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年度报告  
Annual Report



国投财务有限公司  
SDIC FINANCE CO.,LTD.



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SDIC FINANCE CO.,LTD.

地址:北京市西城区阜成门北大街2号18层

邮编:100034

电话:010-83325117

传真:010-83325073

网址:www.sdicfinance.com

Add: 18/F, No. 2 Fuchengmen North Street, Xicheng District, Beijing

Postcode: 100034

Tel: 010-83325117

Fax: 010-83325073

Web: www.sdicfinance.com



国投财务有限公司  
SDIC FINANCE CO.,LTD.

服务集团  
创新发展  
SERVE THE GROUP  
DEVELOP CREATIVELY

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## 董事长致辞

MESSAGE FROM THE CHAIRMAN

国投财务有限公司自2008年成立以来,始终坚持党的领导,加强党的建设,深入推进党建经营融合;始终坚持“服务集团创新发展”的宗旨,不断提升金融服务能力和经营管理水平;始终坚持合规底线,守住风险红线,对标行业先进,努力打造精品财务公司;实现了党的建设、业务经营和金融服务三丰收,各项工作不断迈上新台阶,为集团改革转型发展做出了重要的贡献。

“苍山如海从头越,催马扬鞭更奋蹄”。站在新的起点,公司将“不忘初心、牢记使命”,继续高举习近平新时代中国特色社会主义思想伟大旗帜,以更加坚定的信念、更加饱满的热情、更加务实的作风,着力提升能力、强化服务,突出整合资源、优化协同,强化审慎经营、防范风险,扎实推进“四个平台”建设,积极努力协助集团提高资金效率、降低资金成本、支持产业升级、提升竞争优势,为打造“新国投”做出新的更大贡献。

最后,我代表公司董事会、经营班子向一直以来支持和帮助公司发展的各级领导、各位朋友、合作伙伴们,表示衷心的感谢!向工作在公司各个岗位、勤勉敬业的全体员工致以崇高的敬意!

Since its establishment in 2008, SDIC Finance Co., Ltd. sticks to the leadership of the Party to strengthen Party building and deeply integrate Party building with corporate operations; to the purpose of “Serving the Group and Seeking Innovative Development” to constantly improve its ability in providing financial services and its operation management levels; and to the bottom line of compliance to guard against the red line of risks and strive to build into an industrial-leading fine provider of financial services; it has achieved triple successes in Party building, business operation and financial services, with different businesses constantly improving, making significant contributions to the reform and transformation of the Group.

“It’s a long way ahead and we’ll go all out to be better”. At the new starting point, the Company will “keep and follow its initial missions” to continue upholding the great flag of Xi Jinping Thought on Socialism with Chinese Characteristics for a New Era, improve capacity building and enhance services with more perseverance and enthusiasm as well as more practical actions, stress resource integration and optimized coordination, strengthen prudent operations and prevent risks, putting actual efforts in building the “four service platforms”, actively assist the Group in improving fund efficiency, lowering fund costs, supporting industrial upgrade and enhancing competitiveness and make new and bigger contributions to build the new SDIC.

Last, on behalf of the Board of Directors and the operation team, I’d like to express my sincere gratitude to the leaders at all levels, friends and partners who’ve always been there to support and help the Company, and my highest respect to all employees who have been dedicating to their posts with diligence.

李旭莉

国投财务董事长







## 领导班子

MANAGEMENT MEMBERS



代中平/副总裁  
VP Dai Zhongping

郭芳丽/副总裁  
VP Guo Fangli

赵良/副总裁  
VP Zhao Liang

李旭荣/董事长  
Chairman Li Xurong

陆俊/总裁  
President Lu Jun





# 公司简介

## COMPANY INTRODUCTION

国投财务有限公司(以下简称公司)是2008年底经中国银行业监督管理委员会批准设立,并核发金融许可证的非银行金融机构,于2009年2月11日经国家工商行政管理总局核准注册成立。注册资本为50亿元人民币,注册地点为北京西城区阜成门北大街2号楼18层。

公司由国家开发投资集团有限公司、雅砻江水电站有限公司、国投资本控股有限公司、国投云南大朝山水电有限公司、国投泰康信托有限公司、国投高科技投资有限公司、厦门华夏国际电力发展有限公司、国投甘肃小三峡发电有限公司、国投交通控股有限公司和国投电力控股股份有限公司共同出资组建,并由国家开发投资集团有限公司控股。公司一直秉承“服务集团,创新发展”的企业宗旨,通过资金集中、资金结算、资金监控和金融服务,助力集团加强财务管控、降低财务成本、实现产融结合。

成立以来,累计实现利润总额53.8亿元,累计分红26.3亿元,为集团节约财务费用83.5亿元。截至2020年底,公司资产总额318.08亿元,负债总额243.37亿元,所有者权益74.67亿元。2020年实现利润总额6.19亿元,为集团节约成本费用9.36亿元,降低集团资产负债率1.11个百分点,连续四年保持行业评级和监管评级最高级。

未来,公司将不断适应宏观经济形势和经营环境变化、适应集团发展需要,积极探索、锐意创新,持续提升经营管理与金融服务水平,努力实现“面向集团的、行业一流的卓越精品财务公司”的愿景目标,全面开启打造“新财司”新征程。

SDIC Finance Co., Ltd. (hereinafter referred to as “the Company”) was established in the end of 2008 by the approval of China Banking and Insurance Regulatory Commission and is a non-banking financial institution with financial license, registered by the review of State Administration for Market Regulation on 11 February, 2009. Its registered capital is RMB 5 billion and registered address is 18/F, No 2 Fuchengmen North Street, Xicheng District, Beijing.

The company was set up by the joint investment of State Development & Investment Corp., Ltd., Yalong River Hydropower Liangshan Co., Ltd., SDIC Capital Co., Ltd., SDIC Dachao Shan Hydropower Co., Ltd., SDIC Taikang Trust Co., Ltd., SDIC High-tech Investment Co., Ltd., Xiamen Huaxia International Power Development Co., Ltd., SDIC Xiaosanxia Power Development Co., Ltd., SDIC Transportation Shareholding Co., Ltd., and SDIC Power Holding Co., Ltd., with State Development & Investment Corp., Ltd. being the controlling party. Sticking to our corporate purpose of “Serving the Group and Seeking Innovative Development”, the Company helps the Group strengthen financial management and control, lower financial costs and realize integration between production and financing by providing fund collection, settlement, monitoring and financial services.

Since establishment, it has in total realized the profits of RMB 5.38 billion, and the dividends of RMB 2.63 billion, saving financial costs for the Group of RMB 8.35 billion. As of 2020, the company's total asset amounted to RMB 31.808 billion, total debts amounted to RMB 24.337 billion and owner's equity amounted to RMB 7.467 billion. In 2020, it realized the profits totaling RMB 619 million, saved the costs for the Group of RMB 936 million and lowered the Group's asset-liability ratio by 1.11 percent, while maintaining its industrial and regulatory ratings both at the highest for 4 consecutive years.

In the future, the Company will keep accustoming itself to the changing macro-economic situations and business environment as well as to the development needs of the Group to actively explore and implement innovations, constantly improve its operation management and financial service abilities, strive to achieve the grand goal of “being the Group's excellent financial company that's leading in the industry” and open the new chapter with “a brand new look” on all aspects.

# SDIC Finance





# 组织机构 ORGANIZATIONS



公司设立了股东会、董事会和监事会。在董事会下设战略与预算委员会、风险管理委员会和审计委员会；公司设贷款审批委员会、投资决策委员会和资产负债管理委员会。公司内设10个部门，分别为综合管理部（党支部办公室）、计划财务部、结算业务部、客户服务一部、客户服务二部、客户服务三部、金融市场部、风险管理部、审计稽核部（纪律检查部）和信息技术部。

The Company sets in place the Shareholders' Meeting, Board of Directors and Board of Supervisors. The Strategy and Budget Committee, Risk Management Committee and Audit Committee are set under the Board of Directors. The Company also establishes the Loan Approval Committee, Investment Decision-making Committee and Asset/Liability Management Committee. Ten departments are set within the Company, namely the General Management Department (Office of Party Branch), Planning & Finance Department, Settlement Department, Client Service Department (I), Client Service Department (II), Client Service Department (III), Financial Market Department, Risk Management Department, Audit Supervision Department (Discipline Department) and IT Department.

2013年，设立全资子公司国投保险经纪有限公司（以下简称国投保险经纪），注册资本**5000**万元，致力于为集团和成员企业提供优质专业的保险经纪服务。

In 2013, the wholly-owned subsidiary SDIC Insurance Brokers Group Co., Ltd. (hereinafter referred to as "SDIC Insurance") was established with the registered capital of RMB 50 million to provide quality and professional insurance brokerage services for the Group and member enterprises.

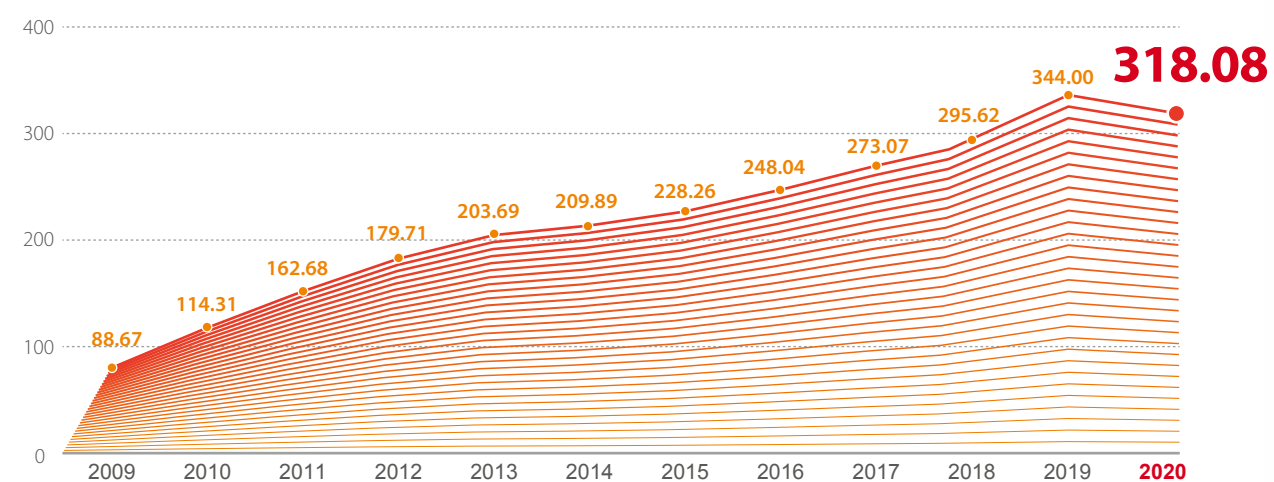




## 经营业绩 OPERATING PERFORMANCE

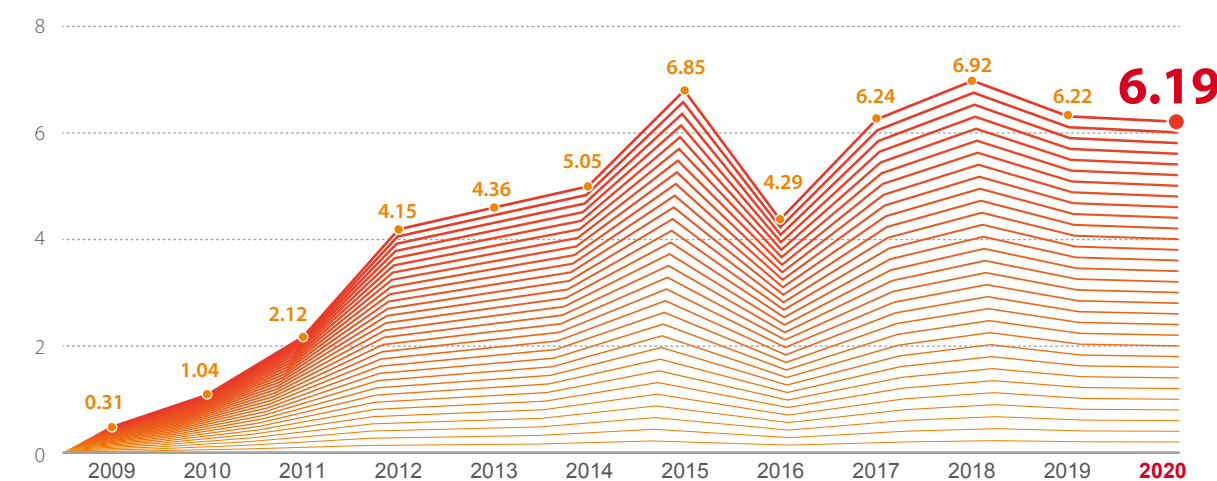
### 资产 Assets

单位:亿元



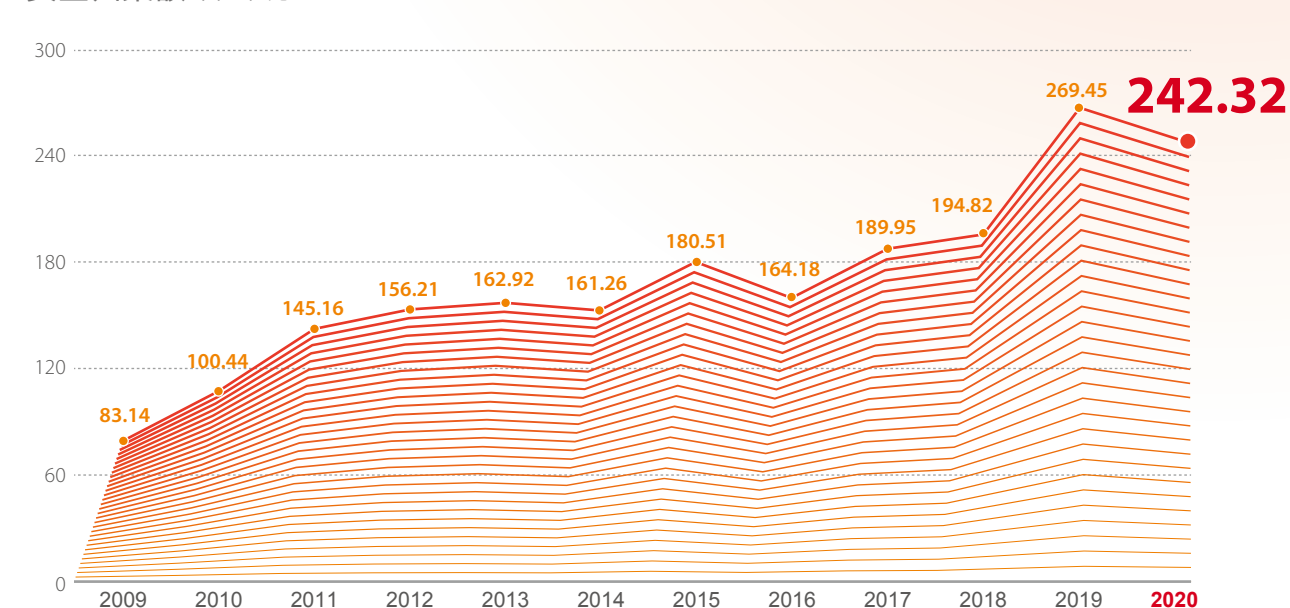
### 利润 Profits

单位:亿元

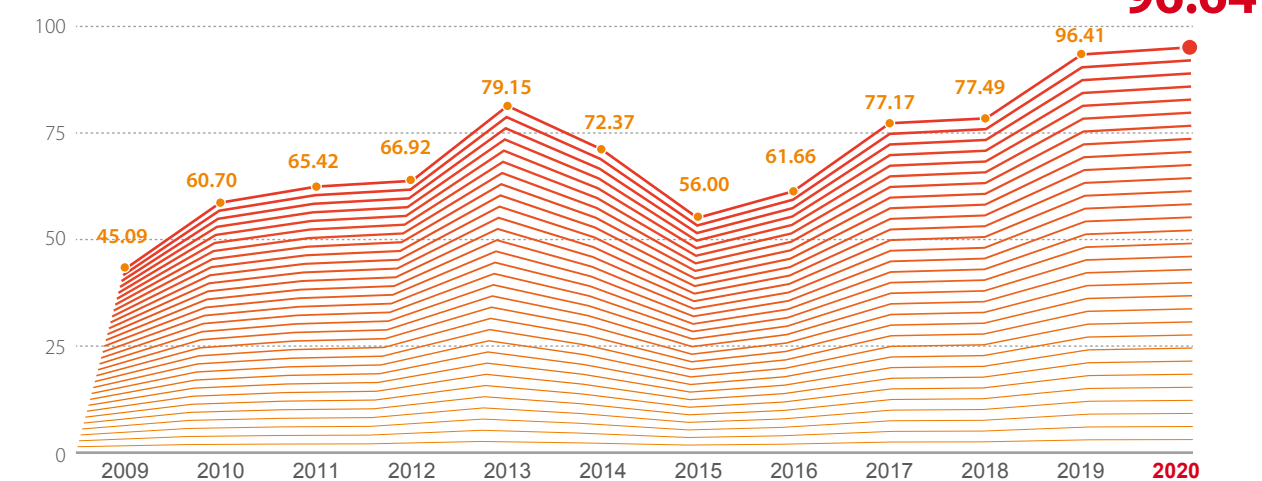


### 资金归集 Fund Collection

资金归集额 单位:亿元



考核口径资金归集率 单位:%





# 业务介绍

## BUSINESS PROFILE





# Fund Centralization

## 资金集中

### Fund Centralization

2020年,公司按照“全面集中、统筹平衡,有偿使用、资源共享,服务至上、安全高效”原则,通过资金归集和账户授权,实现全集团的资金可视、可用、可控,进一步发挥集团资金规模优势,降本增效,防范风险。一批重点难点企业资金集中取得新突破,全年日均归集资金196.76亿元,集团考核口径月均资金归集率96.64%,同比提高0.38个百分点。公司进一步推进账户精细化管理,优化账户授权流程,积极协助集团开展账户年检、未授权账户摸底,以账户授权和余额填报为抓手,着力提升成员企业银行账户可视性,2020年末账户集中度达到63.44%。

In 2020, following the principles of “comprehensive integration, coordinated balance, compensated usage and resource sharing, service first, safety and efficiency”, the Company, by fund collection and account authorization, made all the funds of the Group visible, usable and controllable, and further gave play to the Group’s advantage of fund scale while reducing costs, improving efficiency and preventing risks. The year 2020 also saw new breakthroughs in fund collection of key and tough companies, with annual average daily amount of RMB 19.676 billion and monthly average collection rate as per the Group’s standard of 96.64%, increasing 0.38 percent YoY. The Company further promoted refined management of accounts, optimized the process of account authorization, actively assisted the Group in account annual inspection and checking of unauthorized accounts, and focused on improving the visibility of bank accounts of member enterprises by taking hold of account authorization and balance report. The concentration rate of accounts by the end of 2020 reached 63.44%.



## 信贷业务

Credit Business

### 综合授信

Comprehensive credit granting

授信是指公司按信贷政策和企业条件,对成员企业确定的最高风险限额,是同意成员企业在授信期限内可在公司办理各项信贷业务的意向性承诺。2020年,公司为集团和成员企业提供总授信额度546.5亿元,为成员企业融资需求提供了有力保障。

Credit granting refers to the Company's determination of the top risk limit of member enterprises based on credit loan policy and corporate conditions, and is a promise of intent allowing member enterprises to apply for credit loans in the Company within the granted period. In 2020, the Company in total granted the credit of RMB 54.65 billion for different sectors, providing strong support for the financing of member enterprises.



国投云南大朝山水电有限公司



中国水环境集团有限公司

### 贷款 loan

贷款是指公司向成员企业发放的,用于成员企业经营周转、项目建设和企业并购的本外币贷款,包括流动资金贷款、搭桥贷款、固定资产贷款及并购贷款,公司各类贷款灵活度高、适用范围广,能够满足成员企业临时性、短期和中期各类资金需求。2020年,公司向成员企业发放本外币贷款合计255亿元。

The loan refers to the Company's granting of loan of domestic or foreign currency to member enterprises for operation turnover, project building and corporate merger, including loan of working funds, bridge loan, fixed asset loan and merger & acquisition loan. The Company's loans are high in flexibility and wide in applicable scope, and can satisfy member enterprises of their temporary, short-term and mid-term needs of funds. In 2020, the Company granted loans of domestic and foreign currencies to member enterprises amounting to RMB 25.5 billion.



## 延伸产业链金融 Extending industrial chain finance

延伸产业链金融主要包括“一头在外”的票据贴现和应收账款保理。“一头在外”是指产业链交易双方中一方为集团成员企业,另一方为成员企业的集团外直接交易对手。2020年,公司发放“一头在外”票据贴现近8亿元,首单604万元“一头在外”应收账款保理业务落地。

Extending industrial chain finance mainly includes note discounting and account receivable factoring with “an outsider”. “Outsider” refers to where in the transaction of industrial chain, one side is the Group’s member unit and the other direct counterparty other than the Group’s member enterprises. In 2020, the Company discounted such notes in total approximately RMB 800 million and implemented its first transaction of account receivable factoring with “an outsider” worth RMB 6.04 million.

## 委托贷款 Entrusted loan

委托贷款是指公司按成员企业指定要求,向其他成员企业发放贷款的业务。2020年,成员企业通过公司发放委托贷款合计46.45亿元。

Entrusted loan refers to the granting of loans of the Company to member enterprises as per the requirements of another member unit. In 2020, the Company in total granted RMB 4.645 billion of entrusted loans upon the request of member enterprises.

## 票据贴现 Note discount

票据贴现是指成员企业将具备真实贸易背景、尚未到期的商业汇票背书转让给公司,公司在按贴现率扣除贴现利息后,将余额票款付给成员企业的一种授信业务。2020年,公司为成员企业开展贴现票据合计21亿元。

Note discount refers to a kind of credit granting business where member unit transfers the endorsed undue commercial notes with actual trade background to the Company who then pays the member unit the balance after deducting discount interests as per the discount rate. In 2020, the Company in total discounted notes for member enterprises worth RMB 2.1 billion.



# Credit Loans

## 连带责任担保 Guarantee with joint and several liability

连带责任担保是指公司在保证合同中约定,与债务人(成员企业)对债务承担连带责任的一种担保业务。连带担保,有助于提升成员企业在金融企业融资的信用度,降低融资成本。2020年末,公司担保余额4亿元。

Guarantee with joint and several liabilities is a kind of guarantee the Company agrees in the guarantee contract to bear joint and several liabilities for the debt with the debtor (member enterprise). Such kind of guarantee can help member enterprises improve their credits in financing among financial enterprises and reduce financing costs. By the end of 2020, the guarantee balance of the Company was RMB 400 million.

## 代开信用证 L/C agency

代开信用证是成员企业占用公司在外部商业银行的信用额度,开出信用证的一种贸易融资方式。代开信用证方式能减免成员企业的保证金,降低成员企业的融资费率。

L/C agency refers to a kind of financing where member enterprise uses the credit of the Company in external commercial bank to apply for L/C. It can reduce the security deposit of member unit and lower financing rate.

## 保函 Letter of guarantee

保函是指公司应申请人的要求,以出具保函的形式向受益人承诺,当申请人不履行合同约定的义务或承诺的事项时,由公司按照保函约定履行债务或承担责任。同时,应申请人要求,可利用公司在外部商业银行的信用额度,开具银行保函。2020年,公司为成员企业出具各类保函10笔,共1.16亿元。

Letter of guarantee refers to where upon the application of the applicant, the Company promises to the beneficiary by issuing the letter of guarantee that when the applicant fails to perform the obligations agreed in the contract or fulfill his promises, the Company would bear the debt or liability as per the letter of guarantee. In the meantime, based on the applicant's request, the Company may use its credit in external commercial banks to issue the bank guarantee. In 2020, the Company in total issued 10 letters of guarantee of different kinds for member enterprises worth RMB 116 million.



## 融资顾问 Financing consultant

融资顾问是指公司针对成员企业特定融资需求(主要是银团贷款、联合贷款等项目融资需求),量身定做个性化、多元化、多渠道的整体融资方案,并与银行等同业机构进行对接,协助企业降低外部融资成本,优化资产负债结构,拓宽外部融资渠道,融入外部资金。2020年末,公司累计牵头筹组银团贷款37笔,总金额175.60亿元,其中公司承贷11.74亿元,外部银行承贷114.77亿元,撬动外部资金9.78倍。

Financing consultant refers to where the Company, based on the specific financing requirements of member enterprise (mainly bank consortium loan, syndicated loan and other project financing requirements), customizes personalized, diversified and multi-channel comprehensive financing plans and communicates with peer organizations such as bank to help enterprises lower external financing costs, adjust asset-liability structure, expand external financing channels and include external funds. As of the end of 2020, the Company in total led the organization of 37 bank consortium loans worth RMB 17.56 billion where the Company contributed RMB 1.174 billion and external banks RMB 11.477 billion, 9.78 times more.

## 财务顾问 Financial consultant

财务顾问是指公司利用在信息、知识、人才、产品和渠道等方面的优势,凭借与银行等相关机构的合作,针对成员企业发行债券、收购兼并、债务重组等重大经济金融活动提供咨询、建议、方案设计和组织实施等服务。2020年为集团总部和成员企业提供优化负债结构、债券市场信息研究等专业服务,协助成员企业发行债券总规模236亿元。

Financial consultant refers to where the Company taking advantage of its resources in information, knowledge, talent, product and channel as well as its cooperation with relevant organizations such as bank, provides consultancy, proposition, plan design, implementation and other services for member enterprises regarding the issuance of bond, acquisition and merger, debt reorganization and other major economic and financial activities. In 2020, the Company provided professional services for the Group HQ and member enterprises such as optimization of debt structure and research on bond market, and assisted member enterprises in issuing bonds with the total scale of RMB 23.6 billion.



## 结算业务

Settlement

### 人民币结算业务 CNY settlement

公司通过系统升级、服务提升、业务协同三管齐下，发挥结算集中平台作用，为成员企业提供安全、高效的结算服务。2020年持续优化网银等系统功能，提升结算服务效率，积极做好对开户企业的全方位无死角服务，除大额及监控资金外，代理支付自动化比率跃升至90%以上，实现代理收付款闭环处理，结算效率进一步提升。做优品质服务，助力企业防疫及复工复产，通过各种方式大力加强线上金融服务，确保资金结算渠道畅通和支付安全。落实集团资金管理相关要求，利用自身服务渠道有效传递风险防范信息，协同推进合并报表口径企业开户和银行授权工作，客户覆盖度进一步提升。2020年结算存款比106倍，为成员企业办理结算业务28.41万笔，全口径结算规模20754亿元，代理结算金额7099亿元，同比增长20%，为企业节省结算费用258万元。

By system upgrade, service promotion and coordinated business, the Company plays the role as central settlement platform to provide secure and efficient settlement for member enterprises. In 2020, the Company continued its efforts in optimizing online banking and other system functions, improved its efficiency in settlement, and actively provided all-round services for member enterprises. Except for large volume and monitored funds, automation of agent payment raised to over 90%. The closed circle of agent collection and payment were both realized and settlement efficiency was further improved. The Company further improved its quality services to help enterprises in pandemic control and resumption of work to serve the real economy and by strengthening online financial services via different approaches, ensured a smooth and secure settlement of funds. The Company implemented relevant requirements of the Group on fund management, utilized its service channel to effectively pass on the information on risk prevention, coordinated the account opening of enterprises for the consolidated statement and relevant bank authorizations and further increased client coverage. The settlement deposit ratio is 106 times more throughout the year and the annual budget was completed by 106%. The Company handled 284,100 settlements with the scale of RMB 2,075.4 billion and agent settlement of RMB 709.9 billion, increasing 20% YoY and saving enterprises of settlement fees worth RMB 2.58 million.

### 外币业务 Foreign currency

公司利用外汇业务牌照资源与专业优势，丰富外汇业务产品线，为成员企业汇率风险管理及跨境资金运营提供解决方案。充分运用跨境资金池业务资质，推进首笔人民币外商投资资本金集中管理业务落地。充分发挥外汇业务牌照价值，不断丰富交易币种，助力企业降本增效。2020年，公司通过内部即期结售汇优惠定价，与银行合作降低汇率成本、跨境资金融通便利化等方式，为企业办理即期结售汇1.05亿美元，累计办理跨境人民币直接借贷业务5.2亿人民币，为成员企业节约汇兑成本140万元。

The Company relied on its resource and professionalism on foreign exchange license as well as its rich products in this regard to provide solution for member enterprises regarding management of exchange rate risk and operation of cross-border funds. The Company took full advantage of its qualification to utilize cross-border fund pool to promote the centralized management of the first CNY foreign investment capital, drive corporate integration and help with fund collection. Relying on its foreign exchange business license, the Company constantly enriched its transaction currencies and helped enterprises to lower costs and improve efficiency. In 2020, the Company cooperated with banks by internal preferential pricing of on-demand foreign exchange settlement and sale to lower exchange rate costs and facilitate the running of cross-border funds, handled on-demand foreign exchange settlement and sale for enterprises worth USD 105 million and accumulatively handled direct loans of cross-border CNY worth RMB 520 million, saving approximately RMB 1.4 million of exchange costs for member enterprises.



## 资金运营

### Fund Operation

#### 流动性管理

##### Liquidity management

流动性管理是指财务公司通过合理调度资金，一方面保证具有应付成员单位提存、偿还借款、满足必要贷款需求等支付能力，另一方面避免资金闲置，尽可能保持流动性缺口最小而进行的经营管理活动。公司通过汇总分析集团资金计划，平衡公司信贷、投资、备付等资金安排，管理公司备付头寸，在保障资金支付需要的基础上提高备付资金收益。

Liquidity management refers to the Company's ability to pay the deposit of member units, repay the debts, and satisfy necessary demands for loan through fund procurement, as well as its management activities carried out to minimize the liquidity gap and avoid idle funds. The Company summarized and analyzed the Group's fund plans, and balanced its fund arrangements such as credit loan, investment and provision to manage its provision position and improve the return on provision funds while ensuring the demands for fund payment.

#### 同业业务

##### Interbank business

同业业务是指财务公司以金融同业客户为服务与合作对象，以同业资金融通为核心的各项业务。公司积极维护与各类外部金融机构的良好合作关系，拓展同业交易对手。2020年获得金融机构授信规模811亿元。

公司根据资金平衡和市场情况，灵活开展存放同业、同业拆借、票据转贴现和再贴现等同业业务，2020年开展同业拆入、质押式正回购和票据再贴现1700余亿元，有效补充公司流动性；通过深耕细作备付金管理，创新建立货币型基金分类评价指标体系，短期资金运营收益不断提升。

Interbank business refers to the one where the Company's financial peers are the clients for service and cooperation and peer financing its core business. The Company actively maintained a fine cooperation with external financial institutions of different kinds and developed interbank counterparty. In 2020, the Company obtained the credit limit of RMB 81.1 billion from financial institutions.

Based on fund balance and market situations, the Company actively undertook interbank deposit, interbank borrowing, note transfer and discount and re-discount and other businesses. In 2020, interbank borrowing, pledged repurchase agreement and note discount amounted to more than RMB 170 billion, which effectively provided for the Company's liquidity; by refined management of provision funds, the Company innovatively set up the currency fund classified evaluation index system, with short-term profits from fund operations constantly improving.

#### 投资业务

##### Investment

公司投资业务取得财务顾问、有价证券投资、承销企业债券、受托理财、中债登乙类结算会员资格等近十项业务资质。业务范围以固定收益类投资、权益类投资及短期投资为主线，涉及可转债、新股申购、定向增发、公募及专户投资、货币基金、银行理财及现金管理类产品以及同业定期存款等多个业务品种。

2020年公司投资业务立足集团发展，聚焦集团和成员企业融资工具发行，全年参与集团内债券发行9.1亿元，为集团压低财务成本1209万元；参与国投转债，助力集团金融板块在资本市场上的直接融资。2020年公司日均中长期投资规模15.17亿元，获得投资收益1.1亿元。

The Company's investment business has obtained nearly 10 qualifications including financial consultant, investment in marketable securities, underwriting of corporate bond, entrusted wealth management and Type II settlement membership of ChinaBond. It mainly focused on investment with fixed return, equity investment and short-term investment, involving several business products such as convertible bond, subscription of new shares, private placement, public placement and designated account investment, monetary fund, bank wealth management, cash management product and interbank fixed-term deposit.

In 2020, the Company based its investment on the development of the Group, focused on the issuance of financing tools for the Group and member enterprises, participated in the issuance of the Group's internal bond worth RMB 910 million and reduced financial costs of the Group by RMB 12.09 million; participated in the issuance of convertible bond of SDIC to help with the Group's direct financing in the capital market. Daily average scale of mid-and long-term investment of the Company amounted to RMB 1.517 billion and obtained return on investment RMB 110 million in 2020.

厦门市美亚柏科信息股份有限公司

# Fund Operation



## 保险经纪业务

Insurance brokerage

保险经纪服务主要包括为投保人定制保险方案，协助开展保险采购、办理投保手续及保险索赔，并提供防灾防损、风险管理咨询服务。保险经纪人是投保人的“顾问”，解决投保人与保险公司之间在专业方面的不对称性，并发挥规模优势协助投保人提质增效。

Insurance brokerage mainly includes the customization of insurance scheme for policy holder, assistance in developing insurance purchase, handling insurance procedures and insurance claims, and provision of consultancy services about loss prevention and risk control. As a consultant of the policy holder, the insurance broker is responsible for solving the issues that the policy holder is not familiar with the insurance company, and improving quality and performance by utilizing the scale advantage.

成立以来，国投保险经纪

累计处理赔案**2272**笔，

累计节约保费支出**7500**万元，

获得赔款金额**2.4**亿元。

Since establishment, SDIC Insurance accumulatively handled 2,272 compensation cases,

saved premium expenses of RMB 75 million accumulatively,

obtained the compensation of RMB 240 million.

国投金城冶金有限责任公司

2020年，国投保险经纪共服务成员企业**216**家，增长**41%**，协助集团及成员企业处理赔案**976**笔，获得赔款**6949**万元，保费规模**11980**万元，财产险归集率达到**80%**，同比提高**5%**，协助集团及成员企业通过集中采购节约保费**1205**万元，结案率**89%**，达到历史最高。

In 2020, SDIC Insurance had in total served 216 member enterprises, increasing 41% YoY, assisted the Group and member enterprises in handling 976 compensation cases, obtaining the compensation of RMB 69.49 million, with the premium scale amounted to RMB 119.80 million and collection rate of property insurance 80%, increasing 5% YoY helped the Group and member enterprises save premium of RMB 12.05 million by centralized procurement, Case close rate 89%, reaching a record high level.

国投云南风电有限公司

国投曹妃甸港口有限公司

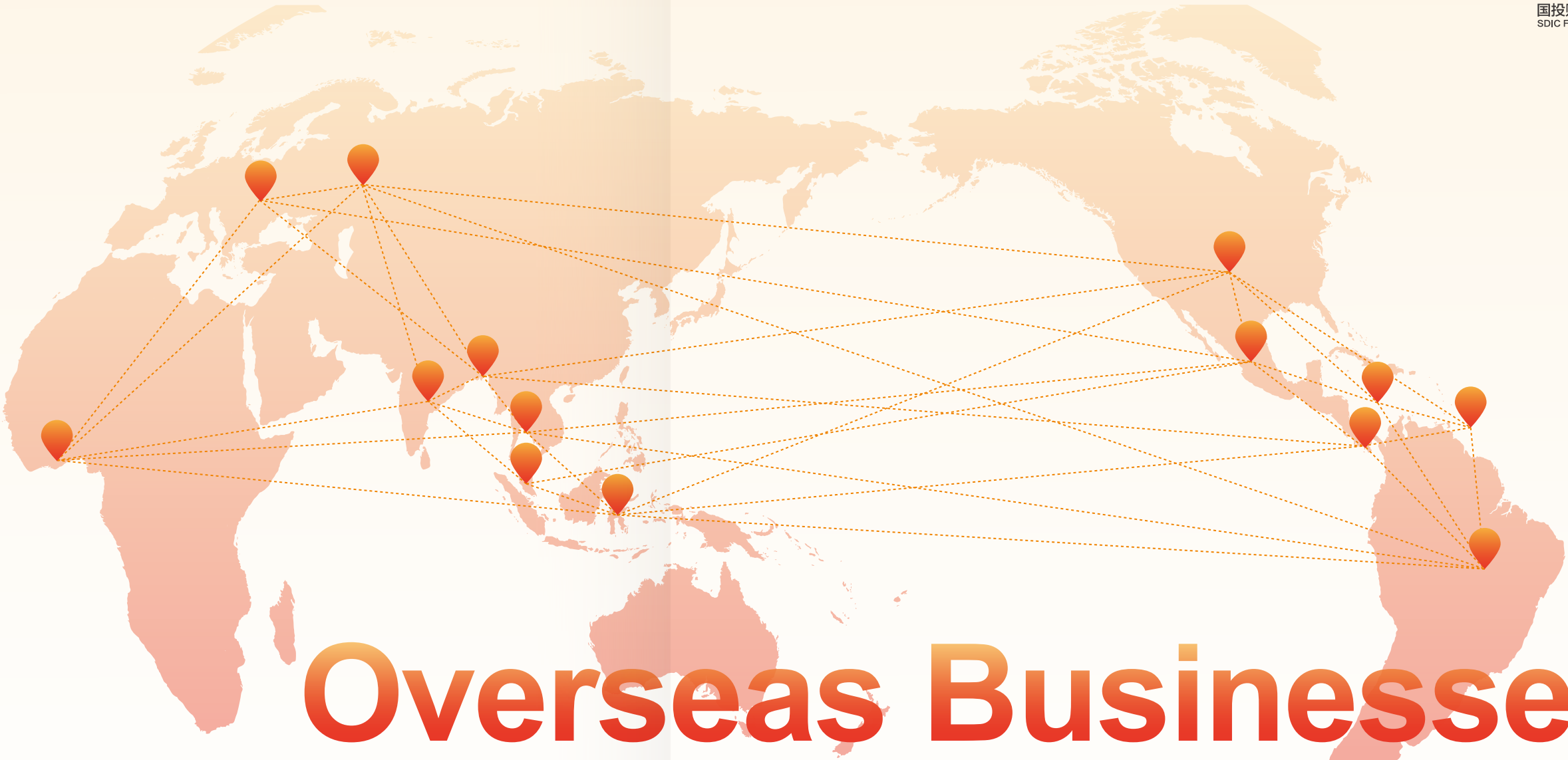


保险经纪  
助力集团海外业务布局

Insurance brokerage helps with the Group's overseas business layout

国投保险经纪积极搭建海外保险业务合作渠道，提出全流程嵌入式国际业务保险服务方案，将风险管理服务前移，先后为14个海外项目提供了工程保险、财产保险、保险保函在内的全流程保险管理服务。

SDIC Insurance actively arranged cooperation channels for overseas insurance business, proposed the international insurance service plan that includes the whole process to shift risk management forward, and provided whole-process insurance management for 14 overseas projects covering engineering insurance, property insurance and insurance guarantee.



# Overseas Businesses

**牙买加**  
中成牙买加糖厂一期工程险  
**Jamaica**  
Complant Jamaica Sugar Factory Phase I Engineering Insurance

**巴拿马**  
中成学校改造项目投标保函/履约保函  
**Panama**  
Complant School Modification Project Bidding Grantee/Performance Guarantee

**美国**  
亚普汽车美国工厂企财险  
**America**  
YAPP Automotive American Factory Corporate Property Insurance

**墨西哥**  
亚普汽车墨西哥工厂企财险  
**Mexico**  
YAPP Automotive Mexican Factory Corporate Property Insurance

**巴西**  
亚普汽车巴西工厂企财险  
**Brazil**  
YAPP Automotive Brazilian Factory Corporate Property Insurance

**巴巴多斯**  
中成巴巴多斯山姆罗德酒店工程险  
**Barbados**  
Complant Barbados Sam Rhodes Hotel Engineering Insurance

**科特迪瓦**  
中成环境中心项目工程保险咨询  
**Côte d'Ivoire**  
Complant Environment Center Project Engineering Insurance

**孟加拉**  
中成孟加拉沙迦拉化肥厂项目工程险  
**Bangladesh**  
Complant Bangladesh Shahjalal Fertilizer Factory Project Engineering Insurance

**白俄罗斯**  
中成白俄氮肥项目工程保险咨询  
**Republic of Belarus**  
Complant Belarus Nitrogenous Fertilizer Project Engineering Insurance

**俄罗斯**  
亚普汽车俄罗斯工厂企财险  
**Russia**  
YAPP Automotive Russian Factory Corporate Property Insurance

**马来西亚**  
亚德污染处理项目工程保险咨询  
**Malaysia**  
Tialoc Pollution Processing Engineering Insurance Consultancy Project

**印度**  
亚普汽车印度工厂企财险  
**India**  
YAPP Automotive Indian Factory Corporate Property Insurance

**印尼**  
国投矿业印尼水泥厂企财险  
**Indonesia**  
SDIC Mining Investment Indonesian Cement Factory Corporate Property Insurance

**泰国**  
国投电力曼谷垃圾焚烧发电项目企财险  
**Thailand**  
SDIC Power Bangkok Waste Incineration Power Project Corporate Property Insurance



# 金融服务 FINANCIAL SERVICES

## 服务国家战略

Serving national strategy



雄安新区



国投保险经纪完成印尼水泥、亚普美国保险安排和巴巴多斯山姆罗德酒店工程险延期,协助国投电力完成GDR项目董监高及公开发行证券责任险的采购,为16家企业34个国家及地区的530名境外员工投保新冠肺炎保险,助力“一带一路”战略发展。

SDIC Insurance completed the renewal of Indonesian Cement, YAPP America insurance arrangement and the Barbados Sam Rhodes Hotel Engineering Insurance, assisted SDIC Power in purchasing liability insurance for directors, supervisors and senior management as well as the public offered securities of GDR project, insured 530 overseas employees of 16 companies in 34 countries and regions against COVID-19 and helped with the Group's development of "the Belt and Road" strategy.



国投保险经纪协助雄安基础设施建设公司完成66个工程项目的保险采购,为39个项目提供汛前风险查勘及培训服务,助力中国雄安集团基础建设有限公司搭建了完善的保险管理体系,实现了集团先进保险集中管理经验的成功输出,并获得雄安集团2021-2023年度保险经纪服务委托。

SDIC Insurance helped Xiong'an Infrastructure Construction Company complete the purchase of insurance for 66 engineering projects, provided pre-rainy season risk investigation and training for 39 projects, assisted Xiong'an Infrastructure Construction Company in building complete insurance management system, realized successful output of SDIC Group's advanced experience in centralized management of insurance and won the entrustment of insurance brokerage by China Xiong'an Group for the year from 2021 to 2023.

## 服务集团战略

Serving the Group's strategy



国投资本股份有限公司  
SDIC CAPITAL CO., LTD.

一是发挥基础产业“压舱石”作用,2020年为基本板块发放贷款**55.67**亿元。

二是加强对金融及服务业支持,2020年为金融板块发放贷款**45.63**亿元。

三是积极服务集团重点战略,2020年为战略新兴性产业发放贷款**58.85**亿元。

四是探索服务集团混合所有制投资企业新模式,提升混合所有制企业对集团的认同感。2020年,公司为混合所有制企业提供表内外融资**12.50**亿元。

Firstly, the Company granted loans of RMB 5.567 billion to basic sectors in 2020, to give play to the stabilizing role of basic industries.

Secondly, the Company enhanced the support for financial and service industries and granted loans of RMB 4.563 billion to financial sector throughout the year.

Thirdly, the Company actively supported the Group's key strategies and granted loans of RMB 5.885 billion to strategic newly-emerged industries throughout the year.

Fourthly, the Company actively explored new modes to serve the Group's investment enterprises with mixed ownership and improved their sense of identity to the Group. In 2020, the Company provided on- and off-balance sheet financing of RMB 1.25 billion to enterprises with mixed ownership.



神州高铁技术股份有限公司



连续五年开展精准扶贫,连续两任承接集团挂职扶贫任务。在集团脱贫攻坚先进典型评选表彰中,公司在五个奖项中荣获四个奖项。

The Company conducted targeted poverty alleviation for the 5th consecutive year and undertook the Group's poverty-alleviation tasks for two consecutive terms. In the election of the Group's advanced models in poverty alleviation, it won four awards in five prizes.



亚普汽车部件股份有限公司



中国电子工程设计院有限公司



国投健康产业投资有限公司



## 服务成员企业

Serving member enterprises

### 疫情防控

Pandemic prevention and control

发布《国投财务金融服务指南》，开辟疫情防控金融服务绿色通道，为成员企业发放13.05亿元防疫专项优惠贷款。助力集团发行市场首单5亿元央企总部疫情防控永续期债，提供7×24小时客户咨询服务，为疫情防控提供全面金融支持。

Set up the green channel of financial services for pandemic prevention and control, granted special preferential loans of RMB 1.305 billion to member enterprises. In order to provide comprehensive financial support for the pandemic prevention and control, helped the Group in issuing the first renewable bond of state-owned enterprise HQ for pandemic prevention and control worth RMB 500 million, actively subscribed bond worth RMB 90 million and provided comprehensive financial support for the pandemic prevention and control, and provided 7\*24 client consultancy services.

### 客户服务

Client service

通过电话交流、上门服务、年中回访等多种方式，着力提升客户服务满意度。2020年公司整体金融服务满意度为97.65%，保持在较高水平。

Improved clients' satisfaction by phone call, visit, mid-annual visit and other methods. The Company's overall satisfaction of financial services in 2020 was 97.65%, remaining at a higher level.



公司赴国投生物上门服务

### 保险经纪

Insurance brokerage

通过国内贸易信用保险助力成员企业化解应收账款风险、完善风险管理体系，通过公开发行证券责任保险助力成员企业开展GDR跨境融资，实现成员企业首次借助保险助力跨境融资项目实施。

Used domestic trade credit insurance to help member enterprises resolve the risk of receivables, assisted enterprises in completing risk management system, used public offered securities liability insurance to help member enterprises undertake GDR cross-border financing and firstly realized implementation of cross-border financing project aided by insurance for member enterprises.

## 协同发展

Coordinated development

### 资管计划

Asset management plan

与安信资管合作，成立安信资管远航1号集合资产管理计划，将公司持有的部分集团及成员企业债券转让至资管计划，切实盘活公司债券存量资产，扩大债券投资规模，增厚收益水平，更好地发挥与集团内成员企业的协同作用。

Cooperated with Essence Asset Management to establish EAM Navigation No. 1 Integrated Asset Management Plan, transfer certain corporate bonds of the Group and member enterprises held by the Company to this Plan, effectively activate the Company's bond inventory, expand the scale of bond investment, improve return levels and better coordinate with member enterprises within the Group.

### 债券逆回购

Reverse repurchase of bond

充分发挥金融牌照优势，创新工作思路和方法。通过同业协同的创新，与安信证券开展跨月债券逆回购41亿元，以集团内部负债替换外部负债方式，切实为集团降杠杆减负债做出贡献。

Gave full play to the financial license and innovated work mentalities and methods. Relied on interbank coordinated innovation, achieved cross-month reverse repurchase of bond worth RMB 4.1 billion together with Essence Securities, and substitute external debts with the Group's internal debts, making actual contributions to lowering the Group's leverage and reducing debts.

## 债券认购发行

Bond subscription and issuance

参与集团及成员企业的债券认购发行，全年认购集团、雅砻江、神州高铁、中投保、国投资本、国投电力等六家公司债券总规模达9.1亿元，累计为集团及成员企业降低发债成本共计1209万元。

Participated in bond subscription and issuance of the Group and member enterprises, subscribed in total RMB 910 million of bonds from 6 companies including the Group, Yalong River, CHSR, China National Investment and Guaranty Corporation, SDIC Capital and SDIC Power, accumulatively reducing the costs of bond issuance worth RMB 12.09 million for the Group and member enterprises.

## 综合金融服务

Comprehensive financial service

提出以信贷业务推动资金归集、账户授权、保险经纪等业务开展的综合金融服务方案。推进混合所有制企业开户和银行授权工作，2020年，公司与美亚柏科签订金融服务协议，实现资金归集零突破；为神州高铁8家主要投资企业开立内部账户，新增银行账户授权15个。

Proposed the comprehensive financial service plan to promote fund collection, account authorization and insurance brokerage by credit loans. Facilitated the account opening and bank authorizations for enterprises with mixed ownership. In 2020, the Company signed a financial service agreement with Meiya Pico to achieve breakthroughs in fund collection; opened internal accounts for 8 major investment enterprises including CHSR and newly added authorizations from 15 bank accounts.



公司赴美亚柏科上门服务





## 公司建设

CORPORATE DEVELOPMENT

### 三会治理

Governance of Shareholders' Meeting,  
Board of Directors and Board of Supervisors

建立了以股东会为最高权力机构，董事会战略决策、监事会全程监督、高级管理层经营管理的治理结构。严格遵守《公司法》等法律法规的规定，严格执行公司章程和股东会、董事会、监事会、高级管理层各项议事规则等公司治理制度，各治理主体权责明确，有效制衡、充分履职，公司经营管理决策科学、监督有效、运行稳健。

The company has established a governance structure, in which the shareholders' meeting is the supreme authority, the board of directors is responsible for strategic decision-making, the board of supervisors for full supervision, and senior management for operation and management. The Company abode strictly by the "Company Law of the People's Republic of China" and other laws and regulations, executed its governance system, including articles of association and rules of procedures of the shareholders' meeting, the board of directors, the board of supervisors, and senior management. Each governance entity had clear rights and responsibilities, conducted effective check, and fully performed its duties. The Company was scientific in management and decision-making, effective in supervision and sound in operation.

股东会  
会议2次

监事会  
会议1次

董事会  
会议3次

### 风险管理

Risk Management

围绕风险防范化解，在“早、细”二字上狠下功夫。一方面，部署安排早。公司风险处置推动小组靠前指挥，早决策、早部署，第一时间制定投资项目后续管理工作举措。另一方面，工作计划细。以合同为切入点，逐条梳理交易结构中各方的权利义务，制定了一套完成时限细化到日、责任任务落实到人的行动清单。公司克服了疫情带来的不利影响，实现了所有到期投资项目的本息退出，坚决守住了不发生系统性金融风险的底线。

The Company worked hard in the following two areas to guard against and defuse risks. On the one hand, it made early arrangement. Its risk disposal promotion group ensured early decision-making and early deployment, and according to the Covid-19 epidemic, formulated measures for the subsequent management of investment projects. On the other hand, the Company drew up a detailed work plan. Starting with the contracts, the Company summarized the rights and obligations of relevant parties in the transaction structure in every clause, and made a baseline-based action list, which details the completion date of work and the persons liable for task implementation. Through the work in the above two respects, the Company overcame the negative impact of the epidemic, ensured the exit of principal and interest of all due expiry investment projects, and efficiently guarded against and defused risks.



Corporate  
Development



## 内部控制

Internal Control

制定“内控执行强化年”工作方案，全面落实“两化一升级”内控工作部署，内控工作呈现出“三新”局面。

The Company formulated a work plan, in which 2020 became a year for strengthening internal control execution, and comprehensively implemented the internal work plan for “two strengthening respects and one upgrading respect”. Finally, the internal control work showed the new situation in the following three respects.

一是以建促管，内部控制迈出**新步伐**。推动内控手册落地生根，将“提升优化年”工作成果转化为长效机制；协调推动OA规章制度管理模块上线，固化制度管理流程，实现了制度发文、同步、更新、查询一体化。

First, make new progress in internal control by promoting management with construction. The Company drove the implementation of its internal control manual, and transformed the “improved annual” work results into a long-term mechanism; coordinated and pushed forward the operation of the management module of OA regulation system, stabilized the system management process, and integrated system-based release, synchronization, update and query of documents.

二是以查促改，基础管理再上**新台阶**。组织开展了资金舞弊、合同等5项内部控制检查，针对发现问题提出整改建议10余项；关注风险薄弱环节，及时向公司提出加强外部人员及备用钥匙管理等合理化建议，有效防范操作风险。

Second, raise basic management to a new level by promoting rectification with inspection. The Company inspected the internal control over five areas such as fund fraud and contracts, and put forward over 10 suggestions to rectify the found problems; focused on weak risk links, and timely made reasonable suggestions, including intensifying the management of external personnel and spare keys, to effectively guard against operational risks.

三是以考促行，工作作风展现**新面貌**。紧扣热点开展内控培训，定位薄弱环节组织内控闭卷考试，通过为各部门“量身”设计考试题目，推动全体员工“学”有所获，“考”有所得。

Third, show new style of work by promoting action with examination. The Company conducted internal control training on hot-spot problems, organized the closed-book examination for internal control over weak links, and ensured that all staff could learn knowledge and gain benefits by designing appropriate examination questions for each department.





## 法治建设

### Building of Rule of Law

坚持“点、线、面”结合，推进法治建设，圆满完成了《国家开发投资公司(国投集团)全面推进法治建设实施纲要(2016-2020)》的评价验收工作，在集团法治建设考核中被评为推进落实法治建设《实施纲要》优秀单位。

Pursuing the combination in all respects to promote the building of rule of law, the Company accomplished the assessment and acceptance of the "Implementation Program of State Development & Investment Corp., Ltd. (SDIC Group) on Comprehensively Promoting the Rule of Law (2016-2020)". It was chosen as an excellent unit for promoting and implementing rule of law "Implementation Program" in the appraisal of the building of rule of law by SDIC Group.

### 1 把握合规管理“发力点”

及时跟踪、分析新法规、新规定，出具了《新冠疫情期间主要法律问题备忘录》《非银金融机构行政许可事项政策对比分析》等分析报告；动态跟踪行业处罚信息，及时提示法律合规风险。

First, grasp where to start compliance management. The Company tracked and analyzed new regulations and new provisions in a timely manner, and issued such analysis reports as the "Memorandum of Main Legal Questions during the Covid-19 Epidemic", and the "Comparative Analysis of Policies for Administrative Licensing Items of Non-bank Financial Institutions"; dynamically tracked industry punishment information and promoted legal compliance risks in time.

### 2 串起合同管理“工作线”

将检查、培训、跟踪有机结合、有序串联，加强合同检查结果的培训输出，显著降低了合同差错率。

Second, emphasize the "work line" of contract management. The Company effectively combined inspection, training and tracking to enhance the training output of contract inspection results, thus notably reducing the contract error rate.

### 3 拓宽法治培训“覆盖面”

将民法典培训纳入全年法治宣传工作重点，开展了两场主题培训，培训覆盖率100%。在微信公众号开设“学法用典”栏目，建立了常态化普法教育机制。

Third, widen the "coverage" of rule of law training. Incorporating the training of the "Civil Code of the People's Republic of China" into the major work points of its rule of law publicity during the year 2020, the Company conducted the themed training twice to achieve the 100% coverage. It established a normal mechanism for education in the general knowledge of law by running the "Learning and Using Law and Code" through the WeChat Public Account.

SDIC  
FINANCE

## 人才队伍

### Talent Team

高度关注员工队伍建设、注重人才培养，组织开展新员工培训、带岗实习、轮岗转岗，举办每月一次的经营强党建系列讲堂和各类内外部培训，鼓励员工参加各类资格考试、在职深造等，不断提升员工的专业素质。

Focusing on building workforce and cultivating talents, the Company conducted the training of new employees, arranged them to get practice in their posts, or rotated or transferred their jobs. It organized the lectures on relying on operation to strengthen the Party building, and internal and external training once a month, encouraged staff to take qualification examinations and received further on-the-job education so as to improve their professional quality.



共有员工 **76** 人  
(含保险经纪员工12人)

财务、金融等专业人员比例达到  
**80%**



硕士及以上学历  
**50** 人

平均年龄  
**36** 岁





## 信息化建设

Development of it Application

### 信息化支撑公司金融战“疫”

Rely on IT application to support the company  
in financially fighting the epidemic

响应党中央号召,按照集团部署要求,公司仅用24小时便完成了疫情防控捐款项目的部署,帮助集团成功实施“国投集团支持新冠肺炎疫情防控捐款”和“2020年度扶贫捐款”项目,捐款8454人次,捐款金额266.45万元,资助对象804人,该项目获得“国投脱贫攻坚创新项目奖”。

To respond to the requirements of the Party Central Committee, under the plan requirements of SDIC Group, the Company deployed the Covid-19 control donation project within only 24 hours, and assisted SDIC Group in implementing “SDIC Group’ s Donation to Support the Covid-19 Control” and “2020 Annual Poverty Alleviation Donation” projects. These two donation projects saw 8454 donations, RMB 2.6645 million in donation and 804 financially aided objects. The projects won the “Innovation Project Prize for SDIC’s Fight Against Poverty”.



### 积极推广财企接口

Actively extend the finance-enterprise interface

远程完成与国投罗钾、白银风电、中投咨询三家企业财企接口测试、部署并上线,配合国投生物财企接口测试,助力成员企业业财融合,进一步发挥公司资金结算平台功能作用。

The Company remotely tested, deployed and operated three finance-enterprise interfaces, namely, SDIC Xinjiang Lubupo Potash Co., Ltd., SDIC Baiyin Wind Power Co., Ltd. and China National Investment Consulting Co., Ltd., boosted the integration between business and finance of its member enterprises, thus further bringing into play the role of the Company as a fund settlement platform.

### 参加网络安全攻防演练

Participate in an offence and defense exercise for network security

首次参加网络安全攻防演练,开展了信息化资产梳理、安全测评和整改加固等安全防护工作,实时监测和抵御网络攻击行为,圆满完成了防守任务。本次演练锻炼了技术人员网络攻防技能,进一步提高了公司对网络安全的重视程度,达到了预期效果,为处理网络安全突发事件积累了宝贵经验。

Participating in an offence and defense exercise for network security for the first time, the Company conducted some security protection work, including summarization of IT application assets, security assessment, rectification and reinforcement, monitored and resisted network attacks in real time, thus completing its defense task. This exercise practised the offense and defense skills of networks of technical personnel, made the Company place more emphasis on network security, achieved the desired effect, and acquired helpful experience in handling network security emergencies.





## 审计稽核、纪检监督

### Supervision, Audit, and Discipline Inspection

认真贯彻落实集团监督工作各项要求、中国银保监会数据治理工作要求，紧紧围绕审计监督、纪检监督、监管数据统计与治理等三个方面开展好各项内部监督工作。

抓提升、编规划、做精品、强整改、严追责，高质量完成内部审计工作。系统优化了内部审计工作制度；首次编制内审工作5年规划；做精品审计项目，全年高质量完成8个审计稽核项目，比2019年增长了60%；深入扎实开展内控评价工作；建立整改工作长效机制，整改完成率达到98%以上；初步搭建了覆盖全级次的违规经营责任追究体系；高质量编制了《2019年度企业年度工作报告》，连续6年获得集团考评优秀。

The Company earnestly implemented the supervision work requirements of SDIC Group and the data governance work requirements of China Banking and Insurance Regulatory Commission (CBIRC), to do a good job of the internal supervision work on audit supervision, discipline inspection supervision and the supervision of data statistics and governance.

Internal audit work was successfully completed on the basis of the improvement emphasis, plan preparation, the awareness of high-quality products, strengthened rectification and strict accountability investigation. The Company systematically optimized the work system for internal audit, first prepared the 5-year plan for internal work, and accomplished eight high-quality audit projects in 2020, an increase of 60% over 2019. It conducted the solid internal control assessment; set up a long-term mechanism for rectification, with a rectification completion rate being over 98%. It created a preliminary accountability system for illegal operations at all levels, and compiled the high-quality "2019 Annual Work Report of SDIC Finance Co., Ltd.". The Company was appraised excellent by SDIC Group for six years in a row.

搭体系、建机制、抓落实、强监督，有声有色开展纪检监督工作。初步搭建了适合公司特点的《国投财务有限公司监督体系（2020年版）》，制定了《党风廉政建设责任制实施办法》，建立了党风廉政建设和反腐败工作日常协调机制；推动建立廉洁谈话提醒工作机制；聚焦政治监督、财务监督、反腐倡廉建设，开展了10余项监督检查；抓早、抓小、抓日常，动态监测党风政风，扎实做好日常廉政教育；制定了《国投财务有限公司高中级管理人员和员工廉洁从业规定》，全面梳理更新《国投财务有限公司监督执纪与经营管理融合手册（2020年版）》；开展了丰富多彩、入脑入心的“廉洁国投宣传月活动”，持续营造风清气正的工作环境；加强干部廉洁监督，建立了中层管理人员的廉洁档案。

建制度、查漏缺、零差错、保合规，扎实做好监管统计工作。制定《国投财务有限公司非现场监管报表管理办法》；开展监管数据专项治理工作，进一步提升监管数据治理的规范性和有效性；全年零差错累计报送近400张报表、5份经营管理报告。

Discipline inspection supervision work was conducted on the basis of the establishment of relevant systems and mechanisms, the emphasis on implementation and supervision. The Company preliminarily created the "Supervision System of SDIC Finance Co., Ltd. (Edition 2020)" appropriate for its features, worked out the "Implementation Measures for the Accountability system for the Improvement of Party Conduct and Construction of Anti-corruption", and established the routine coordination mechanism to improve Party conduct and prevent corruption. It pushed forward the establishment of a work mechanism for integrity conversation reminder. It mainly conducted over 10 supervision inspections on political supervision and financial supervision as well as efforts to combat corruption. It focused on small and routine work early to dynamically monitor Party conduct and administrative style, and to effectively carry out daily education in the construction of anti-corruption. It drew up the "Provisions on the Professional Integrity of Senior and Middle Management and Other Employees of SDIC Finance Co., Ltd.", and comprehensively summarized and updated the "Integration Manual of SDIC Finance Co., Ltd. on Discipline Supervision and Enforcement as well as Management (Edition 2020)". It launched a rich campaign entitled "Publicity Month of a Clean SDIC", which is deeply rooted in hearts of people, to create a clean work environment. It also established clean files of middle managers, to strengthen the supervision on the integrity of cadres.

Supervision statistics work was well done through system building, loophole check, assurance of zero errors, and compliance. The Company worked out the "Administrative Measures of SDIC Finance Co., Ltd. on Off-site Supervision Report Management". It conducted the special governance and inspection on supervision data to make the governance of supervision data more standardized and effective; and submitted nearly 400 reports and 5 management reports without errors in 2020.





## 党建风采 PARTY BUILDING

公司党支部荣获“2020年度国投集团先进基层党组织”，公司荣获“2020年度国投集团先进集体”，实现了以高质量党建引领高质量发展。

Party branch of the Company gained the title “2020 Advanced Grass-roots Party Organizations of SDIC Group”, and the Company received the title “2020 Advanced Collectives of SDIC Group”, with high-quality development underpinned by quality Party building.



在坚决贯彻落实党中央决策部署上，求作为。以党的政治建设为统领，把“两个维护”落实在疫情防控、脱贫攻坚、改革发展全过程。

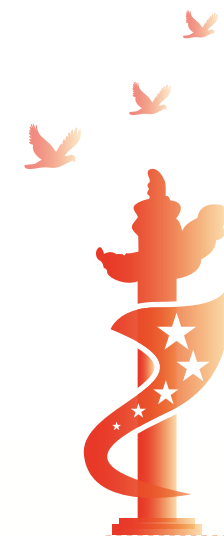
Pursue new ambitions in determinedly implementing the decisions and plans made by the Party Central Committee. Under the overarching principle of the Party's political building, the Company put into effect “two upholds”(uphold General Secretary Xi Jinping's core position on the Party Central Committee and in the Party as a whole, and uphold the Party Central Committee's authority and its centralized, unified leadership) in the whole process covering the Covid-19 control, poverty alleviation, reform and development.



公司党支部书记李旭荣陪同原集团总裁施洪祥赴甘肃调研定点扶贫工作



公司党支部开展消费扶贫助力疫情防控



在党内政治生活开展上，求创新。在“严、实、活、新”上狠下功夫，推动学用结合、知行合一。

Pursue innovations in leading the intraparty political life. With great efforts to meet strict requirements and ensure practicality, flexibility and innovation, the Company advocated the identity of “unity of knowledge and practice”, calling for Party members to combine the theory with application.



公司党支部开展“纪念抗美援朝战争胜利70周年”主题党日活动



公司党支部开展庆祝建党99周年主题党日活动



公司党支部组织参观服贸会



公司党支部与邮储银行望京支行开展党建共建





在打造党建工作体系上,求突破。形成“1+5+7”高质量党建工作体系,进一步提升党支部工作质量。

Pursue breakthroughs in establishing the Party building work system. Establish a high-quality work system of Party building through “1+5+7” mode, so as to further improve the work quality of Party branch.



公司党支部学习宣贯  
《中国共产党国有企业基层组织工作条例(试行)》



公司党支部编制《党建标准化规范化工作手册》

在强化党建工作引领上,求实效。探索塑造“两化三型”党建工作品牌,充分发挥党支部战斗堡垒作用和党员先锋模范作用。

Pursue real effects in strengthening Party building. Explore and cultivate the Party building work model of “two-standardization and three-mode”, and give full play to the role of Party branch as a fighting bastion and the exemplary role of Party members.



公司党支部推进创先争优常态化制度化



公司与国投物业联合开展垃圾分类志愿服务活动



## 领导关怀 CARE OF LEADERSHIP



北京银保监局到公司调研



集团党组书记、董事长白涛一行到公司调研,总会计师李汝革、副总裁阳晓辉参加调研



北京市西城区副区长一行到公司调研疫情防控和复工复产工作



集团党组成员、副总裁钟国东到公司调研





参观集团展厅



羽林争霸



六一活动



力拔山兮



生日会



乒乓球比赛





服务集团  
创新发展  
SERVE THE GROUP  
DEVELOP CREATIVELY

SDIC

FINANCE







# 2020年大事记

## SIGNIFICANT EVENTS OF 2020

1

1月13日/January 13

公司召开2020年度工作会议。时任集团党组成员、总会计师沈翎出席会议并讲话，集团公司相关职能部门负责人、在京股东单位代表到会指导，公司全体班子成员以及员工参加会议。

The Company held the 2020 work meeting. Shen Ling, then a member of the Party Leading Group and chief accountant of SDIC Group, attended the meeting and delivered a speech. Principals of relevant functional departments and representatives of Beijing-based shareholder units of SDIC Group were present at the meeting to give guidance. Among the attendees were all the leading members and staff of the Company.

3

3月6日/March 6

公司举办“遇见最美的自己”主题座谈交流，全体女员工以视频连线的形式分享生活感悟与体会，轻松愉快地度过一年一度属于自己的节日。

The Company organized the informal discussion with the theme on "Meeting the Best Yourself". Through a video connection, all the female staff members shared their views and experiences of life, easily and pleasantly spending their own yearly festival.

3月27日/March 27

公司党支部书记、董事长李旭荣以《全球战疫下的中国制度优势》为题，为全体员工讲授专题党课。

Based on the subject "Chinese Institutional Advantages in the Context of the Global Fight Against the Covid-19", Li Xurong, Party branch secretary and chairman, gave a special Party lecture to the entire staff.

3月31日-4月1日/March 31 to April 1

公司召开“十四五”规划编制启动暨发展研讨会，公司全体班子成员、各部门负责人和国投保险经纪相关负责人参加会议。

The Company conducted the seminar on the compilation startup and development of the 14-Year Plan, which was attended by all its leading team members, department principals, and insurance broker principals of SDIC Group.

4月16日/April 16

公司召开一季度经营分析会，公司全体班子成员以及员工参加会议。公司党支部策划组织开展了一场别具一格的主题党日活动——甘肃省合水县扶贫直播。本次直播由公司挂职扶贫干部齐浩程主持，并邀请了国投小三峡驻村第一书记陈乾栋参与直播，共吸引了近4000人在线参与。

The Company held the Q1 operation analysis meeting, with attendance of all its leading team members and staff.

The Party branch of the Company planned and organized a distinctive themed party day activity - live poverty alleviation in Heshui County, Gansu Province. Hosted by Qi Haocheng, a poverty alleviation official from the Company, this live telecast activity invited Chen Qianlong, the first secretary of SDIC Xiaosanxia staying at a village, and attracted nearly 4000 online audiences.

4月21日/April 21

公司启动2020年度创先争优活动，公司已连续四年开展此项活动。

The Company initiated the 2020 activity to encourage staff to excel in work. It carried out this activity for four consecutive years.

5

5月7日/May 7

公司举办“大道致远、逐梦而行”五四青年员工座谈会。公司董事长李旭荣、总裁陆俊、副总裁郭芳丽和青年员工参加座谈。

Not long after the Youth Day, the Company conducted a round-table discussion with young staff based on the theme on "Struggle for Dream Along the Right Road". Chairman Li Xurong, president Lu Jun, vice-president Guo Fangli and young staff took part in the discussion.

5月9日/May 9

集团党组书记、董事长白涛到公司调研，听取公司经营发展工作情况的汇报。集团公司总会计师李汝革、副总裁阳晓辉陪同调研。公司全体班子成员和各部门主要负责人参加调研。

Bai Tao, Party group secretary and chairman of SDIC Group, came to conduct research and study, and heard the report on the operation development of the Company. This activity was accompanied by this Group's chief accountant Li Ruge and vice-president Yang Xiaohui, with participation of the Company's all leading team members and main department principals.

5月15日/May 15

公司党支部开展“追寻国投记忆，牢记使命担当”主题党日活动，组织全体党员参观了集团公司展厅和“我眼中的国投”员工摄影作品展。

The Party branch performed the Party day activity based on the theme of "Pursuing the Memory of SDIC and Remembering the Mission and Responsibility". In the activity, all the Party members of the organization were arranged to visit the showroom of SDIC Group and the exhibited photographic works entitled "SDIC in My Eyes" by staff.

2

2月10日/February 10

公司全员复工复产。

The entire staff of the Company started to resume work and production.

2月27日/February 27

公司以“现场会+视频会”形式召开支委扩大会议，传达学习集团统筹推进新冠肺炎疫情防控和复工复产会议精神，部署2020年党建、党风廉政建设工作。公司党支部书记、董事长李旭荣主持会议，全体班子成员、各部门负责人、支部办公室及审计稽核部（纪律检查部）工作人员参加会议。

Based on the form of "on-site meeting plus video meeting", the Company held an enlarged meeting of the Party branch committee to communicate and study the decision of SDIC's meeting on advancing the Covid-19 control and resuming work and production, and to arrange the work on building the Party, improving the Party conduct and promoting anti-corruption for 2020. This meeting was presided over by Li Xurong, Party branch secretary and chairman of the Company, and attended by all the leading team members, department principals, staff of the Party branch office and the audit department (discipline inspection department).

4

4月1日/April 1

北京市西城区副区长李异一行到公司调研疫情防控和复工复产工作，公司副总裁赵良参加会见。

Li Yi, deputy district mayor of Xicheng District, Beijing, and his party came to the Company to conduct the research and study on the Covid-19 control and resumption of work and production, and Zhao Liang, vice-president, attended the meeting.

4月9日/April 9

集团党组成员、副总裁钟国东到公司现场调研法治建设及依法防控疫情的有关工作。集团公司总法律顾问李宝林、法律合规部有关人员陪同调研。公司董事长李旭荣、总裁陆俊、副总裁代中平以及相关部门负责人参加调研。

Zhong Guodong, a member of the Party Leading Group and vice-president of SDIC Group, arrived at the Company to conduct the field research and study on the rule of law building and the law-based Covid-19 control. This activity, accompanied by Li Baolin, general counsel of SDIC Group and relevant personnel of the legal and compliance department of SDIC Group, involved the participation of the Company's chairman Li Xurong, president Lu Jun, vice-president Dai Zhongping and relevant department principals.

4月28日/April 28

公司召开第四届董事会战略与预算委员会第二次会议、风险管理委员会第二次会议、审计委员会第一次会议。各专门委员会委员出席会议，公司班子成员及有关人员列席会议。

The Company held the 2nd Meeting of the Strategy and Budget Committee, the 2nd Meeting of the Risk Management Committee, and the 1st Meeting of the Audit Committee under the 4th Board of Director. Members of these special committees attended the meetings, and the leading team members and relevant personnel attended as nonvoting delegates.

4月29日/April 29

公司以“现场会+视频会”方式召开2020年度股东会暨第四届董事会第十次会议、第四届监事会第四次会议。公司董事长李旭荣主持股东会、董事会会议，公司各股东代表、董事、监事出席，公司班子成员及有关人员列席会议。

Through "on-site meeting plus video meeting", the Company held the 2020 Shareholders' Meeting and the 10th Meeting of the 4th Board of Directors, and the 4th Meeting of the 4th Board of Supervisors. Chairman Li Xurong presided over these meetings, at which shareholder representatives, directors and supervisors of the Company were attendees, and the leading team members and relevant personnel became nonvoting delegates.

6

6月10日-12日/June 10-12

公司党支部书记、董事长李旭荣陪同时任集团公司总裁施洪祥、副总裁李程·丹增尼玛赴甘肅宁县、合水县调研定点扶贫工作。

Accompanied by Li Xurong, Party branch secretary and chairman of the Company, Shi Hongxiang, president of SDIC Group and vice-president Li Cheng Danzeng Nima went to Ning County and Heshui County of Gansu province to conduct the research and study on the targeted poverty alleviation work.

6月29日/June 29

公司召开“十四五”规划编制中期推进会，公司全体班子成员、各部门负责人和国投保险经纪相关负责人参加会议。

The company held the May Fourth Youth Staff Symposium of "Going Far Away, Going Following Dreams". Company Chairman Li Xurong, President Lu Jun, Vice President Guo Fangli and young employees attended the forum.

6月30日/June 30

公司党支部副书记、总裁陆俊以《发挥先进典型引领示范作用 让党旗在疫情防控金融服务一线高高飘扬》为题，为全体员工讲授专题党课。

Based on the subject "Playing the Leading Model Role, Letting the Party Flag Fly on the Frontline of the Covid-19 Control and Financial Service", Lu Jun, Party branch deputy secretary and president, gave a special Party lecture to all the staff.



7

#### 7月1日/July 1

在中国共产党成立99周年之际,根据集团 “五个一”活动安排,公司党支部组织开展了“迎党的生日、讲战疫故事、悟初心使命”主题党日活动。活动以“现场会+视频会”形式召开,公司全体员工参加。

On the occasion of the 99<sup>th</sup> anniversary of founding the CPC, under the arrangement of SDIC Group, the Company' s Party branch organized the Party day activity, which was based on the theme “celebrating the birthday of the Party, telling the story about the fight against Covid-19, and perceiving the original intention and mission” . This activity relied on the form of “on-site meeting plus video meeting”, with participation of the entire staff.

#### 7月9日/July 9

公司获评2019年度征信合规与信息安全年度考核评级A级,公司已连续两年获得征信合规与信息安全年度考核最高评价。

The Company was rated as “A” in the 2019 credit compliance and information security appraisal. It won the highest assessment in this appraisal activity for two consecutive years.

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#### 8月5日/August 5

公司副总裁代中平带队赴中国雄安集团基础建设公司洽谈业务合作。

Leading a team, vice-president Dai Zhongping went to China Xiongan Group Foundation Construction Co., Ltd. to negotiate business cooperation.

#### 8月7日/August 7

公司副总裁赵良、代中平带队赴国投贸易开展年中回访工作。

公司团支部、国投物业一分团支部联合开展了“绿色生活新时尚,垃圾分类我先行”志愿服务活动。

Leading a team, vice-presidents Zhao Liang and Dai Zhongping went to China SDIC International Trade Co., Ltd. to pay a midyear return visit.

The Youth League branch of the Company and that of SDIC Property Management Co., Ltd. Beijing Branch No.1 jointly carried out the voluntary service activity based on the theme - “Pursue Green Life as New Fashion, So Let's First Classify Waste”.

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#### 9月4日/September 4

公司副总裁赵良带队赴国投电力开展客户回访工作。

Leading a team, vice-president Zhao Liang went to SDIC Power Holding Co., Ltd. to pay a return visit to the customer.

#### 9月10日/September 10

公司召开“十四五”规划建言献策研讨会,进一步拓宽规划编制思路,全体班子成员以及员工参加研讨会。

The Company held a seminar on the offering of suggestions on the “14-Year Plan” to broaden the thought of the plan preparation. This seminar was attended by the Company's all leading team members and staff.

#### 9月11日-24日/September 11-24

公司首次参加集团组织的国家网络安全攻防实战演习活动,大幅提高了网络安全防护水平。

For the first time the Company participated in the national offense and defense exercise for network security, organized by SDIC Group, thus significantly raising its network security protection.

#### 9月30日/September 30

公司党支部宣传委员、副总裁赵良以《学习跟进 认识跟进 行动跟进——<习近平谈治国理政>第三卷辅导学习》为题,为全体员工讲授专题党课。

Based on the subject “Ensuring Following-up Study, Knowledge and Action: Guidance Study about Volume 3 of Xi Jinping: the Governance of China” , Zhao Liang, a publicity member of the Party branch and vice-president, gave a special Party lecture to all the staff.

#### 7月10日/July 10

公司党支部纪检委员、副总裁郭芳丽以《算好清廉账 廉洁心坦荡》为题,为全体员工讲授专题党课。

Based on the subject “Working Out Clean Accounts, Keep a Clean Heart” , Guo Fangli, a member of the discipline inspection committee under the Party branch and vice-president, gave a special Party lecture to all the staff.

#### 7月22日/July 22

公司召开上半年经营形势分析会,集团公司相关职能部门代表、公司全体班子成员、各部门负责人和员工代表参加了会议。

The Company held the meeting on the analysis of operation situation for the first half year, which were attended by representatives of relevant functional departments of SDIC Group, the Company' s all leading team members, department principals and staff representatives.

#### 7月24日/July 24

公司党支部开展庆祝建党99周年主题党日活动,集团公司党组成员、总会计师李汝革出席活动,公司全体员工参加活动。

The Party branch performed the themed Party day activity to celebrate the 99th anniversary of founding the CPC. In the activity, Li Ruge, a Party group member and chief accountant of SDIC Group, was present, with the attendance of the entire staff of the Company.

#### 8月12日/August 12

公司董事长李旭荣会见中国航天科工财务公司来访一行,公司副总裁赵良及相关部门负责人参加了交流。

Chairman Li Xurong met with visitors from CASIC Finance Co., Ltd. Vice-president Zhao Liang and relevant department principals participated in the exchange.

#### 8月13日/August 13

公司副总裁赵良带队赴中国电力财务有限公司开展调研交流。

Vice-presidents Zhao Liang led a team to conduct the research and study as well as exchange at China Power Finance Co., Ltd.

#### 8月24日-27日/August 24-27

公司副总裁赵良带队赴美亚柏科、湄洲湾电力和华夏电力开展上门服务工作。

Vice-presidents Zhao Liang led a team to provide the door-to-door service to Meiya Pico, SDIC Genting Meizhouwan Electric Power Co., Ltd. and Xiamen Huaxia International Power Development Co., Ltd.

#### 8月26日/August 26

公司副总裁郭芳丽会见中节能财务公司调研组一行,相关部门负责人参加了交流。

Vice-president Guo Fangli met with a research and study group from CECEP Finance Co., Ltd. Relevant department principals took part in the exchange.

#### 9月16日-18日/September 16-18

公司党支部和集团财务部党支部16名党员代表组成党建结对帮扶队,赴甘肃省合水县蒿咀铺村开展“党建扶贫,结对共建”主题活动。

Sixteen Party member representatives of the Party branch of the Company and of the one of the finance department of SDIC Group formed a pairing assistance group of Party building, and went to Haojupu Village, Heshui County, Gansu Province to organize the activity based on the theme “Poverty Alleviation through Pairing Party Co-building”.

#### 9月25日/September 25

公司以“现场会+视频会”方式召开第四届董事会第十一次会议暨2020年度第一次临时股东会。公司董事长李旭荣主持股东会、董事会会议,公司各股东代表、董事出席,公司监事、班子成员及有关人员列席了会议。

Relying on the “on-site meeting plus video meeting” form, the Company held the 11th Meeting of the 4th Board of Directors and the 2020 1st Temporary Shareholders' Meeting. The two meetings were presided over by chairman Li Xurong, and attended by the Company' s shareholder representatives and directors, with its supervisors, leading team members and relevant personnel being nonvoting delegates.

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#### 10月16日/October 16

公司完成“十四五”战略规划初稿的编制。

The Company prepared the initial draft of the “14-Year” strategic plan.

#### 10月22日/October 22

北京银保监局财务公司监管处王巍副处长一行来公司调研。公司全体班子成员和相关部门负责人参加了调研。

Wang Wei, deputy division chief of the supervision division of CBIRC Beijing Office Finance Co., Ltd. came to the Company to conduct research and study, which involved the participation of the Company' s all leading team members and relevant department principals.

#### 10月23日/October 23

公司召开三季度经营形势分析会暨信贷业务专题汇报会,集团公司相关职能部门代表、公司全体班子成员和各部门负责人参加了会议。

The Q3 operation analysis meeting and the special report meeting on credit business of the Company took place, with attendance of representatives of relevant functional departments of SDIC Group and the Company' s all leading team members and department principals.



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### 11月3日/November 3

公司党支部召开专题会议，传达学习党的十九届五中全会精神，研究部署学习贯彻工作。公司全体班子成员、各部门负责人参加会议。

公司副总裁赵良带队赴中国建设银行总行开展同业交流工作。

公司工会举办第一届趣味运动会，全体员工参加。

The Party branch held a special meeting to communicate the decisions of the Fifth Plenary Session of the 19th Central Committee of the Communist Party of China, to study them and arrange their implementation. This meeting was attended by the Company' s all leading team members and department principals.

Leading a team, vice-president Zhao Liang went to the head office of China Construction Bank to conduct the peer exchange.

The trade union held the first interesting sports meeting, with participation of the Company's all staff.

### 11月6日/November 6

公司产业链金融业务规模突破年初目标5亿元，切实推动了金融服务实体经济，着力将金融服务向成员企业上游延伸，持续提升集团成员企业在产业链中的影响力。

Financial business of the industry chain surpassed RMB 500 million, a target for the beginning of 2020. This achievement really pushed forward finance to serve the real economy, and helped to extend financial services to the upstream section of the Company' s member enterprises, thus continuously improving their influence over the industrial chain.

### 11月10日/November 10

公司获“国投脱贫攻坚创新项目奖”。

The Company got the "Innovation Project Prize for SDIC' s Fight Against Poverty".

### 11月16日/November 16

公司获集团“全面预算管理优秀单位”和“财务报告编报先进单位”称号。

The Company received the titles "Excellent Units in Comprehensive Budget Management" and "Advanced Units in Preparation of Financial Reports" awarded by SDIC Group.

### 11月17日/November 17

公司党支部组织全体党员前往中国人民革命军事博物馆，参观“铭记伟大胜利 捍卫和平正义——纪念中国人民志愿军抗美援朝出国作战70周年主题展览”。

The Party branch organized all the Party members to visit a themed exhibition to commemorate the 70<sup>th</sup> Anniversary of the Chinese People's Volunteers entering the Democratic People's Republic of Korea to fight in the War to Resist US Aggression and Aid Korea, Remember the Great Victory, and Defend Peace and Justice at Military Museum of the Chinese People' s Revolution.

### 11月20日/November 20

公司与国投白银风电实现“财企直连”。截至目前，公司累计为15家成员企业提供此项服务。

The Company and SDIC Baiyin Wind Power Co., Ltd. achieved the "finance-enterprise direct connection". Up to now, the Company had provided this service to 15 member enterprises.

### 11月25日/November 25

公司总裁陆俊带队赴国投矿业开展年度客户回访。

Leading a team, president Lu Jun went to SDIC Mining Investment Co., Ltd. to pay an annual return visit to the customer.

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### 12月10日/December 10

公司总裁陆俊带队赴电子工程院开展年度客户回访。

Leading a team, president Lu Jun went to CEEDI to pay an annual return visit to the customer.

### 12月16日/December 16

公司董事长李旭荣带队赴国投资产开展年度客户回访。

公司董事长李旭荣带队赴国投交通开展年度客户回访。

公司总裁陆俊带队赴中成集团开展年度客户回访。

Leading a team, chairman Li Xurun went to SDIC Asset Management Co., Ltd. to pay an annual return visit to the customer.

Leading a team, chairman Li Xurun went to SDIC Traffic Holding Co., Ltd. to pay an annual return visit to the customer.

Leading a team, president Lu Jun went to Zomcen Group to pay an annual return visit to the customer.

### 12月17日/December 17

公司召开高中级管理人员2020年度考核述职会议，公司全体班子成员以及员工参加了会议。

公司党支部、集团党组巡视办党支部开展联合党日活动，邀请武汉市委党校朱玲琳教授作《开启全面建设社会主义现代化国家新征程——学习党的十九届五中全会精神》专题讲座。集团公司党组巡视办党支部全体在京党员、公司全体班子成员以及员工参加专题讲座。

The 2020 annual appraisal and work report meeting for middle and senior management took place, with attendance of the Company' s all leading team members and staff.

The Party branch of the Company, and that of the inspection office of the Party group under SDIC Group carried out the joint Party day activity. In the activity, Zhu Linglin, a professor of Party School of the CPC Wuhan Municipal Committee, was invited to give a special lecture entitled "Starting a New Journey to Comprehensively Build a Modernized Socialist Country, Studying the Decisions of the Fifth Plenary Session of the 19th Central Committee of the Communist Party of China". This lecture was attended by all the Beijing-based Party members of the Party branch of the inspection office of the Party group under SDIC Group, and the Company' s all leading team members and staff.

### 12月18日/December 18

公司党支部组织委员、副总裁代中平以《贯彻落实党的十九届五中全会精神 奋力开创公司高质量发展局面》为题，为全体员工讲授专题党课。

Based on the subject "Implementing the Decisions of the Fifth Plenary Session of the 19th Central Committee of the Communist Party of China, Struggling to Initiate the High-quality Development Situation of the Company", Dai Zhongping, a member of the Party branch organization and vice-president, gave a special Party lecture to the entire staff.

### 12月22日/December 22

公司副总裁赵良参加中国财务公司协会第二十三次会员大会。

Vice-president Zhao Liang attended the 23rd Member Conference of China National Association of Finance Companies.

### 12月23日/December 23

公司总裁陆俊带队赴国投高新开展年度客户回访。

Leading a team, president Lu Jun went to SDIC GAOXIN to pay an annual return visit to the customer.

### 12月29日/December 29

公司董事长李旭荣带队赴国投人力开展客户回访。

Leading a team, chairman Li Xurong went to SDIC Human Resources Service Co., Ltd. to pay an annual return visit to the customer.

### 12月30日/December 30

公司召开组织架构优化调整动员大会。公司董事长李旭荣作动员讲话，总裁陆俊宣布优化调整方案，公司全体班子成员以及员工参加会议。

公司下属全资子公司国投保险经纪有限公司与中国雄安集团有限公司续签三年保险经纪服务协议。

The Company held a mobilization conference to optimize and adjust its organizational structure. At the conference, chairman Li Xurong made a speech, president Lu Jun announced the optimization and adjustment scheme, and the Company' s all leading team members and staff were present.

SDIC Insurance Broker Co., Ltd., a wholly owned subsidiary under China, and China Xiongan Group Co., Ltd. renewed the insurance broker service agreement for three more years.

### 12月31日/December 31

公司下属全资子公司国投保险经纪有限公司净利润首次突破1000万元。

SDIC Insurance Broker Co., Ltd., a wholly owned subsidiary under the Company, gained net profits of over RMB 10 million for the first time.

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## 审计报告

XYZH/2021BJAA40086

国投财务有限公司：

### 一、审计意见

我们审计了国投财务有限公司（以下简称国投财务公司）财务报表，包括2020年12月31日的合并及母公司资产负债表，2020年度的合并及母公司利润表、合并及母公司现金流量表、合并及母公司所有者权益变动表，以及相关财务报表附注。

我们认为，后附的财务报表在所有重大方面按照企业会计准则的规定编制，公允反映了国投财务公司2020年12月31日的合并及母公司财务状况以及2020年度的合并及母公司经营成果和现金流量。

### 二、形成审计意见的基础

我们按照中国注册会计师审计准则的规定执行了审计工作。审计报告的“注册会计师对财务报表审计的责任”部分进一步阐述了我们在这些准则下的责任。按照中国注册会计师职业道德守则，我们独立于国投财务公司，并履行了职业道德方面的其他责任。我们相信，我们获取的审计证据是充分、适当的，为发表审计意见提供了基础。

### 三、管理层和治理层对财务报表的责任

国投财务公司管理层（以下简称管理层）负责按照企业会计准则的规定编制财务报表，使其实现公允反映，并设计、执行和维护必要的内部控制，以使财务报表不存在由于舞弊或错误导致的重大错报。

在编制财务报表时，管理层负责评估国投财务公司的持续经营能力，披露与持续经营相关的事项（如适用），并运用持续经营假设，除非管理层计划清算国投财务公司、终止运营或别无其他现实的选择。

治理层负责监督国投财务公司的财务报告过程。

### 四、注册会计师对财务报表审计的责任

我们的目标是对财务报表整体是否不存在由于舞弊或错误导致的重大错报获取合理保证，并出具包含审计意见的审计报告。合理保证是高水平的保证，但并不能保证按照审计准则执行的审计在某一重大错报存在时总能发现。错报可能由于舞弊或错误导致，如果合理预期错报单独或汇总起来可能影响财务报表使用者依据财务报表作出的经济决策，则通常认为错报是重大的。

在按照审计准则执行审计工作的过程中，我们运用职业判断，并保持职业怀疑。同时，我们也执行以下工作：

(1) 识别和评估由于舞弊或错误导致的财务报表重大错报风险，设计和实施审计程序以应对这些

风险，并获取充分、适当的审计证据，作为发表审计意见的基础。由于舞弊可能涉及串通、伪造、故意遗漏、虚假陈述或凌驾于内部控制之上，未能发现由于舞弊导致的重大错报的风险高于未能发现由于错误导致的重大错报的风险。

(2) 了解与审计相关的内部控制，以设计恰当的审计程序。

(3) 评价管理层选用会计政策的恰当性和作出会计估计及相关披露的合理性。

(4) 对管理层使用持续经营假设的恰当性得出结论。同时，根据获取的审计证据，就可能导致对国投财务公司持续经营能力产生重大疑虑的事项或情况是否存在重大不确定性得出结论。如果我们得出结论认为存在重大不确定性，审计准则要求我们在审计报告中提请报表使用者注意财务报表中的相关披露；如果披露不充分，我们应当发表非无保留意见。我们的结论基于截至审计报告日可获得的信息。然而，未来的事项或情况可能导致国投财务公司不能持续经营。

(5) 评价财务报表的总体列报、结构和内容，并评价财务报表是否公允反映相关交易和事项。

(6) 就国投财务公司中实体或业务活动的财务信息获取充分、适当的审计证据，以对财务报表发表审计意见。我们负责指导、监督和执行集团审计，并对审计意见承担全部责任。

我们与治理层就计划的审计范围、时间安排和重大审计发现等事项进行沟通，包括沟通我们在审计中识别出的值得关注的内部控制缺陷。



中国·北京

中国注册会计师：

宋刚

中国注册会计师：

王利华

二〇二一年三月二十三日



合并资产负债表 Consolidated Balance Sheet

项目	行次	年末余额	年初余额
流动资产：	1		
货币资金	2	4,893,578,117.62	7,961,960,028.70
△结算备付金	3	-	-
△拆出资金	4	-	1,782,000,000.00
☆交易性金融资产	5	-	-
以公允价值计量且其变动计入当期损益的金融资产	6	2,034,321,609.24	3,422,517,142.77
衍生金融资产	7	-	-
应收票据	8	-	-
应收账款	9	54,808.85	65,564.71
☆应收款项融资	10	-	-
预付款项	11	-	-
△应收保费	12	-	-
△应收分保账款	13	-	-
△应收分保合同准备金	14	-	-
其他应收款	15	38,313,169.23	24,973,536.12
其中：应收股利	16	-	-
△买入返售金融资产	17	1,690,000,000.00	-
存货	18	-	-
其中：原材料	19	-	-
库存商品（产成品）	20	-	-
☆合同资产	21	-	-
持有待售资产	22	-	-
一年内到期的非流动资产	23	-	-
其他流动资产	24	3,408,744.24	70,954.08
流动资产合计	25	8,659,676,449.18	13,191,587,226.38

非流动资产：	26	-	-
△发放贷款和垫款	27	21,400,405,891.99	19,499,920,384.41
☆债权投资	28	-	-
可供出售金融资产	29	214,698,268.71	1,027,517,665.75
☆其他债权投资	30	-	-
持有至到期投资	31	1,460,000,000.00	600,000,000.00
长期应收款	32	-	-
长期股权投资	33	-	-
☆其他权益工具投资	34	-	-
☆其他非流动金融资产	35	-	-
投资性房地产	36	-	-
固定资产	37	1,508,321.85	2,294,940.78
其中：固定资产原价	38	11,059,709.31	10,388,262.71
累计折旧	39	9,551,387.46	8,093,321.93
固定资产减值准备	40	-	-
在建工程	41	964,540.42	1,027,006.18
生产性生物资产	42	-	-
油气资产	43	-	-
☆使用权资产	44	-	-
无形资产	45	9,719,069.86	7,667,774.76
开发支出	46	-	-
商誉	47	-	-
长期待摊费用	48	-	-
递延所得税资产	49	60,580,507.71	70,233,871.75
其他非流动资产	50	-	-
其中：特准储备物资	51	-	-
非流动资产合计	52	23,147,876,600.54	21,208,661,643.63
资产总计	53	31,807,553,049.72	34,400,248,870.01

法定代表人：

主管会计工作负责人：

会计机构负责人：



流动负债：	78		
短期借款	79	-	-
△向中央银行借款	80	-	-
△拆入资金	81	-	-
☆交易性金融负债	82	-	-
以公允价值计量且其变动计入当期损益的金融负债	83	-	-
衍生金融负债	84	-	-
应付票据	85	-	-
应付账款	86	965,643.74	58,342.42
预收款项	87	-	-
☆合同负债	88	-	-
△卖出回购金融资产款	89	-	-
△吸收存款及同业存放	90	24,189,651,560.89	26,941,575,106.61
△代理买卖证券款	91	-	-
△代理承销证券款	92	-	-
应付职工薪酬	93	2,302,091.43	2,909,404.00
其中：应付工资	94	-	-
应付福利费	95	-	-
# 其中：职工奖励及福利基金	96	-	-
应交税费	97	17,727,299.58	28,978,019.02
其中：应交税金	98	17,005,796.99	28,277,367.23
其他应付款	99	121,846,075.04	67,429,776.28
其中：应付股利	100	-	-
△应付手续费及佣金	101	-	-
△应付分保账款	102	-	-
持有待售负债	103	-	-
一年内到期的非流动负债	104	-	-
其他流动负债	105	-	-
流动负债合计	106	24,332,492,670.68	27,040,950,648.33
非流动负债：	107		
△保险合同准备金	108	-	-
长期借款	109	-	-
应付债券	110	-	-
其中：优先股	111	-	-
永续债	112	-	-
☆租赁负债	113	-	-
长期应付款	114	-	-
长期应付职工薪酬	115	-	-
预计负债	116	-	-

递延收益	117	-	-
递延所得税负债	118	8,580,402.31	5,682,125.98
其他非流动负债	119	-	-
其中：特准储备基金	120	-	-
非流动负债合计	121	8,580,402.31	5,682,125.98
负 债 合 计	122	24,341,073,072.99	27,046,632,774.31
所有者权益：	123		
实收资本	124	5,000,000,000.00	5,000,000,000.00
国家资本	125	-	-
国有法人资本	126	5,000,000,000.00	5,000,000,000.00
集体资本	127	-	-
民营资本	128	-	-
外商资本	129	-	-
# 减：已归还投资	130	-	-
实收资本净额	131	5,000,000,000.00	5,000,000,000.00
其他权益工具	132	-	-
其中：优先股	133	-	-
永续债	134	-	-
资本公积	135	974,900,000.00	974,900,000.00
减：库存股	136	-	-
其他综合收益	137	-149,523.22	9,531.57
其中：外币报表折算差额	138	-	-
专项储备	139	-	-
盈余公积	140	410,277,541.22	362,815,770.18
其中：法定公积金	141	410,277,541.22	362,815,770.18
任意公积金	142	-	-
# 储备基金	143	-	-
# 企业发展基金	144	-	-
# 利润归还投资	145	-	-
△一般风险准备	146	505,439,600.97	505,439,600.97
未分配利润	147	576,012,357.76	510,451,192.98
归属于母公司所有者权益合计	148	7,466,479,976.73	7,353,616,095.70
* 少数股东权益	149		
所有者权益合计	150	7,466,479,976.73	7,353,616,095.70
负债和所有者权益总计	151	31,807,553,049.72	34,400,248,870.01

法定代表人：

主管会计工作负责人：

会计机构负责人：



合并利润表 Consolidated Profit Statement

项目	行次	本年金额	上年金额
一、营业总收入	1	861,340,054.06	909,734,373.56
其中：营业收入	2	19,993,242.43	16,538,789.15
△利息收入	3	825,038,532.76	874,390,460.84
△已赚保费	4	-	-
△手续费及佣金收入	5	16,308,278.87	18,805,123.57
二、营业总成本	6	423,503,073.65	380,181,517.90
其中：营业成本	7	-	-
△利息支出	8	332,436,673.66	293,439,353.28
△手续费及佣金支出	9	3,724,397.59	1,385,109.33
△退保金	10	-	-
△赔付支出净额	11	-	-
△提取保险责任准备金净额	12	-	-
△保单红利支出	13	-	-
△分保费用	14	-	-
税金及附加	15	7,408,273.08	6,506,293.40
销售费用	16	80,011,051.71	78,940,394.76
管理费用	17		
研发费用	18	-	-
财务费用	19	-77,322.39	-89,632.87
其中：利息费用	20	-	-
利息收入	21	93,591.71	91,568.71
汇兑净损失（净收益以“-”号填列）	22	5,832.42	-5,945.72
其他	23	-	-
加：其他收益	24	106,865.04	6,682.76
投资收益（损失以“－”号填列）	25	174,376,129.17	123,288,063.84
其中：对联营企业和合营企业的投资收益	26	-	-
☆以摊余成本计量的金融资产终止确认收益	27	-	-
△汇兑收益（损失以“-”号填列）	28	-4,564,351.43	1,254,218.87
☆净敞口套期收益（损失以“-”号填列）	29	-	-
公允价值变动收益（损失以“－”号填列）	30	11,804,466.47	19,218,919.27
☆信用减值损失（损失以“－”号填列）	31	-	-
资产减值损失（损失以“-”号填列）	32	-2,106,653.61	-52,463,466.97
资产处置收益（损失以“-”号填列）	33	-	-4,266.72
三、营业利润（亏损以“－”号填列）	34	617,453,436.05	620,853,006.71
加：营业外收入	35	1,193,001.72	1,193,561.98
其中：政府补助	36	903,066.04	1,190,046.23
减：营业外支出	37	208,124.37	103,542.70
四、利润总额（亏损总额以“－”号填列）	38	618,438,313.40	621,943,025.99
减：所得税费用	39	139,030,184.29	98,535,607.00
五、净利润（净亏损以“－”号填列）	40	479,408,129.11	523,407,418.99
六、其他综合收益的税后净额	41	-159,054.79	896,261.50
归属于母公司所有者的其他综合收益的税后净额	42	-159,054.79	896,261.50
（一）不能重分类进损益的其他综合收益	43	-	-
1. 重新计量设定受益计划变动额	44	-	-
2. 权益法下不能转损益的其他综合收益	45	-	-
☆ 3. 其他权益工具投资公允价值变动	46	-	-
☆ 4. 企业自身信用风险公允价值变动	47	-	-
5. 其他	48	-	-
（二）将重分类进损益的其他综合收益	49	-159,054.79	896,261.50
1. 权益法下可转损益的其他综合收益	50	-	-
☆ 2. 其他债权投资公允价值变动	51	-	-
3. 可供出售金融资产公允价值变动损益	52	-159,054.79	896,261.50
☆ 4. 金融资产重分类计入其他综合收益的金额	53	-	-
5. 持有至到期投资重分类为可供出售金融资产损益	54	-	-
☆ 6. 其他债权投资信用减值准备	55	-	-
7. 现金流量套期储备（现金流量套期损益的有效部分）	56	-	-
8. 外币报表折算差额	57	-	-
9. 其他	58	-	-
* 归属于少数股东的其他综合收益的税后净额	59		
七、综合收益总额	60	479,249,074.32	524,303,680.49

法定代表人：

主管会计工作负责人：

会计机构负责人：

合并现金流量表 Consolidated Cash Flow Statement

项 目	行次	本年金额	上年金额
一、经营活动产生的现金流量：	1		
销售商品、提供劳务收到的现金	2	21,307,439.46	17,546,759.68
△客户存款和同业存放款项净增加额	3	-2,751,923,545.72	7,459,980,682.13
△向中央银行借款净增加额	4	-	-420,920,608.88
△向其他金融机构拆入资金净增加额	5	-	-2,300,000,000.00
△收到原保险合同保费取得的现金	6	-	-
△收到再保业务现金净额	7	-	-
△保户储金及投资款净增加额	8	-	-
△处置以公允价值计量且其变动计入当期损益的金融资产净增加额	9	-	-
△收取利息、手续费及佣金的现金	10	827,626,660.34	894,909,303.40
△拆入资金净增加额	11	-	-
△回购业务资金净增加额	12	-	-
△代理买卖证券收到的现金净额	13	-	-
收到的税费返还	14	-	136,178.37
收到其他与经营活动有关的现金	15	2,510,775,205.32	46,667,059.70
经营活动现金流入小计	16	607,785,759.40	5,698,319,374.40
购买商品、接受劳务支付的现金	17	-	-
△客户贷款及垫款净增加额	18	1,920,592,161.19	368,274,997.31
△存放中央银行和同业款项净增加额	19	137,570,614.30	-2,370,934.19
△支付原保险合同赔付款项的现金	20	-	-
△拆出资金净增加额	21	-1,800,000,000.00	1,800,000,000.00
△支付利息、手续费及佣金的现金	22	296,571,232.70	345,577,714.03
△支付保单红利的现金	23	-	-
支付给职工及为职工支付的现金	24	50,320,153.05	49,801,330.12
支付的各项税费	25	201,918,900.21	189,318,816.37
支付其他与经营活动有关的现金	26	4,152,253,580.40	38,871,734.54
经营活动现金流出小计	27	4,959,226,641.85	2,789,473,658.18
经营活动产生的现金流量净额	28	-4,351,440,882.45	2,908,845,716.22
二、投资活动产生的现金流量：	29		
收回投资收到的现金	30	6,154,046,124.00	14,205,760,327.87
取得投资收益收到的现金	31	175,042,373.67	121,522,608.85
处置固定资产、无形资产和其他长期资产收回的现金净额	32	-	10,211.40
处置子公司及其他营业单位收到的现金净额	33	-	-
收到其他与投资活动有关的现金	34	-	-
投资活动现金流入小计	35	6,329,088,497.67	14,327,293,148.12
购建固定资产、无形资产和其他长期资产支付的现金	36	3,806,031.99	2,423,839.02
投资支付的现金	37	4,801,438,800.00	14,954,700,000.00
△质押贷款净增加额	38	-	-
取得子公司及其他营业单位支付的现金净额	39	-	-
支付其他与投资活动有关的现金	40	-	-
投资活动现金流出小计	41	4,805,244,831.99	14,957,123,839.02
投资活动产生的现金流量净额	42	1,523,843,665.68	-629,830,690.90
三、筹资活动产生的现金流量：	43	-	-
吸收投资收到的现金	44	-	-
其中：子公司吸收少数股东投资收到的现金	45	-	-
取得借款收到的现金	46	-	-
收到其他与筹资活动有关的现金	47	-	-
筹资活动现金流入小计	48	-	-
偿还债务支付的现金	49	-	-
分配股利、利润或偿付利息支付的现金	50	366,385,193.29	373,520,895.52
其中：子公司支付给少数股东的股利、利润	51	-	-
支付其他与筹资活动有关的现金	52	-	-
筹资活动现金流出小计	53	366,385,193.29	373,520,895.52
筹资活动产生的现金流量净额	54	-366,385,193.29	-373,520,895.52
四、汇率变动对现金及现金等价物的影响	55	-6,810,098.27	-68,240.13
五、现金及现金等价物净增加额	56	-3,200,792,508.33	1,905,425,889.67
加：期初现金及现金等价物余额	57	6,845,060,454.79	4,939,634,565.12
六、期末现金及现金等价物余额	58	3,644,267,946.46	6,845,060,454.79

法定代表人：

主管会计工作负责人：

会计机构负责人：



