancing their understanding of financial knowledge.



◆ 华宝信托“金融服务进宝武”系列活动走进宝武（常熟）领导力发展中心。



◆ 华宝信托“金融服务进宝武”系列活动走进重庆宝丞。

金融服务进社区

Extending financial services into communities

公司积极践行金融为民服务理念，深入社区、商圈等场所，组织开展“金融服务进社区”主题活动及金融教育宣传活动，宣传金融知识和金融风险防范技能，切实提升社会公众金融素养。

The Company actively embraces the principle of finance serving the people by reaching out to communities, commercial areas, and other public venues to host events such as "Bringing Financial Services into Communities" and financial literacy campaigns. These activities aim to promote financial knowledge and risk prevention skills, effectively improving the public's financial literacy.



◆ 参与福田街道“哇噻 CBD · 福田 CBD 企业特色展”金融教育宣传月专场活动。



◆ 在成都盛华社区开展“安全家园，共筑防线”金融教育宣传活动。



◆ “金融服务进社区”活动走进武汉市新华社区。

金融服务惠客户

Creating more benefits for clients with financial services

公司持续开展形式多样、内容丰富的客户活动，为客户提供专业、贴心的金融服务。

The Company has continued to carry out different kinds of client engagement activities, to provide professional and considerate financial services to clients.



◆ 华宝信托携手客户开展暑假亲子研学活动。



◆ 华宝信托举办家族信托专题活动。



◆ 华宝信托开展“流金岁月，携手前行”活动，邀请投资者走进中国证券博物馆。



◆ 华宝信托开展成立 26 周年公司日系列客户活动，带领客户参观宝钢工业创享园。

保护消费者权益

Protecting the rights and interests of consumers

公司制定《消费者权益保护办法》，严格约束产品营销和客户服务行为，积极开展客户专项满意度调研，提高消费投诉处理工作质效，切实保护金融消费者合法权益，营造和谐健康金融环境。

The Company formulated the *Consumer Rights and Interests Protection Measures* for strictly regulating product marketing and client service acts, actively conducted client satisfaction surveys, improved the quality and efficiency of consumer complaint handling, and effectively protected the legitimate rights and interests of financial consumers, to create a harmonious and healthy financial environment.



◆ 华宝信托开展“3·15”金融消费者权益保护教育沙龙活动。

负责任营销

Responsible marketing

公司坚持诚信经营理念，制定《销售合规管理办法》，强调在宣传产品与服务时，必须遵循“了解产品”与“了解客户”原则，严格匹配风险等级与客户承受能力，禁止误导销售、承诺保本保收益、公开营销等违规行为，切实保障投资者权益。

Upholding the principle of integrity in business operations, the Company established the Sales Compliance Management Measures, which emphasize adherence to the principles of "understanding our product" and "understanding our clients" in all product and service promotions. The risk levels of products must be strictly matched with the client's tolerance. Misleading sales practices, promises of guaranteed returns or principal, and public marketing are strictly prohibited. These efforts effectively safeguard investors' rights and interests.

保护客户信息安全

Protecting client information security

公司通过 ISO 27001 信息安全管理体系复审，进一步加强系统安全保障能力。在保障用户知情权和财产及人身安全方面，华宝信托 APP 要求客户在注册时，必须勾选同意隐私政策和委托人信息收集确认书。公司根据业务的变化对隐私协议进行不定期更新。

The Company has passed the reexamination for the certification of ISO 27001 "Information Security Management System" to further enhance its system security capabilities. To safeguard users' right to know and property and personal safety, Hwabao Trust App requires customers to check the privacy policy and the confirmation for collection of the client's information when registering. The Company updates the privacy agreement from time to time based on changes in its business.

积极应对客户投诉

Actively responding to client complaints

公司严格根据《银行业保险业消费投诉处理管理办法》处理消费者投诉，对年度发生的投诉事项进行具体分析总结并制定相应的优化措施；通过建立消费者满意度调查等方式了解消费者心声，提升消费满意度，降低消费投诉率。2024 年，客户满意度达 98.7%，客户投诉处理率 100%。

The Company strictly handles consumer complaints in accordance with the *Rules for Handling Consumer Complaints in Banking and Insurance Industry*, conducts specific analysis and summary of complaints annually, formulates corresponding optimization measures. By implementing consumer satisfaction surveys and other methods to gather consumer feedback, the Company strives to enhance satisfaction and reduce complaint rates. In 2024, the customer satisfaction reached 98.7%, and the Customer Complaint Handling Rate was 100%.

社区共建， 传递向善温暖力量

Co-building Communities to Spread Kindness and Warmth

华宝信托以“金融向善、互助共济”为宗旨，将履行企业公民的社会责任融入发展之中，精准对接社会需求，传递金融向善力量。公司不断探索信托参与社会治理与社区服务的方式，发挥信托制度优势，构建起多主体协同、多维度保障的社区服务新模式，诠释金融助力社区发展的使命担当。2024 年，公司捐赠总额 108 万元，志愿服务时长 160 小时。

Upholding the principle of "finance for good, mutual support and assistance," Hwabao Trust integrates its corporate social responsibility into its development strategy, aligning precisely with social needs and conveying the positive force of finance. The Company continues to explore the ways for trusts to participate in social governance and community services, leverages the advantages of the trust institutional framework to build a new model of community services that involves multi-actor collaboration and multidimensional protection, and thereby fulfills the mission and responsibilities of a finance enterprise to support community development. In 2024, the Company donated a total of 1.08 million RMB and offered 160 hours of voluntary services.

华宝信托“特殊需要信托 + 社区监护”破解“托付”难题

Hwabao Trust created the "special needs trust + neighborhood committee guardianship" model to solve the problem of "trust"

公司成立国内首个由社区居委会担任委托人兼监护人的特殊需要信托——华宝信托“睦林守望”1 号玉林东路社区服务信托，通过“特殊需要信托 + 社区监护”模式，为特殊群体提供稳定、全方位、可持续的支持，展现信托制度在民生服务中的独特价值。

The Company established the first special needs trust in China, the Hwabao Trust "Mulin Shouwang" (means "Watch-over by Kind Neighbors") No. 1 East Yulin Road Neighborhood Committee Service Trust, with the Neighborhood Committee serving as the trustee and guardian. Through the "special needs trust + neighborhood committee guardianship" model, the Company provided stable, all-round and sustainable support for special groups, and demonstrated the unique value of the trust in serving the people's livelihood.



◀ 华宝信托“睦林守望”1 号玉林东路社区特殊需要服务信托签约仪式。

全国首个！华宝信托助力成都市“金沙计划”·社区工作者互助关爱保障计划启航



案例
Case

The first in China! Hwabao Trust helped the launch of the "Jinsha Plan", a mutual assistance, care and security plan for neighborhood workers in Chengdu

2024 年 12 月 21 日，由华宝信托担任受托人的成都市“金沙计划”·社区工作者互助关爱保障计划正式发布，完善成都市社区工作者多层次保障体系，多渠道关心关爱社区工作者。该服务信托开创性地成为全国首个专门针对社区工作者关心关爱的服务信托，这也是华宝信托在行政管理服务信托领域的一次重要创新实践。

On December 21, 2024, the Chengdu "Jinsha Plan" • Mutual Assistance, Care and Security Plan for Neighborhood Workers, with Hwabao Trust as the trustee, was officially launched, for improving the multi-level security system for neighborhood workers in Chengdu and providing multi-channel assistance and care for neighborhood workers. This service trust became the first service trust dedicated to caring for neighborhood workers in China, which was also an important innovative practice of Hwabao Trust in the field of administrative service trust.



华宝信托协助成都市委社会工作部在成都 23 个区（市）县开展专题宣讲活动，深入基层面对面答疑解惑，有效覆盖 8000 余名社区工作者。

Hwabao Trust assisted the Social Work Division of the CPC Chengdu Municipal Committee to carry out special publicity activities in 23 districts (cities) and counties of Chengdu, and went deep into the grassroots organizations to provide face-to-face consultations, effectively covering more than 8,000 workers at the neighborhood level.

未来展望

Vision of the Future

百舸争流，奋楫者先。2025 年是“十四五”规划收官之年，也是进一步全面深化改革的重要一年，我们将坚决贯彻落实党中央决策部署和集团公司要求，深刻把握金融工作的政治性和人民性，以“四化”为方向引领，以“四有”为经营纲领，以“四做一提升”为重点经营举措，秉持“以客户为中心”的经营理念，坚持“产品 + 服务”双轮驱动，坚定不移做强做优，更好满足人民群众日益增长的金融需求。

In a sea of competing vessels, those who row with determination take the lead. The year 2025 marks the conclusion of the 14th Five-Year Plan and is also a crucial year for further deepening reforms comprehensively. We will resolutely implement the decisions and work arrangements of the CPC Central Committee and the requirements of the Group Company, hold to the political and people-oriented nature of financial work, take the "Four-Dimension Development Approach" (the high-quality development approach towards high-end, intelligence, green and high-efficiency) as the overall guidance, take the "Four-Element Operating Principle" (the operating principle of order-driven production, margin-limited output, profit-yielding income and cash flow-generating profit) as the baseline, take the "Five Tasks" (to strengthen investment research capabilities, optimize product portfolio, expand service trusts, refine financing businesses, and enhance wealth management capabilities) as the key business development measures, uphold the "customer-centric" business operation philosophy, adhere to the dual-drive of "products + services", and steadfastly grow the Company stronger and better, to better meet the growing needs of the people for finance.

附录

Appendix

关键绩效

Key Performance Indicators

指标 Indicators	单位 Units	2022	2023	2024
实现收入 Revenue	亿元 RMB 100 million	31.95	32.44	30.97
利润总额 Total profits	亿元 RMB 100 million	18.96	17.41	17.37
资产总额 Total assets	亿元 RMB 100 million	152.28	156.62	166.47
纳税总额 Total tax paid	亿元 RMB 100 million	8.04	5.69	5.49
信托资产规模 Size of trust assets	亿元 RMB 100 million	3404.57	3318.75	3739.69
新增信托规模 New-added trust assets	亿元 RMB 100 million	246.23	729.15	2033.10
董事会召开会议次数 Number of board meetings	次 Time	12	8	8
董事会讨论审议事项数 Number of matters discussed and deliberated by the Board of Directors	项 Item	64	54	47
反贪污培训员工人次 Staff who receive anti-corruption training	人次 Person-times	332	331	438
报告期内吸纳就业人数 Jobs created during the reporting period	人 Person	335	326	326
员工总数 Total number of employees	人 Person	335	326	326
30 岁及以下员工占比 Percentage of employees under the age of 30	%	10	10	8

指标 Indicators	单位 Units	2022	2023	2024
30-50 岁员工占比 Percentage of employees aged 30-50	%	86	84	86
50 岁以上员工占比 Percentage of employees over the age of 50	%	4	6	6
女性管理者比例 Percentage of female managers	%	32	32	33
人均带薪休假天数 Per-capita paid vacation days for employees	天 day	10	10	10
员工培训人次 Employees trained	人次 Person-times	3297	2800	3918
员工培训次数 Employee training sessions	次 Time	51	49	50
员工满意度 Employee satisfaction	%	98	99	98
员工流失率 Employee turnover rate	%	2.4	6.7	2.1
劳动合同签订率 Labor contract signing rate	%	100	100	100
社会保险覆盖率 Social insurance coverage	%	100	100	100
员工体检覆盖率 Employee physical examination coverage	%	100	100	100
安全生产培训人次 Person times to receive safe production training	人次 Person-times	172	100	110
购买脱贫地区农产品 / 乡村振兴帮扶投入 Procurement of agricultural products from poverty-stricken areas/alleviating poverty for rural revitalization	万元 10,000 yuan	39.12	23.17	50.47
单位面积办公耗水量 Office water consumption per unit area	立方米 / 平方米 Cubic meter/square meter	0.02	0.01	0.01
单位面积办公耗电量 Office electricity consumption per unit area	千瓦时 / 平方米 KWH/m²	78.48	74.54	63.50

指标索引

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评级报告

Rating Report

《华宝信托有限责任公司 2024 年社会责任报告》评级报告

受华宝信托有限责任公司委托，“中国企业社会责任报告评级专家委员会”抽选专家组成评级小组，对《华宝信托有限责任公司 2024 年社会责任报告》（以下简称《报告》）进行评级。

一、评级依据

中国社会科学院《中国企业社会责任报告指南（CASS-CSR 4.0）》暨“中国企业社会责任报告评级专家委员会”《中国企业可持续发展报告评级标准（2025）》。

二、评级过程

- 评级小组审核确认《报告》编写组提交的《企业可持续发展报告过程性评估资料确认书》及相关证明材料；
- 评级小组对《报告》编写过程及内容进行评价，拟定评级报告；
- 评级专家委员会副主席、评级小组组长、评级小组专家共同签审评级报告。

三、评级结论

过程性（★★★★★）

公司成立社会责任工作领导小组，协调社会责任工作，各部门及子公司提供报告编制素材并对报告内容进行过程性审核，报告完成后，上报公司经营管理层，提出最终修改意见；将报告定位为强化利益相关方沟通、打造可持续责任品牌、披露企业履责信息的重要工具，功能价值定位明确；依据国内外社会责任标准、行业对标识别、企业发展战略等识别关键性议题作为报告披露的重点；构建社会责任指标体系，形成自上而下、分工明确的社会责任管理组织体制；通过集团集中发布会发布报告，以印刷品和电子版形式呈现，过程性表现卓越。

实质性（★★★★★）

《报告》系统披露了贯彻宏观政策、保护客户信息安全、金融产品多样性、确保产品、服务信息的透明、真实、交易平台安全保障机制、投资者培训与教育、反洗钱、风险管理、社会责任投资、绿色办公等所在行业关键性议题，叙述详细充分，具有卓越的实质性表现。

完整性（★★★★☆）

《报告》主体内容从“善治固本 构筑稳健治理新格局”“回归本源 写好信托三分类新答卷”“凝心聚力 做好金融‘五篇大文章’”“臻于至善 绘就和谐共进新图景”等角度系统披露了所在行业核心指标的 87.72%，完整性表现领先。

平衡性（★★★★）

《报告》披露了“员工流失率”“客户投诉结案率”等负面数据信息，具有优秀的平衡性表现。

可比性（★★★★★）

《报告》披露了“利润总额”“资产总额”“新增信托规模”“劳动合同签订率”“单位面积办公耗水量”“单位面积办公耗电量”等 27 个关键指标连续 3 年的对比数据，通过“2024 年《财富》世界 500 强第 44

位”“2023 年度上交所债券交易市场百强及分类十强”等进行横向比较，可比性表现卓越。

可读性（★★★★★）

《报告》逻辑清晰，结构完整，从治理、社会、环境等角度全面展现年度履责成效；封面设计采用插画设计，融入企业主营业务元素，提升了报告的辨识度；篇章跨页融合体现业务特点的实景图，并嵌入叙述性引言，提纲挈领，便于读者快速把握章节内容；报告采用中英文设计，提升了报告的丰富性，具有卓越的可读性表现。

创新性（★★★★★）

《报告》设置“党建铸魂，引领高质量发展”“聚焦主责主业，提升服务实体经济质效”“金融助老，守护幸福晚年”“慈善聚能，温暖千家万户”四大专题，聚焦党建引领、主责主业、金融助老和慈善公益方面的重要履责实践，彰显国有企业责任担当；设置“数说·2024”板块，聚焦亮点关键绩效；连续参与报告评级，增强了可持续发展工作的可信度，具有卓越的创新性表现。

综合评级（★★★★★）

经评级小组评价，《华宝信托有限责任公司 2024 年社会责任报告》为五星级，是一份卓越的企业可持续发展报告。



中国企业社会责任报告
评级专家委员会
Chinese Expert Committee on CSR Report Rating

华宝信托有限责任公司社会责任报告首次获得五星级评价

四、改进建议

- 增加行业核心指标的披露，提高报告的完整性；
- 增加对企业履责不足之处分析的披露，进一步提高报告的平衡性。

量洪

评级专家委员会副主席

张惠

评级小组组长

魏香丽

评级小组专家



出具时间：2025 年 7 月 4 日

扫码查看企业评级档案

意见反馈

Feedback

亲爱的读者：

Dear Readers:

您好！非常感谢您在百忙之中阅读《华宝信托 2024 年度社会责任报告》！为持续改进社会责任报告管理工作，我们特别希望倾听您的意见和建议，恳请您协助完成意见反馈表中的相关问题，并选择以下方式反馈给我们。

Thank you for taking the time to read *Hwabao Trust Social Responsibility Report (2024)*. To constantly improve the management of the social responsibility report, we would appreciate it if you provide valuable comments and suggestions by completing relevant questions in the feedback form, and please send it back to us in the following way:

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您的信息：

Your personal information:

姓名 Name: _____

工作单位 Work Unit: _____

联系电话 Tel: _____

邮箱地址 E-mail: _____

选择性问题：（请在相应的位置打“√”）

Choice Questions: (Please put a tick "√" in the corresponding box)

<p>请您评价本报告反映华宝信托对经济、社会、环境的重大影响程度：</p> <p>Please comment on the significant impact of Hwabao Trust on the economy, society, and environment reflected in the Report:</p>	<div><input type="checkbox"/> 很好 Great <input type="checkbox"/> 较好 Good <input type="checkbox"/> 一般 General</div> <div><input type="checkbox"/> 较差 Poor <input type="checkbox"/> 很差 Very poor</div>
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开放性问题：

Open Questions:

您对华宝信托社会责任工作有哪些建议？

What suggestions do you have for Hwabao Trust's work related to CSR work?

您认为本报告为您提供了哪些有价值的社会责任信息？

What useful CSR information do you think you get from this report?

您认为本报告还需要增加披露哪些社会责任信息？

What else CSR information do you think needs to be disclosed in this report?

您认为本报告存在哪些不足之处？

What deficiencies do you think exist in this report?



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